

# *Power Pay* Online Bill Payment

*A new service for customers of Chelan County PUD*



May 30, 2006

# Overview

- Bill paying – the current view
- Why go online?
- How online bill payment works
- Costs and benefits
- Steps to “going live”

# Traditional bill paying



# The future: *Power Pay*



# How customers pay

April 2006

	<i>Avg. per day</i>	<i>Monthly total</i>	<i>Percentage</i>
Cash	131	2,620	9.0%
Credit card	168	3,358	11.6%
Automatic checking	96	1,916	6.6%
Dropped-off checks	86	1,718	5.9%
Mailed checks	967	19,341	66.8%
Total	1,448	28,953	100%

# Why online bill pay ?

- Listening and responding to customers
  - Along with automated telephone payments, fastest growing payment option in the industry
  - Frequent customer calls asking about option
- Leveraging best practices and innovation
  - Takes advantage of newer technologies
  - “Hands-free” processing for staff

# How does *Power Pay* work?

**CHELAN COUNTY P.U.D.**

**CUSTOMER SERVICES**

- YOUR PUD
- ENVIRONMENTAL STEWARDSHIP
- LEARNING CENTER
- RECREATION & PARKS
- WORKING AT THE PUD
- VENDORS & CONTRACTORS

SEARCH

**QUICK START**

- Start, Stop or Move Service
- Report Outage or Emergency
- Billing Questions or Concerns
- Meet The PUD Commissioners
- Visit the Parks
- Explore the Dams

**Pay Your Bill Online** | **Start, Stop or Move Service**

**PEOPLE, TECHNOLOGY & NATURE TOGETHER**

**NEWS & EVENTS**

**INNOVATIONS**

**Recent Commission Statement**  
This represents where lead in copy would go. This represents where lead in copy. Click here to read more.>>

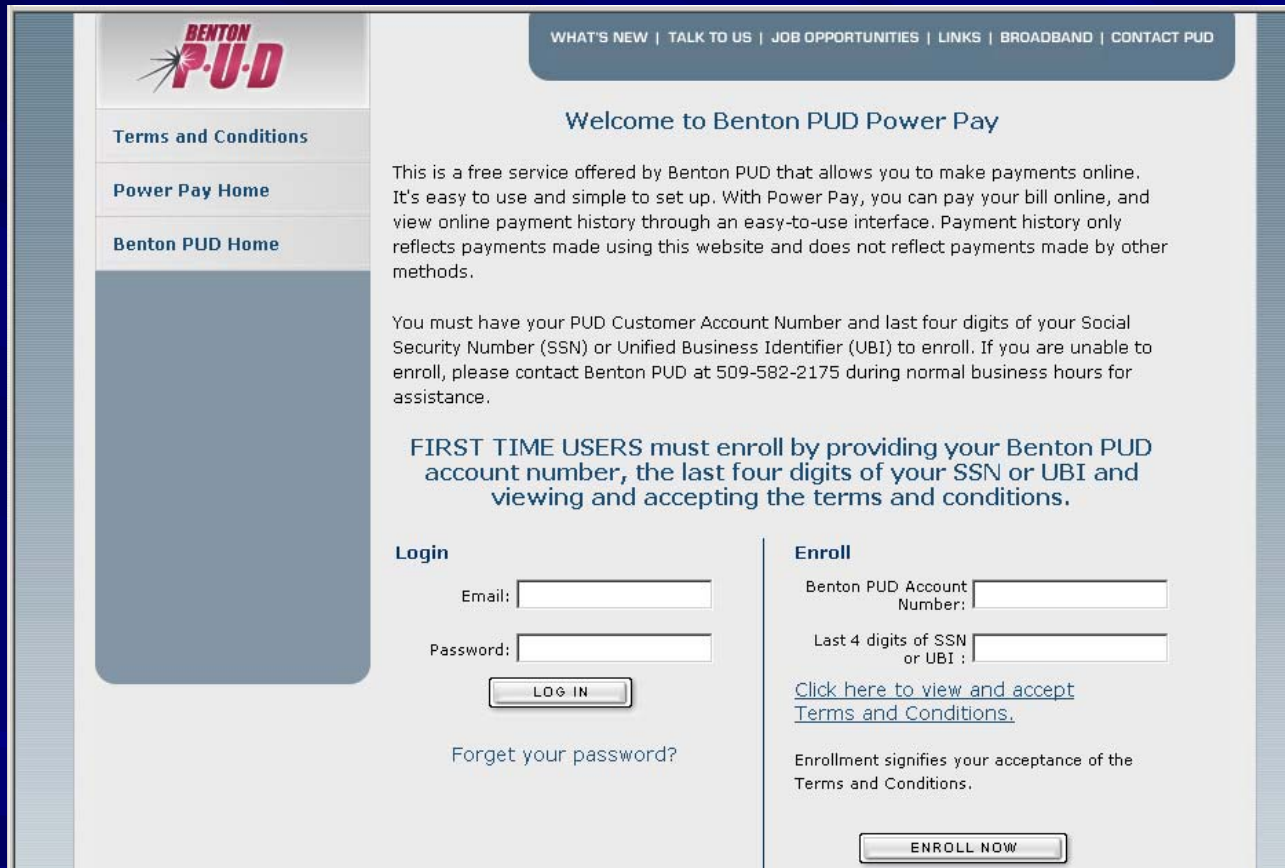
**A Message from General Manager, Rich Riazzi**  
This represents where lead in copy would go. Click here to read more.>>

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## Step 1

Customer enters online bill payment program through PUD Web site

# How does *Power Pay* work?



The screenshot shows the Benton PUD Power Pay website. At the top left is the Benton PUD logo. A navigation bar contains links for 'WHAT'S NEW | TALK TO US | JOB OPPORTUNITIES | LINKS | BROADBAND | CONTACT PUD'. The main heading is 'Welcome to Benton PUD Power Pay'. Below this is a paragraph explaining the service: 'This is a free service offered by Benton PUD that allows you to make payments online. It's easy to use and simple to set up. With Power Pay, you can pay your bill online, and view online payment history through an easy-to-use interface. Payment history only reflects payments made using this website and does not reflect payments made by other methods.' A second paragraph states: 'You must have your PUD Customer Account Number and last four digits of your Social Security Number (SSN) or Unified Business Identifier (UBI) to enroll. If you are unable to enroll, please contact Benton PUD at 509-582-2175 during normal business hours for assistance.' A bolded instruction reads: 'FIRST TIME USERS must enroll by providing your Benton PUD account number, the last four digits of your SSN or UBI and viewing and accepting the terms and conditions.' The interface is divided into two sections: 'Login' and 'Enroll'. The 'Login' section has fields for 'Email:' and 'Password:' with a 'LOG IN' button below. A link 'Forgot your password?' is also present. The 'Enroll' section has fields for 'Benton PUD Account Number:' and 'Last 4 digits of SSN or UBI:'. Below these is a link: 'Click here to view and accept Terms and Conditions.' and a note: 'Enrollment signifies your acceptance of the Terms and Conditions.' At the bottom of the 'Enroll' section is an 'ENROLL NOW' button.

## Step 2

- Customer routed to enrollment page on Bank of America site
- Seamless transition that is not apparent to customer



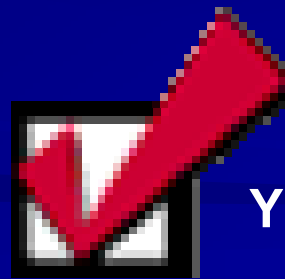
## Step 3

Customer enters credit card number or bank account number in secure environment



## Step 4

Customer receives payment confirmation immediately, plus a confirmation e-mail



**Your Payment is Complete**

# How does *Power Pay* work?

- Steps in the process:
  - 5 p.m. – day's payments are considered complete
  - By 7 p.m. – day's payments are sent from bank to PUD and post on customers' accounts
  - 8 p.m. - PUD nightly billing begins
  - Updated billing information is sent to bank
  - Encryption is used to secure information

# What it will cost the PUD

Monthly

Maintenance	\$ 525
Transaction fee (.50 per transaction @ estimated 1,000)	\$ 500
Total	\$ 1,025*

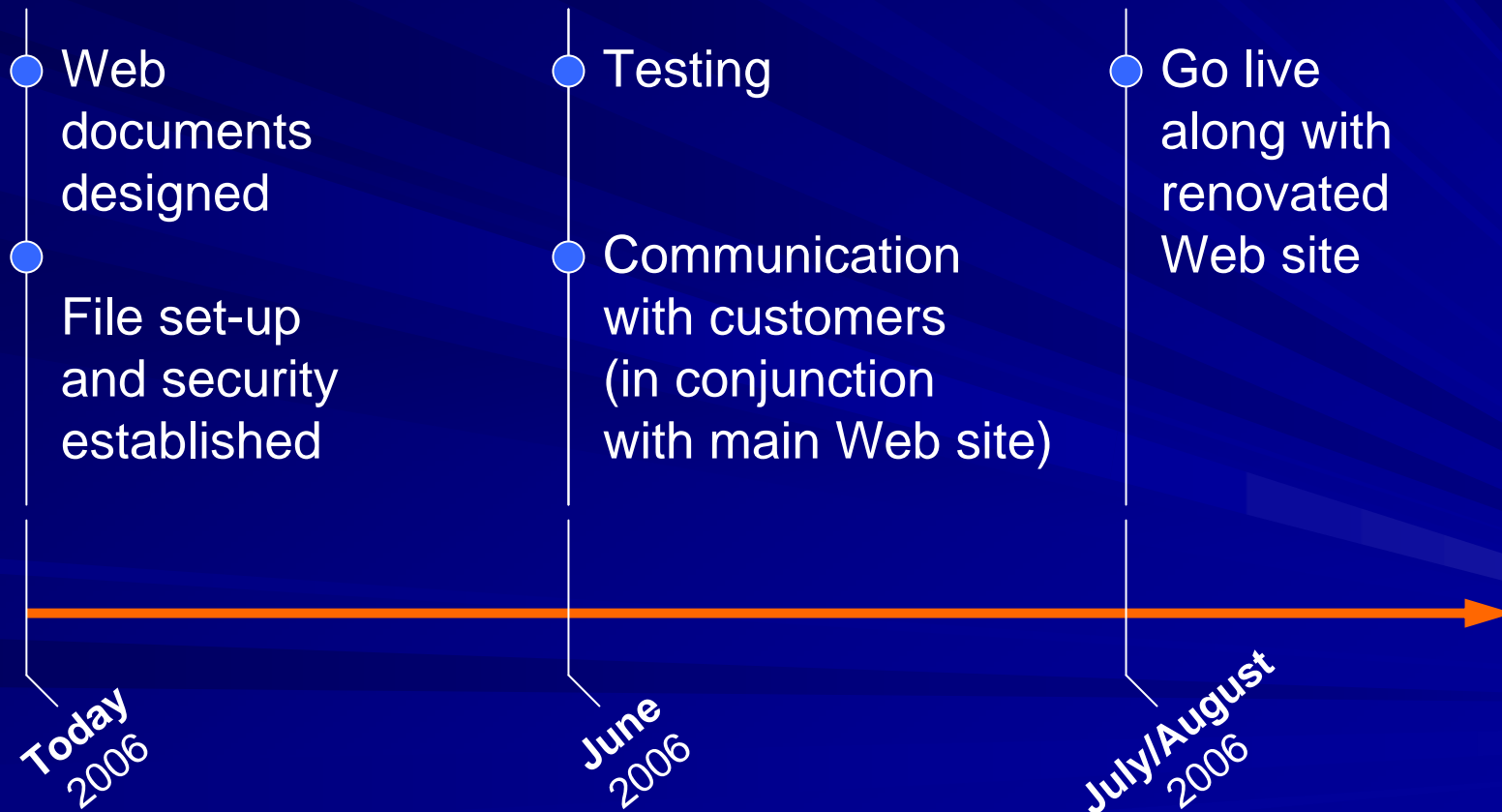
*\*Does not include first-year, one-time set-up fee of \$3,500*

*These fees are not passed on to customers*

# Benefits to the PUD

- Customer satisfaction!
- Reduction in manual efforts
  - Phone-in payment costs approx. \$5 to process
  - Reduce cashiering efforts
  - Reduce check handling
- Parking lot safety – alternative to last-minute drop box payments

# Power Pay timeline



# In summary

- Online bill pay:
  - Provides options to customers
  - Leverages technology
  - Allows more efficient processing of payments

*Questions?*

