

Driving Digital Engagement

Please Use Your Camera
to Scan the QR Code



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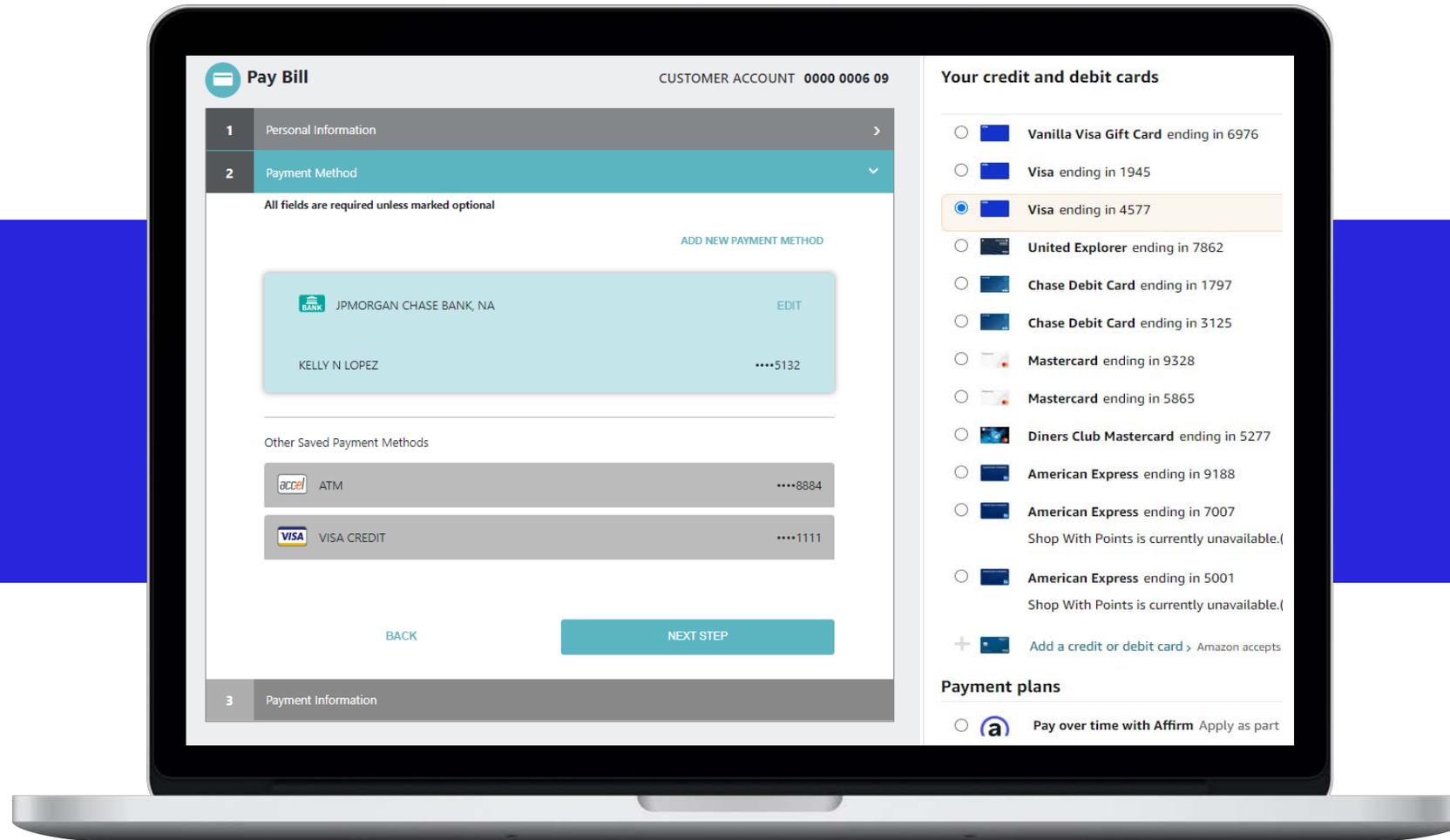
The Digital Wallets We ARE Talking About

Leveraging Native Apple & Google Mobile Wallets to Ease Digital Engagement

The diagram illustrates the integration of digital wallets. On the left, two buttons are shown: "Add to Google Wallet" and "Add to Apple Wallet". A teal arrow points from these buttons to a smartphone displaying a utility bill for "Awesome Electric & Gas" with a due date of Jun 28 and amount of \$215.39. A second teal arrow points from the smartphone to another smartphone displaying a "Cash" app with a balance of \$11.66 and a "SAPPHIRE RESERVE VISA Infinite" card. A final teal arrow points from the second smartphone to a photograph of a hand holding a smartphone over a payment terminal. Below the photograph, two statistics are presented: "NFL 98% mobile ticket usage¹" and "Movie Tickets 75% mobile wallet²".

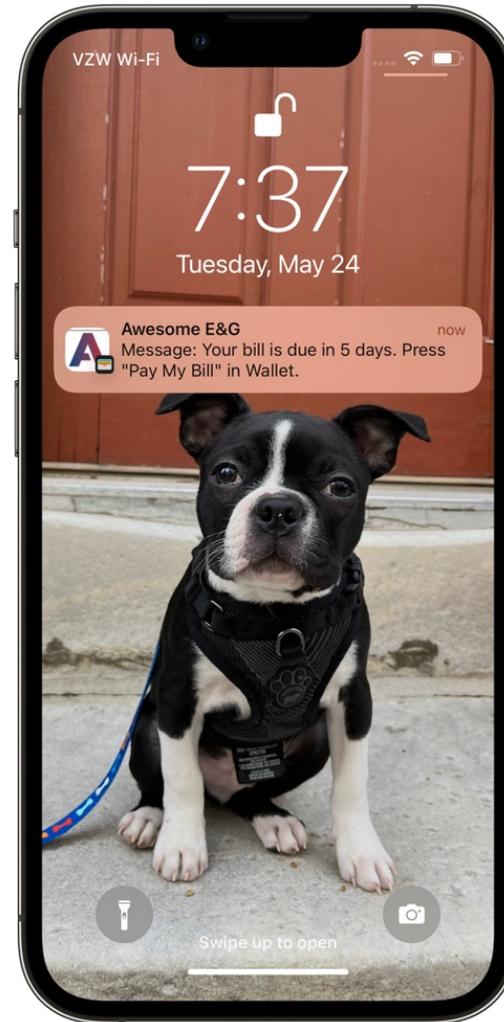
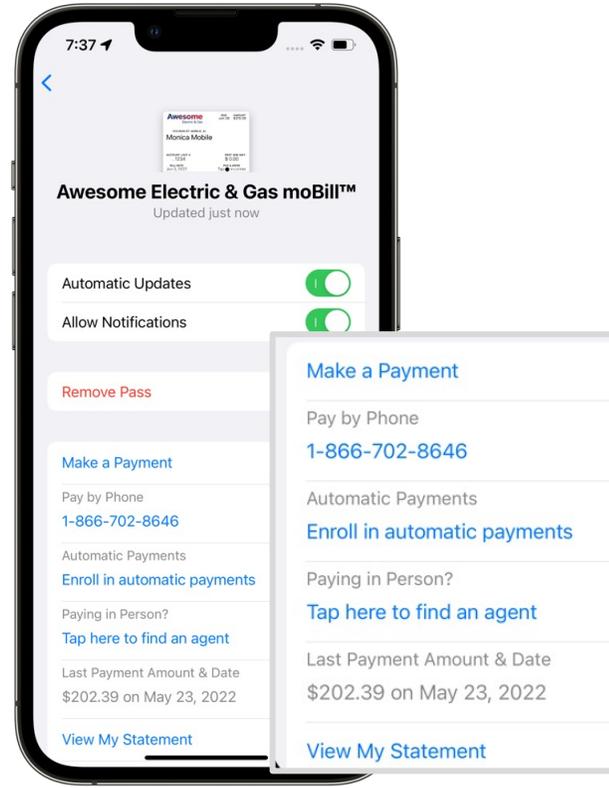
Digital Wallets We Are NOT Talking About

Customer Saved Bank and Card Details



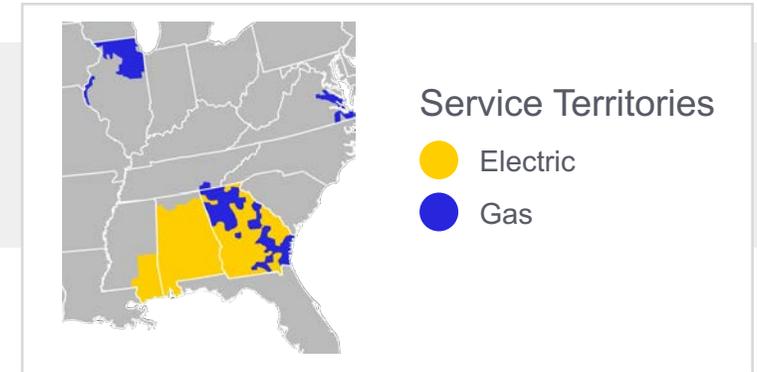
eBill at Their Fingertips with Timely Notifications

Building Ongoing and Easy Digital Relationships



Southern Company Gas at-a-Glance

Supplies natural gas to 4.3 M customers in 3 regulated markets (TN, VA, IL) and 1 deregulated market (GA)



Billing & Payment Offerings:

Ways to Receive	Description
Mobile Wallet (Mobill)	Receive an electronic bill in your smartphone's wallet app - Apple Wallet or Google Pay
My Account Paperless Billing	Receive an electronic bill reminder via email. An exact version of your bill is available for viewing on My Account.
Email/eBill	Receive an electronic version of your bill via email. This includes an attachment with your bill details.
Paper Bill	Receive a paper copy of your bill via US mail.
Online Banking	Receive an electronic version of your bill via the company.

Ways to Pay	Description
Mobile Wallet (Mobill)	Pay via your smartphone's native Apple Wallet or Google Pay app
Online – My Account	Pay online through our My Account website.
Online Banking	Pay through your bank's or credit union's website.
Auto Pay	Pay automatically every month on your bill's due date.
Email	Pay through a secure email billing attachment.
In-Person	Pay by visiting an authorized payment location near you.
Mail	Pay via mail and include the bill stub with your payment.
Phone	Pay through our IVR 24/7/365 or with a representative M-F (7 a.m.-8 p.m.) except holidays

Southern Company Gas' Digital Customer Relationship Goal

Goals Simplified

Increase Satisfaction



Reduce Cost to Serve

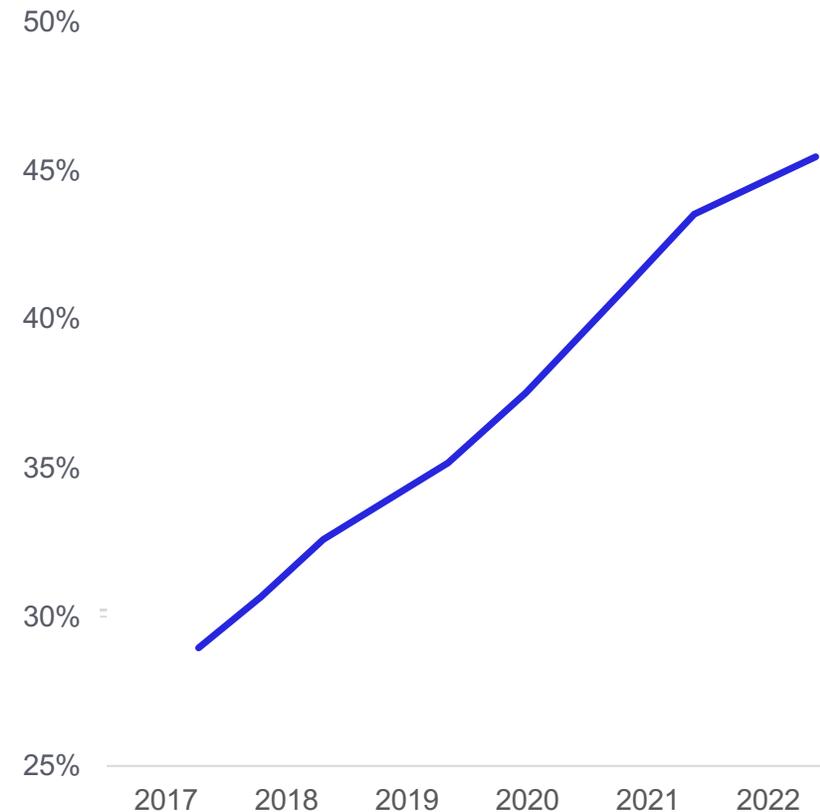
&



...Paperless Accomplishes Both

- ✔ **2017** - target of 40% paperless adoption was established → struggled to reach goal with existing paperless offerings (My Account Paperless, Striata eBill and Check-Free)
- ✔ **2019** – implemented moBills to extend reach to digital wallet users and customers without an email on file
- ✔ **2020** – implemented incentive campaigns
- ✔ **2022** – implemented “Text-to” option for moBill

YE Paperless Adoption



What Was The Strategy?

Initial Roll Out

All channels initial roll-out

- Corporate company sites (Nicor, Virginia, Chattanooga – regulated markets)
- Product explanation video developed
- My Account customer portal (all regulated markets)
- SpeedPay payment confirmation page and payment confirmation email

Channel Success:

Channel	% Total (2022)
Corporate Websites	5%
My Account Portal	27%
SP Payment Confirmation Page	50%
SP Payment Confirmation Email	4%

Corporate Websites

SP Payment Confirmation Page and Email

My Account

The image shows a central laptop displaying the Nicor Gas website. The website features a navigation bar with links for Residential, Business, Safety, News, Company, and Sustainability. A prominent video player shows a 'moBill' video with a play button. Below the video, there is a section titled 'Mobile Wallet Billing (MoBill) Details' which explains the benefits of using a mobile wallet and provides a list of steps for signing up. To the right of the laptop, a smartphone displays the 'My Account' portal, showing a login form with fields for 'Existing Users' and 'New Users'. Another smartphone in the foreground shows a payment confirmation page with a 'Thank you for your payment!' message and a QR code.

What Was The Strategy?

“Text-to” Roll Out



Creative new solution to target paper billing customers for whom we do not have an email address

- Use of short-code to trigger enrollment process
- Promoted via...
 - Targeted insert for 1 month in our Chattanooga market (smallest market to understand ROI)
 - Bill envelope messaging across all regulated markets – only ran for 1 quarter in 2022. Unique code to identify campaign success
- Campaign Results
 - Accounted for 3% of total enrollment growth in 2022
 - Take rate greater for insert; but ROI greater for bill envelope

	Mkt	Audience	Cost	Take	Take Rate	Mktg Acq Cost	Annual Cost Avoidance	ROI
eWallet1	CGC	31,047	\$931.41	154	0.50%	\$6.05	\$1,164.24	25%
eWallet2	ENT	3,988,691	\$85.28	1661	0.04%	\$0.05	\$12,557.16	14624%

Bill Insert

Receive and pay your bill through your smartphone's native mobile wallet app.
Text "eWallet1" to 123456.

Simplify your experience with your monthly bill by enrolling in our contact-free mobile wallet billing and payment solution called moBill.

Once enrolled, your bill will be paperless, so there's no need to wait to receive it in the mail or spend extra time trying to pay it online or by phone.

How it Works

When your bill is ready to view and pay each month in your mobile wallet "pass," you'll receive:

- A notification on an Apple device **OR**
- A text message on an Android device

Bill Envelope

Bill Envelope

FIRST-CLASS MAIL
U.S. POSTAGE
PAID
BROADRIDGE
MAIL

ELECTRONIC SERVICE REQUESTED

Receive and pay your bill with your smartphone wallet.
Text "eWallet2" to 45142.

What Was The Strategy?

What's Next...

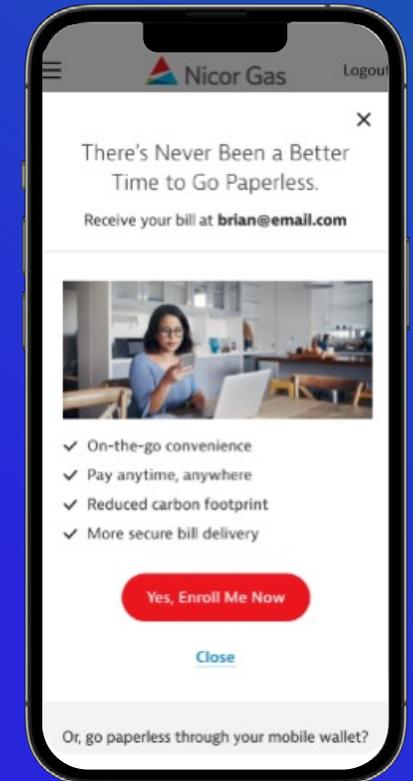
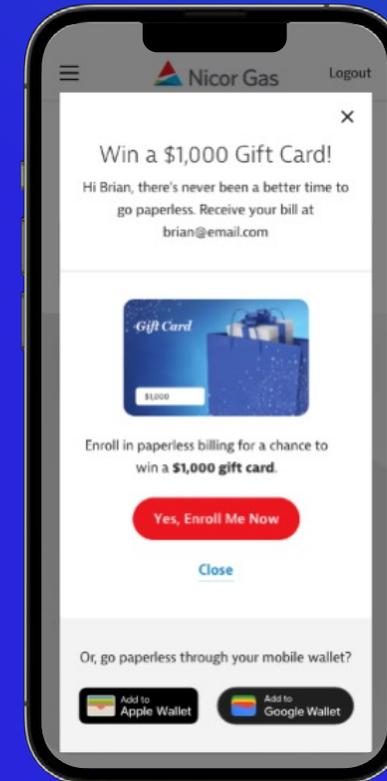
Extending bill envelope campaign for two quarters in 2023

Roll-out of My Account paperless interstitial offers page that includes moBill on mobile offer

More to be determined

My Account Login Interstitial

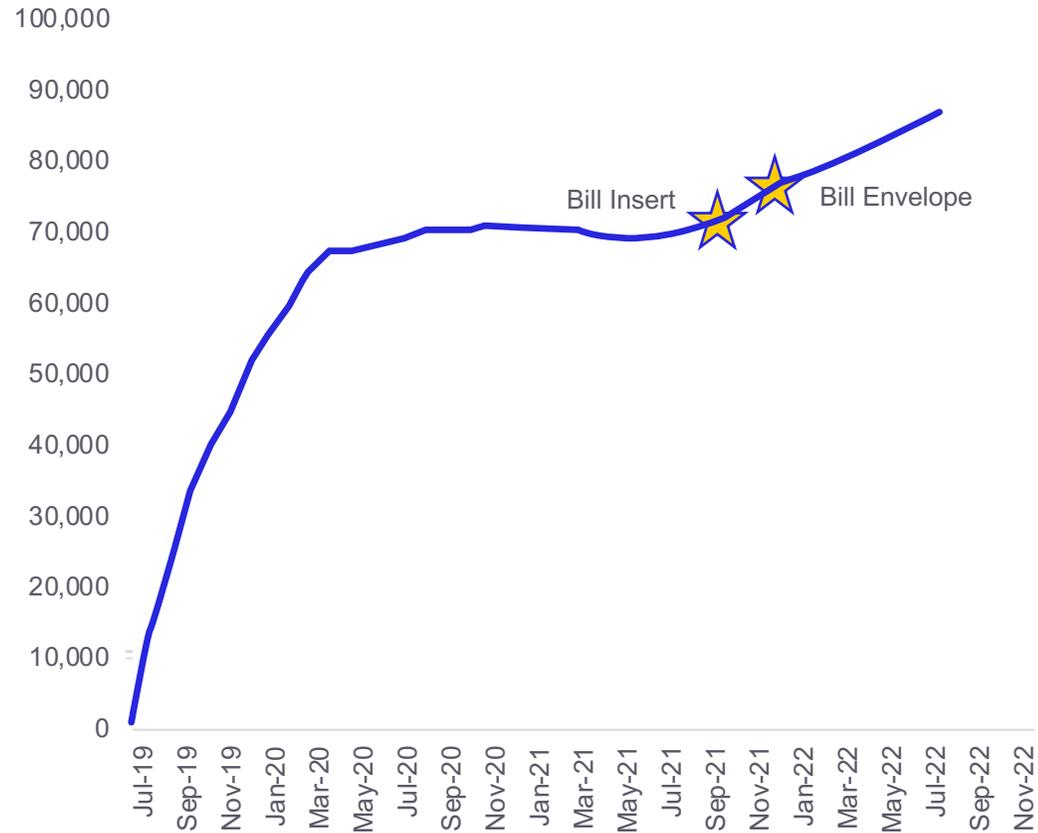
(with and without incentive)



Why Are We Excited?

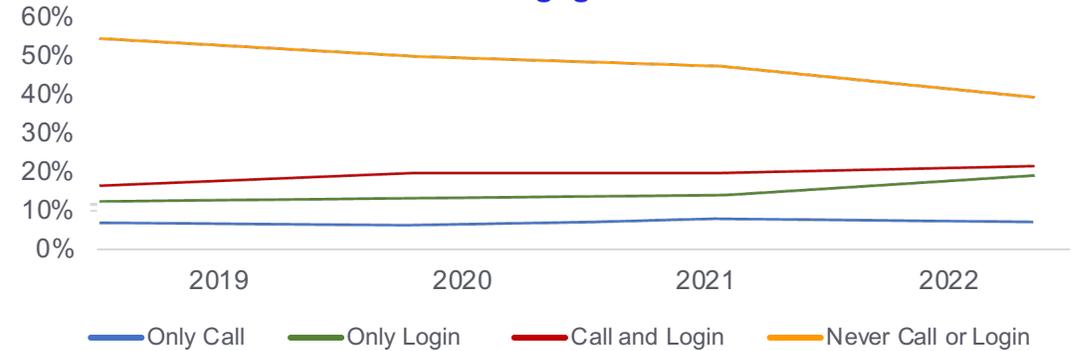
Paperless Growth

moBill Growth



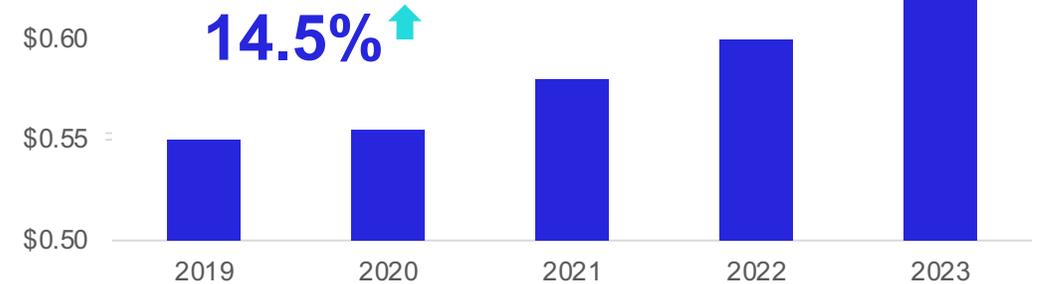
More Engagement

Customer Engagement



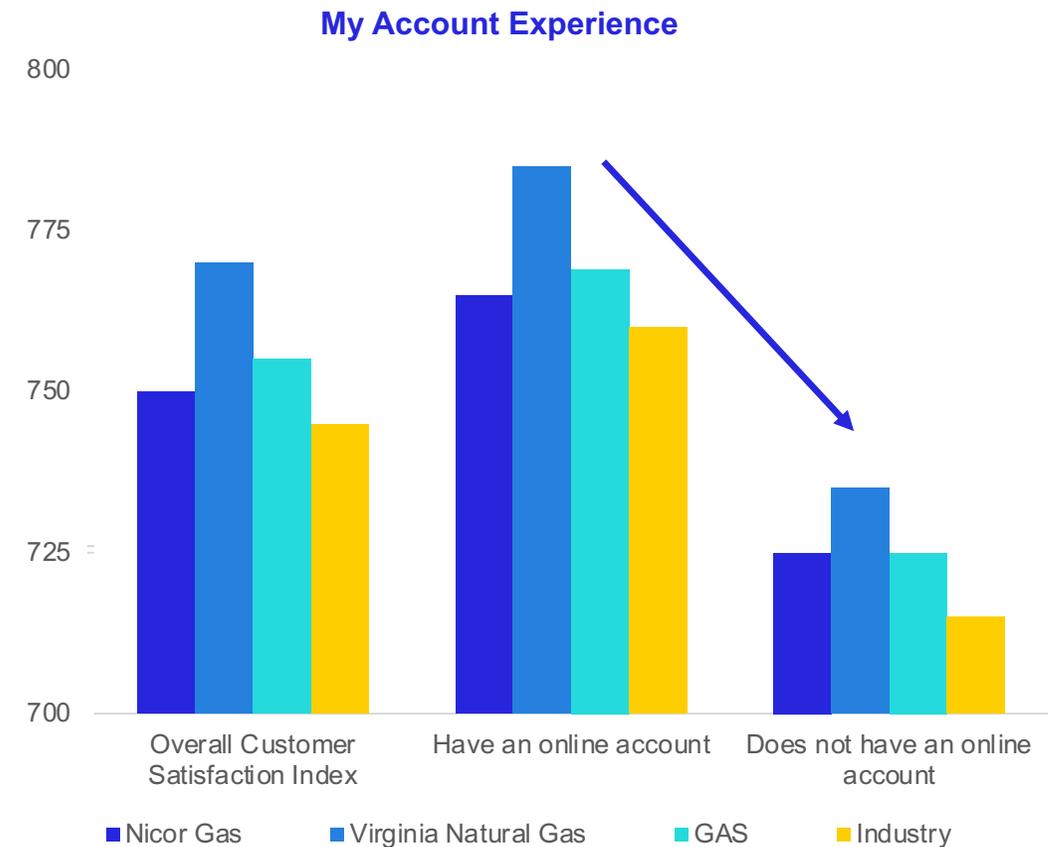
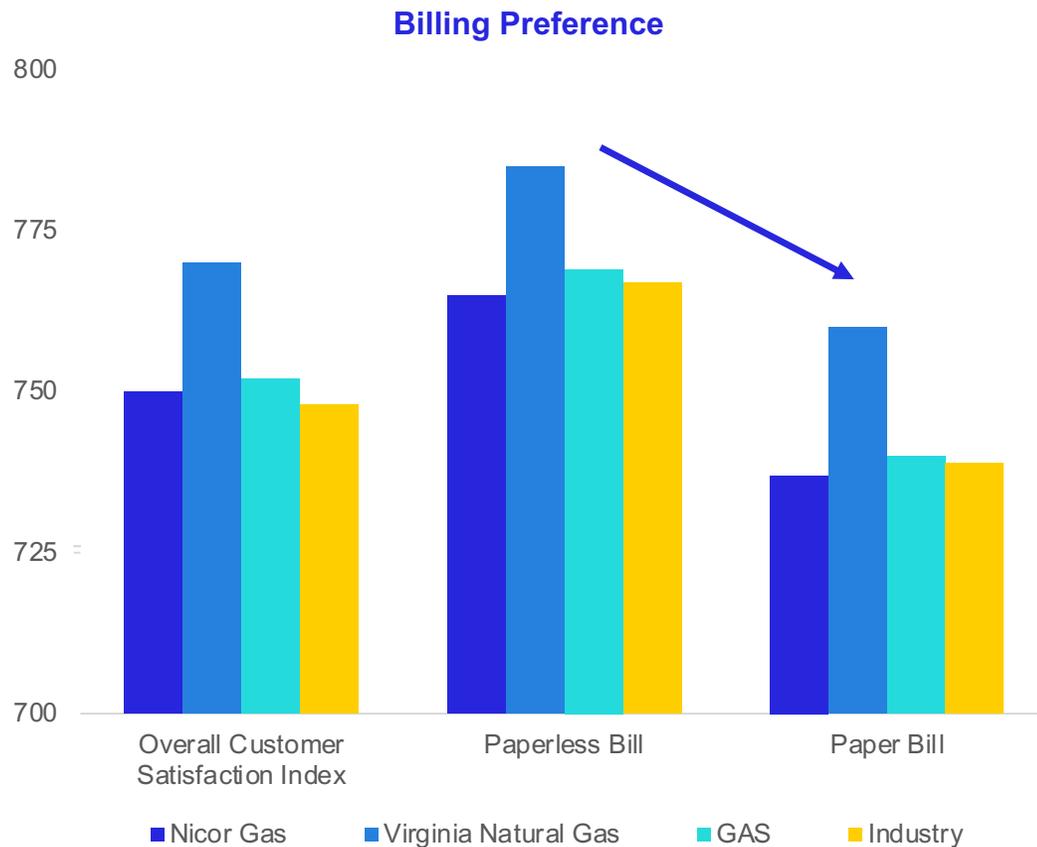
Reduction in Cost-to-Serve

Postage Trend



Why Are We Excited?

...and leads to higher Customer Satisfaction



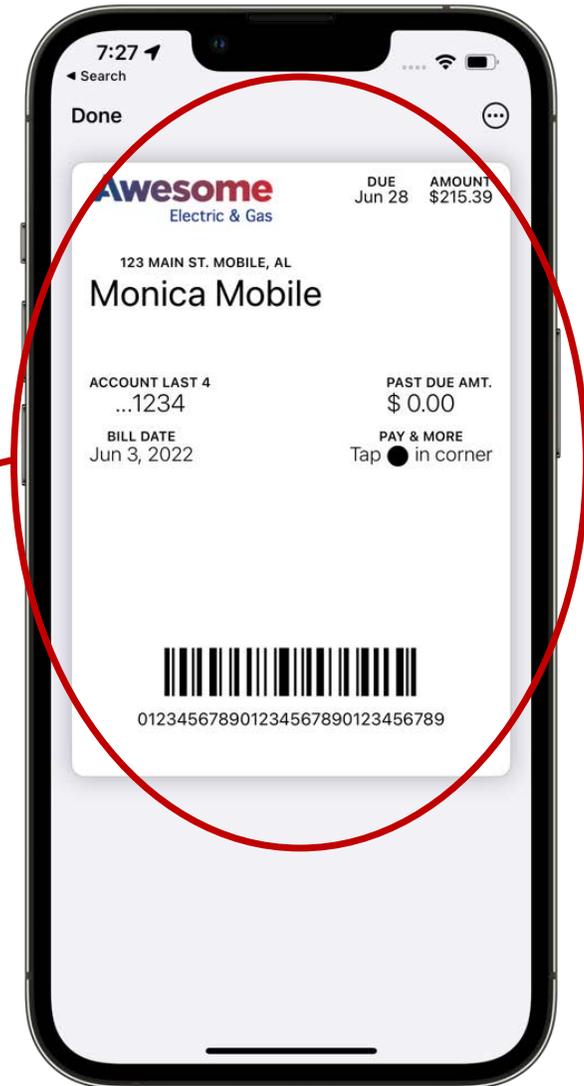
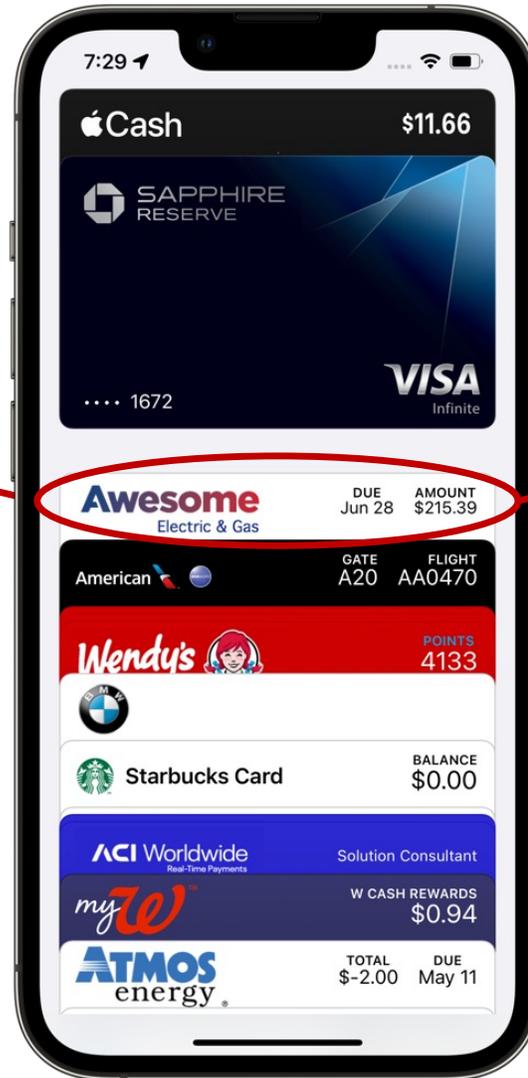
MoBills Demo and Creative Use Cases



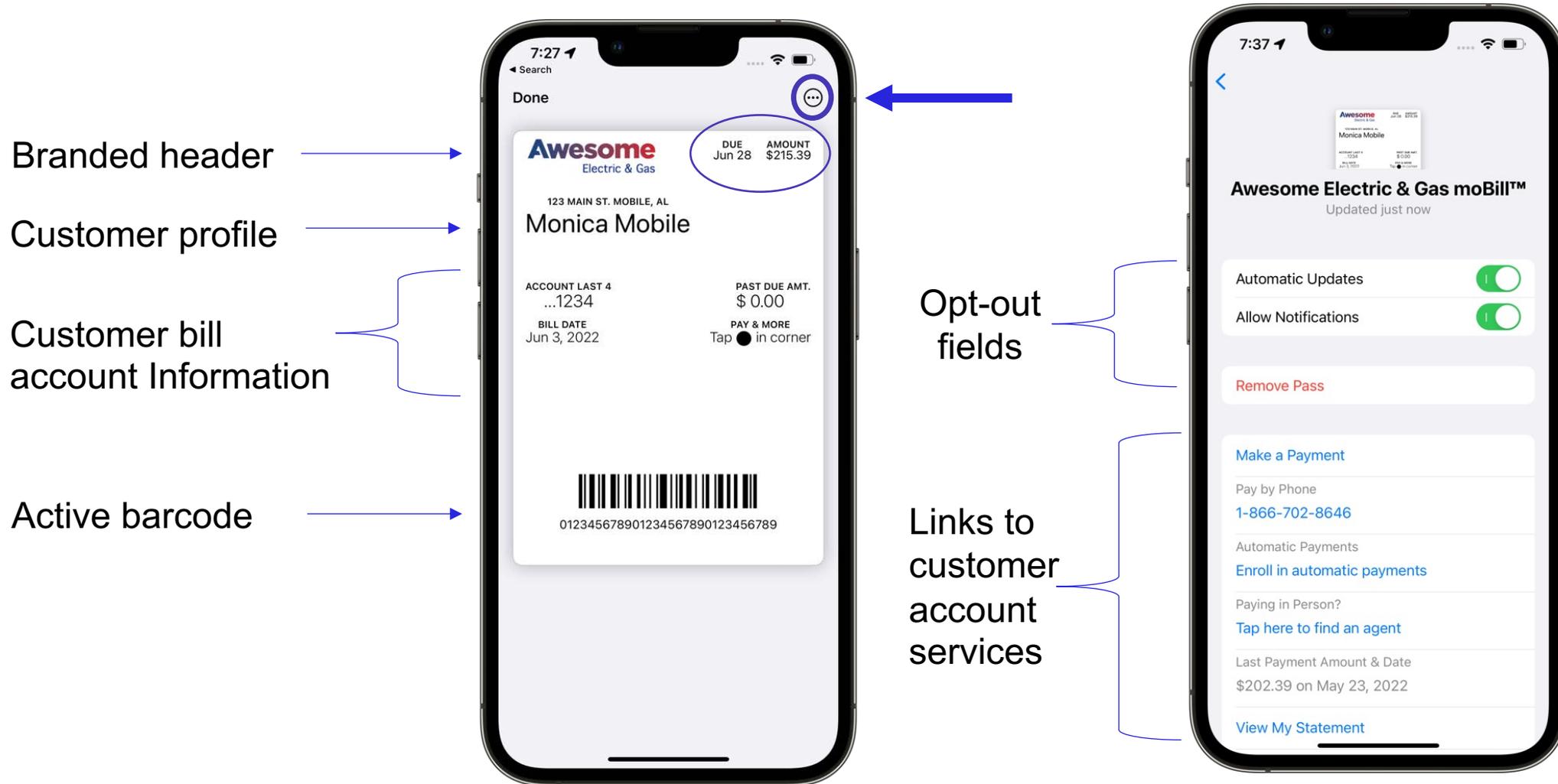
Where is Mobills on my device?



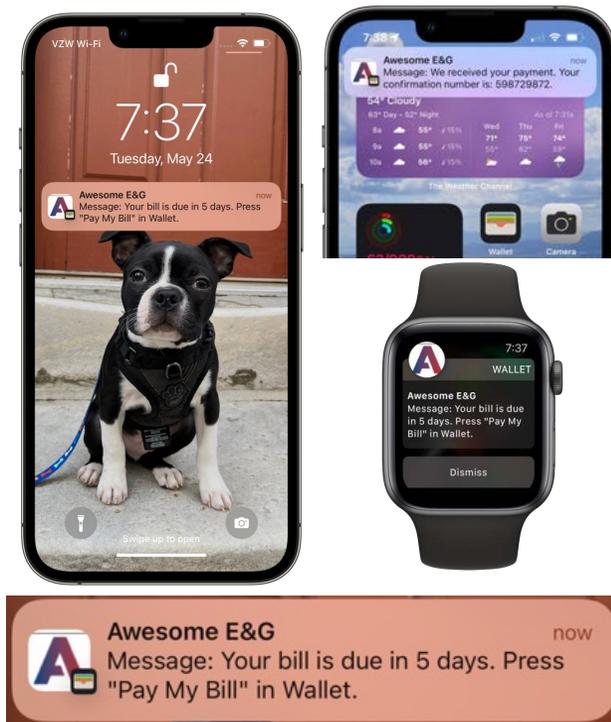
opt-in from the customer



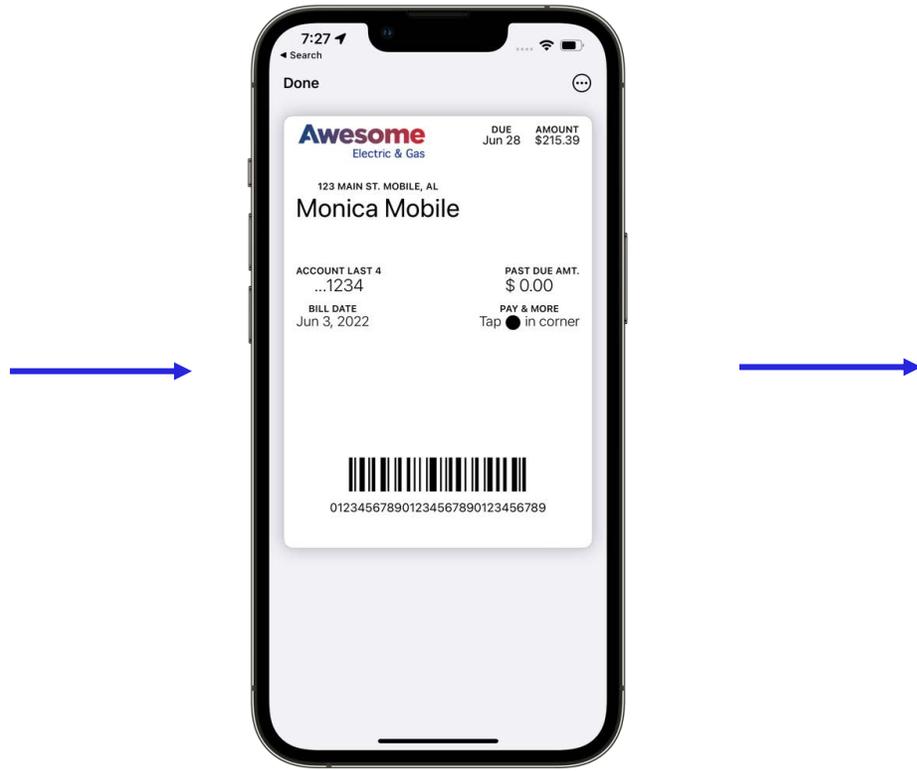
What is in a MoBills Pass?



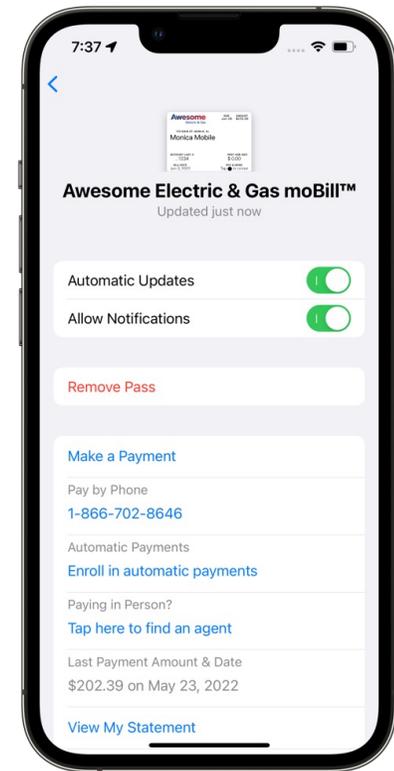
The Three Elements of MoBills?



1) Mobile Notifications



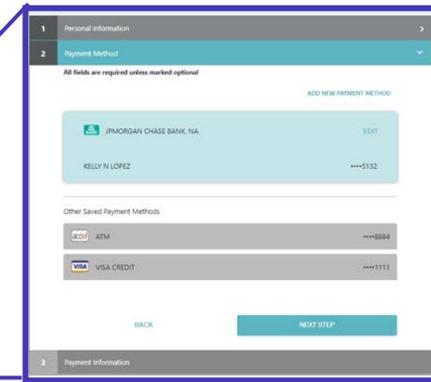
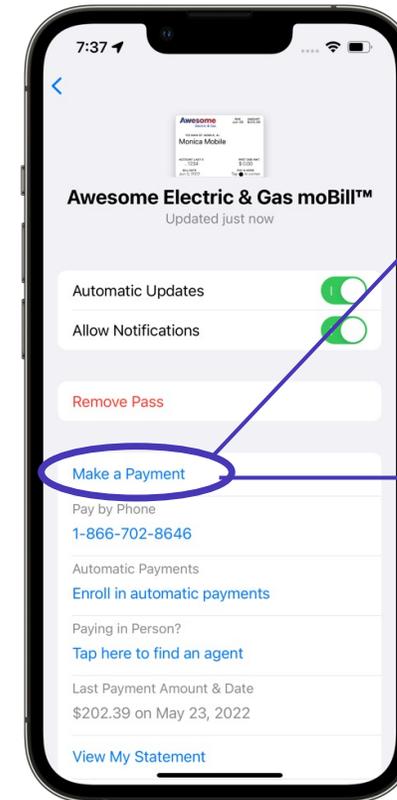
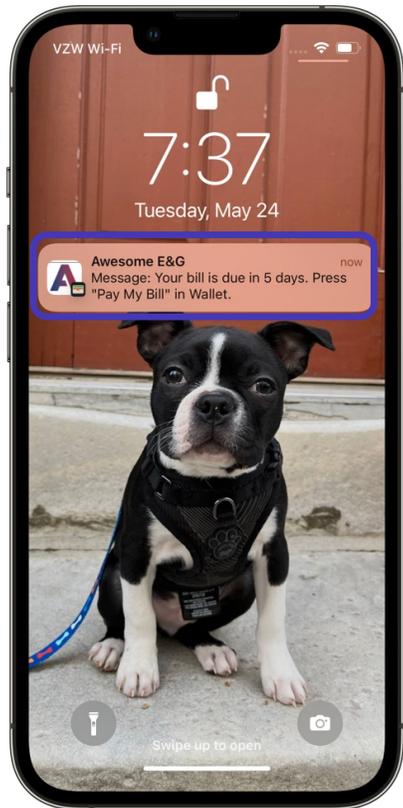
2) Electronic Bill Presentment



3) Links to bill pay & account services

Some Examples of Use Cases for MoBills

Use Case Number One: Bill Payment



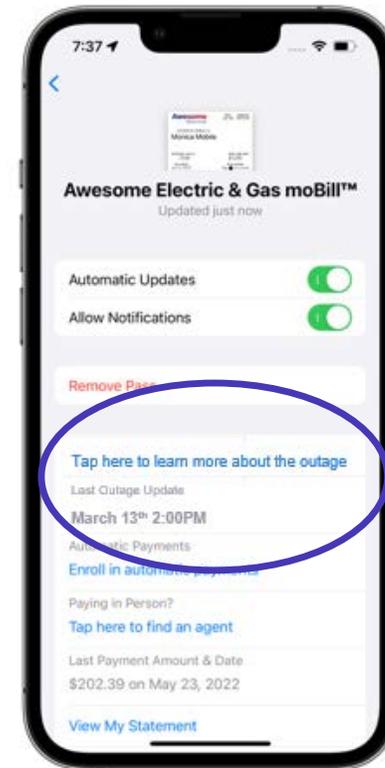
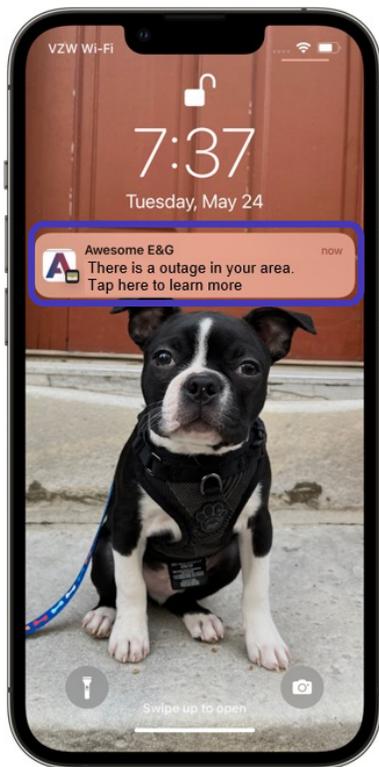
Some Examples of Use Cases for MoBills

Use Case Number Two: Usage Updates



Some Examples of Use Cases for MoBills

Use Case Number Three: Outage Updates



Mobile Wallet Benefits & Results

Mobile Wallet Benefits



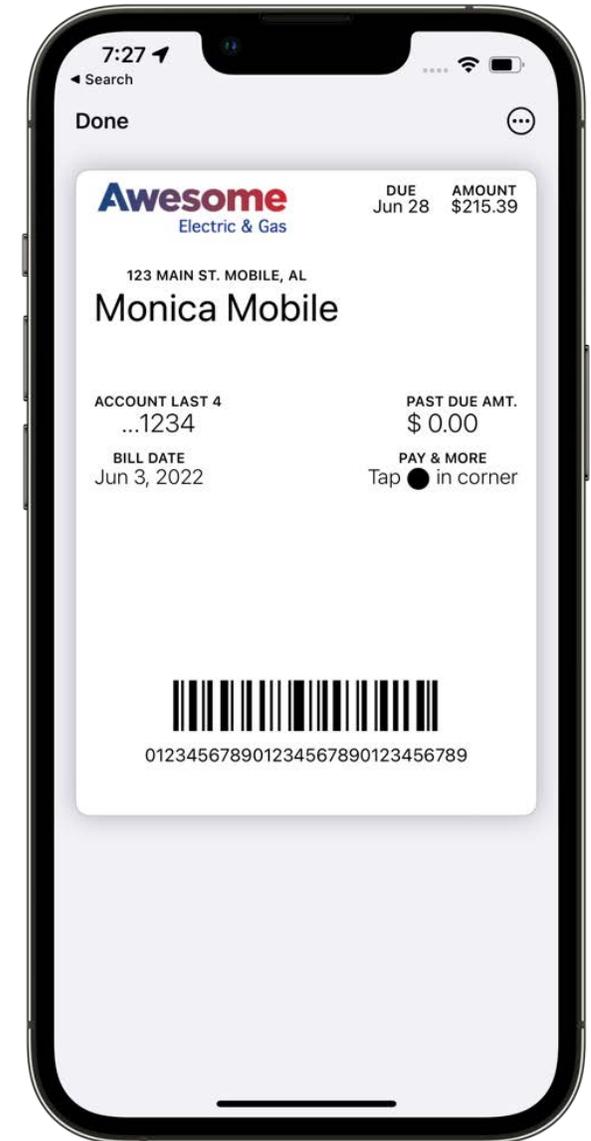
Provide a modern customer experience

- Patented solution enables customers to view and pay bills in the wallet already on their phone
- Tap to add and Tap to pay!
- Drive up paperless adoption
- Keep customers informed with timely notifications and alerts
- Increase self-service and satisfaction; decrease call center traffic
- View complete statements and documents



Key benefits

- Quick integration
- No app to build or maintain
- Simple to personalize content, offers and alerts
- Link consumers to other products, services and programs
- Save postage by delivering other account-related notices digitally

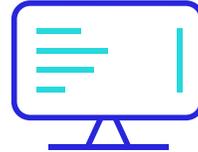


ACI moBills Client Feedback



10 to 15%

of customers enroll in
mobile wallet bills



Web payments
increased

14%



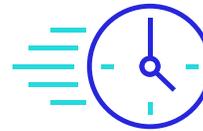
Call center pay
inquiries decreased

33%



4%

early stage
delinquency drop



Faster payments

4 days

earlier



Improved Communication
Retention Rate

92%+

ACI moBills Facts and Figures



Recipient of Aite - Novarica's
**Digital Wallet Innovation Award:
Value Added Services**

ACI moBills has generated over

3 million

PAYMENTS TO DATE

ACI moBills has sent over

30 million

PUSH NOTIFICATIONS TO DATE

ACI moBills supports

30+

LANGUAGES

ACI moBills are used by consumers in

35+

COUNTRIES



For our base, those that wanted to go digital had already done so.

We needed to provide a reason for more of our customer base to go digital, and ACI moBills was just that incentive

Vice President, Customer Experience
Fortune 500 Energy Services Holding Company

ACI Worldwide

Real-Time Payments