

Client: Your Accounts.com

Project: WALD Consumer Article

ELECTRONIC BILLS – THEY’RE CLOSER THAN YOU THINK

In fact, they’re already here. Think of it. No paper. No mailboxes stuffed with bills waiting to be sorted through and paid. No piles of checks to write. No stacks of paper to file. No need to dispose of all that unwanted paper. And no more last minute trips to the post office to buy stamps or drop off bills teetering on the threshold of the a late charge.

While still in the early stages of development, electronic billing is approaching fast and has all the signs of being here to stay. The ease and convenience of online bill paying for the consumer makes it well worth looking into. Advantages include:

- **No Paper** -- Cutting down on paper is an environmentally intelligent thing to do. And, it means cost savings for both the service provider and the consumer. Mailing costs, paper, envelopes, and printing all add up to a substantial amount of money. Companies are beginning to show a willingness to pass those savings on as incentives to consumers who are willing to sign on to receive an e-bill in place of a paper one.
- **No Filing**-- Backing up bill payment information onto a computer disc takes up less time and space than filing them in your file cabinets.
- **Pay Your Bills Anytime** -- Day or night, the Internet is always open. Go online, look at your bill, and make your payment in one easy step.
- **Pay Your Bills Anywhere** -- From home or on the road, if you have access to the Internet, you can pay your bills. So many people are traveling for business or pleasure these days, it’s difficult to be

home to properly greet your bills as they arrive. There is rarely time on a business trip to find a post office, buy stamps, or write checks. Friends, family, or bookkeepers are often charged with picking up and paying your bills for you. Electronic billing makes that kind of assistance unnecessary.

- **Choose your method of payment** -- Using either a credit card or electronic funds transfer, you can plan and pay your bills in advance. You can schedule the date of payment and know exactly when the money is being charged to your card or debited from your checking account. Or you can enroll in an auto-pay service that automatically debits the payment from whichever account you choose.
- **Online customer service** -- Always accessible, it is easy to review your current services and add additional ones. Or, if you wake up in the middle of the night and wonder if that power bill could possibly be right, you can check the bill again and contact your provider's customer service. You may even get an answer immediately.

Despite the clear advantages, it is taking time for consumers to get used to the idea of paying their bills online. But one company's customers are embracing the idea. It was their requests for the option that first inspired the company to look into the possibilities of electronic billing in the late 1990s. The company, Working Assets Long Distance (WALD), is a supplier of long distance, wireless, and Internet services. In addition to providing services, the company offers its customers the chance to hear about and contribute to programs aimed at solving social and environmental issues. According to Ted Volchok, vice president of operations at WALD, "Our customers are very conscious of living responsibility. When the idea of electronic billing was still very new, they started asking for it as a way to use less paper. We're now on our third e-bill solution, with each one getting more sophisticated and easier to use."

Signing up for electronic billing on the WALD site couldn't be easier. A demo answers most initial questions, complete with a sample electronic bill that looks just like its paper counterpart. Once enrolled, WALD makes the current and past two electronic statements immediately available for viewing. Each

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month after, WALD sends an e-mail to consumers who have enrolled to say that their bill is ready, and they can now pay it. A link is provided in the e-mail, and the Web site is a mere click away.

The social activism of WALD customers makes them a unique group. They tend to be both concerned about the world around them and technologically savvy. For these consumers, paying their bills online comes with valuable benefits:

- **INFORMATION** -- The WALD Web site provides a way to stay informed. It is a dynamic source of information, with graphics and links creating an inexhaustible supply of information and sources for environmental and social advocacy.
- **COMMUNITY** -- Paying bills online, via the Web site, provides an opportunity to become involved. The Web site is a consistent point of communication; encouraging and helping its customers speak out on critical public issues.
- **ACTIVISM** -- Every bill contains citizen action alerts. Customers can easily respond to issues and calls for action at the same time they are paying their bill, adding a new dimension of interest to bill paying. And, for a fee, WALD will even write letters expressing advocacy objectives on the consumer's behalf.

Like Ted Volchok, the WALD customer doesn't "want all that paper in my mailbox. If you recycle it, there's still manufacturing processes and generating the paper and envelopes and the bill." They are happier knowing that their money is being applied, instead, to advocacy.

Volchok listens to his customer's requests. In creating the third incarnation of an e-bill for his customers, he took his vision to YourAccounts.Com, an electronic bill presentment and payment provider that has more than 30 years of experience creating and mailing paper statements. That in-depth understanding of the process made it possible for WALD and YourAccounts to create one of the most sophisticated e-billing sites on the Internet.

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Consumer feedback continues to inspire site enhancements. “The great thing about the Internet,” said Volchok, “is that it is dynamic. We don’t have to be satisfied with good enough. We can adopt a good-enough-for-now solution and add improvements constantly. That is very much in keeping with our corporate tradition of being responsive to our customers.”

As more people sign on for electronic billing, the medium will expand — and the convenience, savings, and benefits will continue to grow. Trendsetters and visionaries like Working Assets and YourAccounts.Com have brought us to a point where the opportunities and advantages of jumping on board far outweigh the disadvantages of being left behind.

To see a demo of the Working Assets electronic bill, visit the site at <https://workingassets.ebilling.com/> and click on “Take the Tour.”