

# Digital BillPay Data

## BillPay Behavior

Customers preferences for viewing and paying bills

- User Interface – mobile, web, IVR, aggregator, In App
- Payment type (ACH, Card, ,wallet, etc.)
- Size of bill
- Time of Day/month
- # of payments



## Account Behavior

Customer money/cash management

- Cash Flow
- Income / Expense timing
- Account type
- Bank Type
- Returns, etc.



DATE	DESCRIPTION	AMOUNT	BALANCE
01/01/15	Opening Balance		100.00
01/05/15	Deposit	50.00	150.00
01/10/15	Withdrawal	20.00	130.00
01/15/15	Deposit	30.00	160.00
01/20/15	Withdrawal	10.00	150.00
01/25/15	Deposit	40.00	190.00
01/30/15	Withdrawal	15.00	175.00
02/01/15	Closing Balance		175.00

## Customer Demographics

Customer profile

- Age
- Location
- Income
- Education
- Occupation



## Bill Content

Customer use of biller services

- What
- When
- How much
- Type of engagement



# Digital BillPay Behavior Use Cases

	Use Cases						
	Lower Receivables			Greater Adoption and Higher Retention			
	Return Risk	Account Risk	Payment Plans	Targeted Offers	Contact Method	Bill Preference	Pay Preference
<b>BillPay Behavior</b>							
User Interface – mobile, web, IVR, aggregator, In App					●	●	●
Payment type (ACH, Card, wallet, etc.)					●	●	●
Size of bill	●		●	●	●	●	●
Time of Day/month	●		●	●	●	●	●
# of payments	●		●	●	●	●	●
<b>Account Behavior</b>							
Cash Flow	●	●	●	●			●
Income / Expense timing	●	●	●	●			●
Account type	●	●	●	●			●
Bank Type	●	●	●	●			●
Returns, etc.	●	●	●	●			●
<b>Customer Demographics</b>							
Age	●	●	●	●	●	●	●
Location	●	●	●	●	●	●	●
Income	●	●	●	●	●	●	●
Education	●	●	●	●	●	●	●
Occupation	●	●	●	●	●	●	●
<b>Bill Content</b>							
What	●		●	●	●	●	
When	●		●	●	●	●	
How much	●		●	●	●	●	
Type of engagement	●		●	●	●	●	

● - Regulatory Dependent