

# How to define an approach for evaluating and succeeding with EIPP/EBPP initiatives



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# Executive summary

In today's market, a plethora of electronic bill presentment and invoicing solutions are available to help businesses automate electronic bill presentment and invoice delivery for customers. Many of these solutions provide à la carte type services that vary in price, customization, solution features and functionality.

Although many solutions provide standard functionality (e.g., payment processing and a customer-facing interface) some provide important solution differentiators that are important decision factors when selecting this type of solution. It is critical to understand not only what features and functionality these solutions provide, but also how they meet specific present and future business requirements. A key solution selection metric to focus on is the Return On Investment (ROI) the solution can provide across multiple business areas and processes

This paper describes bill and invoice presentment general solution features and functionality, key solution differentiators, and a systematic approach for selecting and successfully deploying a best-fit electronic bill and invoice presentment solution for a business.

## What is EIPP/EBPP?

Electronic Invoice Presentment and Payment (EIPP) and Electronic Bill Presentment and Payment (EBPP) are web-based technologies that automate and streamline a business process through customer self-service. Both solutions help reduce payment collection time – a metric measured as Days Sales Outstanding (DSO). Reducing DSO improves cash flow and the customer experience while also reducing customer support-related costs. EIPP and EBPP allow businesses to manage vendor and customer relationships with efficiency, provide wider and faster access to information, and reduce process time and labor hours spent on the entire Order to Cash (OTC) process.

EBPP focuses on supporting **Business-to-Consumer (B2C)** bill presentment while EIPP focuses on supporting **Business-to-Business (B2B)** invoice presentment. While both B2C and B2B transactions share similar processes, the B2C environment is generally simpler. In consumer EBPP transactions, companies present bills on a website for consumers to view and pay. Consumers easily register within the EBPP solution and make a bill payment for services rendered (e.g., utility or phone). However, B2B EIPP transactions involve more participants and complex processes, creating a longer and intricate value chain. Business transactions include procurement, contract administration, fulfillment, financing, insurance, credit ratings, shipment validation, order matching, payment authorization, remittance matching, and general ledger accounting. Each of these steps may be governed by complex business rules. For example, trading partners may require multiple billing accounts per customer with a separate workflow review process for each. Furthermore, B2B transactions are more likely to be disputed than B2C transactions. Invoices are often “not paid as billed,” and transactions often need to account for discounts, promotions, and special buyer relationships.

## EIPP/EBPP solution benefits

The adoption of an EIPP or EBPP solution can produce major improvements for a business. The next section highlights the benefits that EIPP and EBPP provide for a business and its customers.

- Increase customer satisfaction and retention
- Provide easily accessible customer interfaces for electronic bill/invoice presentment which can eliminate or suppress the need for paper bills, thus reducing print and mail costs for the business
- Reduce the outbound billing costs of printing, collating and mailing process, and the inbound costs of extracting paper payments from envelopes, data entry and reject handling
- Enhance customer self-service by reducing the number of customer support calls and provide customers with a portal to manage accounts
- Provide immediate cost savings for customers who pay bills by check by eliminating stationery and postage costs
- Create marketing opportunities by driving customers to a business website
- Promote an eco-friendly business strategy; demonstrating company awareness of the environment and the community
- Reduce PCI scope and PCI compliance costs by leveraging payment tokenization encryption and shift PCI scope from the merchant to the solution vendor
- Eliminate mail delivery times by placing the invoice/bill in the customer’s hands quicker
- Provide alternative payment options for customers
- Accelerate OTC and reduce DSO by enabling a business to receive funds deposit faster
- Reduce internal process support costs as a result of the solution automation functionality
- Eliminate data security risks – via tokenization and encryption of payment methods
- Provide a medium to maintain up-to-date consumer account data
- Improve operational efficiency by eliminating manual effort and reallocating resources

## EIPP/EBPP solution features and capabilities

Most EIPP/EBPP solutions provide functionality to satisfy standard payment acceptance flow out of the box, yet some EIPP/EBPP solutions provide capabilities to meet more complex payment flow requirements. These additional solution differentiators can be a major decision factor when selecting the best fit EIPP/EBPP solution for the business.

The next two sections provide information about EIPP/EBPP standard solution features and functionality, including key decision factor differentiators that must be considered when evaluating a best-fit solution.

### Standard solution features and functionality

- Provide customers with a web portal easily accessible via multiple devices (i.e., desktop and mobile)
- Facilitate customers with easy account registration and account access
- Enable manual or automatic import of invoice data for each respective customer account
- Provide a customer-facing portal and a customer support portal to manage invoice/bill payments and customer account data
- Provide automatic bill pay notifications and due date reminders (via email or SMS) thereby decreasing collection issues
- Provide real-time payment transaction processing and reporting
- Enable customers to manage payments and view payment history
- Support multiple payment methods (i.e. eCheck, credit/debit cards, Apple Pay®, and Google Pay®)
- Provide a self-service interface to facilitate automatic recurring billing

### Solution differentiators

- Features, functionality, and payment methods
  - Support multiple languages for presenting billing data and customer-facing portal
  - Provide full report personalization functionality
  - Support payment processing and settlement for international currencies
  - Provide functionality to support B2B and B2C business processes
  - Provide interface branding customization to reflect the look and feel of a business
  - Provide interface customization to embed business documentation (i.e., Terms and Conditions, support information, and help documentation)
  - Enable bill/invoice presentment data in summary or itemized detail views
  - Provide customer service staff with the ability to access customer profiles, view payment history, schedule and manage payments on behalf of customers, view reports, and perform other day-to-day customer service tasks through role-based user access
  - Provide robust role and privilege controls for user administration functionality
  - Support pay-by-text payments
  - Provide accounts payable functionality
  - Allow definition of transaction limits, velocity limits and other business rules
  - Provide transaction report data in multiple formats (i.e., Web API, HTML, PDF, CSV, and Excel)
  - Provide automatic payment posting to GL accounting system
  - Integrate with existing ERP systems (Oracle EBS, SAP, and JDE) to automatically retrieve and allocate invoice data to customer accounts via the customer-facing portal
  - Automatically update ERP system records with updated invoice/bill payment status
  - Provide automatic payment transaction reconciliation functionality with back end ERP systems
  - Support full functionality customization to meet any business requirement





- Customer experience

- Provide an intuitive user interface (easy to navigate and understand) with online help documentation (for all features and functionality) that enhances the customer experience
- Enable customers to pay bills via the web, IVR (phone), or through customer service agents
- Provide a native mobile application (Apple/Android) or a responsive mobile web application
- Provide customers with bill presentment interface customization options
- Help increase marketing revenue potential by enabling the tailoring and personalization of marketing information on a bill or statement

- Technology and infrastructure

- Provide support for multiple payment gateways and payment processors
- Provide an Application Programming Interface (API) to extend payment processing functionality across other applications and payment channels (e.g., eCommerce, POS, and ERP systems)
- Support API options to integrate bill payment services into other customer-facing websites
- Support integration within an existing omni-channel payment processing environment
- Provide 24/7 by 365 live technical support
- Support integration with single-sign-on
- Leverage payment tokenization and encryption via the use of PCI validated Point-to-Point encrypted devices to help reduce PCI scope and secure customer account data at the point of interaction
- Provide robust solution redundancy across multiple data centers
- Fully scalable to support a growing customer base – the solution scales to support a greater number of concurrent users

## Systematic approach: Evaluating and succeeding with EIPP/EBPP initiatives

“Failing to plan, is planning to fail.” Before embarking on the search and selection of the right EIPP/EBPP solution, it is important to put together a structure plan. This plan will help guide all the EIPP/EBPP initiative stakeholders throughout the entire process:

There are four primary keystone objectives that will drive the initiative plan forward:

1. Building the right EIPP/EBPP project structure
2. Identifying the right technology partners
3. Controlling the approach during the solution provider review, selection, and contracting
4. Ensuring customer adoption once a selected technology is deployed

### Building the right EIPP/EBPP project structure

A key metric to focus on when building the EIPP/EBPP project structure is ROI. The project must focus on addressing every area of the business that can benefit from reducing printing and mailing costs, bill delivery time, customer support costs, Day Sales Outstanding (DSO), OTC, and optimizing customer service, and Accounts Receivables processes.

When building the EIPP/EBPP project structure, follow the next suggested steps. Each step needs to be revised as needed for meeting the need of a specific organization.

1. **Form a project steering committee and secure stakeholder participation** – This task requires the selection of key personnel, business and technology, highly familiar with a respective business area that can benefit from or contribute to the project initiative. Ideally, each of the selected stakeholders will have decision making authority to engage other resources as needed and adopt process change within their respective area. All stakeholders must provide commitment to participate in all project related meetings and execute tasks assigned to them. Schedule the required project meetings and set tight deadlines for completion of all tasks assigned to stakeholders.

2. **Clearly communicate the associated Change Management Plan and each stakeholder’s role for carrying out the plan** – People will want to know how each of their respective areas might be affected by this new initiative. Be sensitive to the fact that change management is a process paired with emotions – people are always resistant to change. Aim to gain full cooperation from key stakeholders. Schedule meetings with each stakeholder to communicate how this new initiative will affect their existing process/operations flow. Provide stakeholders time to provide feedback on process details that may not be fully clear. Focus on gaining stakeholder cooperation and answer all questions that come up. Be sure to document the communicated Change Management Plan and get feedback and approval from each of the selected stakeholders.

3. **Conduct a detailed requirements definition session** – After selecting all the appropriate stakeholders, begin gathering input from each business area and document all feedback within a detailed requirements document. The requirements document must contain detail information (i.e., including process flow charts) on present processes and anticipated changes required. During the initial feedback gathering, focus on collecting information details not on document format. Give each stakeholder a chance to provide details on existing processes that are not clearly understood by other members of the project group. During this session, new process improvement ideas can emerge, or new business needs may be identified that were not thought of initially. Distribute the detailed requirements document to each stakeholder for review and provide them a chance to make revisions as needed.

After gathering all the feedback from stakeholders, develop a high-level business requirements document. Within this document:

- a. Define weighting criteria with denoted importance for each business area requirement
- b. Develop due diligence questions around other areas that need additional clarification
- c. Highlight the anticipated areas for cost savings and ROI achievement
- d. Present the high-level business requirements document to the Steering Committee for approval

**4. Create a Solution Evaluation Matrix** – Translate the detail requirements document into a matrix to provide solution providers. Define key questions for the solution provider to address. This document must include questions and request for information related to the documented business requirements. All project stakeholders must review and approve this document before it is provided to potential technology partners. The next section describes common categories to include in this document.

## Identifying the right technology partners

The documents established as part of building the project structure can be used for pre-qualifying the right solution providers. In particular, the solution evaluation matrix is a key instrument for qualifying the “best fit” EIPP/EBPP solution provider.

There are eight common categories to consider when selecting a solution provider. Examples of the broad categories when selecting the right technology partners include in no specific order:

1. Solution costs (initial and recurring)
2. Solution delivery and service level agreements
3. Agility and market leadership
4. Existing business relationships
5. Business financial stability
6. Business continuity plan/risk
7. Solution functionality, quality, and on-going development
8. Solution ease of use

The Solution Evaluation Matrix includes one section to address specific questions and requests for information for each of the categories above. Gather feedback from all project stakeholders to generate questions or request for information for each of the categories identified above.

As part of the Solution Evaluation Matrix, include questions or request information to address:

- Solution implementation timeframes
- Solution provider project implementation resources, project management approach, and project engagement

- Solution adaptability or customization for supporting existing business process flows
- Level of internal effort required as part of the implementation (technical and business resources)
- Solution flexibility – For example, can the EIPP/EBPP solution be leveraged to process payments within other channels (i.e., eCommerce, ERP systems, etc.)? Use the “Solution Differentiators” section presented earlier in this document to help inspire ideas.
- Solution provider technology portfolio – Is the solution provider focused only on EIPP/EBPP or does it provide other solutions that can help address other areas for the business? (e.g., lowering merchant payment processing fees, facilitating solutions for other payment channels, etc.)
- PCI Data Security and Compliance – Generate questions to evaluate how the solution partner protects customer data and how the solution can help lower PCI compliance scope and costs
- Solution service uptime, capacity planning process, system availability and redundancy, system response times, and other performance metrics
- Client references from other businesses utilizing the solution
- Solution upgrades and product roadmap
- What new features are included in the next product release and which features are in the product roadmap
- What functionality is available with the solution production release version versus functionality in beta or the product roadmap
- Client opportunity to provide input into the solution product roadmap
- Solution post-go-live account management

After the Solution Evaluation Matrix has been deemed complete by all the project stakeholders, identify potential solution partners, and provide the document for completion. Provide solution providers with an opportunity to ask questions requiring clarification. Communicate a deadline for submitting the completed responses.



# Controlling the solution provider process (solution evaluation and contracting)

## Solution evaluation

Upon receiving the Solution Evaluation Matrix from all the potential solution providers, schedule internal meetings with the project stakeholders to review the completed solution evaluation matrix documents, and to select the top two or three solution providers. With feedback from stakeholders, define a meeting agenda before scheduling a solution demo from the selected providers.

- Only the top two or three solution providers should be called in to demo their solutions
- Generate a Solution Requirements Checklist. This list should include all of the important solution functionality and features and business challenges that must be addressed during the demo. Provide this list to the solution provider and ask them to generate a solution demo script to address each item.
- Ask the solution providers to confirm the requested solution demo script prior to the meeting
- Work with the solution provider to define the meeting/demo agenda to ensure the business key solution requirements will be addressed as part of the meeting/demo
- Take control of the session to ensure the solution providers focus their time addressing the key business solution requirements
- The solution demo must be focused on clearly communicating how the solution can resolve the main business challenges
- Use the "Solution Requirements Checklist" to score the solution provider's demo execution on a scale of 0 to 10 (with 0 equal to "Not Presented" and 10 equal to "Meets All or Most Requirements")
- Share solution score notes with all the stakeholders and request their documented feedback after each solution demo session

## Solution contracting and project start

Once all of the solution demos have been delivered by the selected solution providers, schedule a meeting with the project stakeholders to discuss the solutions presented. Use the solution meeting notes, gathered stakeholder feedback, and solution score to focus the group discussion. Aim to select a primary and secondary solution provider to begin the contract discussions.

As a contract starting point, suggest leveraging the solution provider's standard contract templates. Be sure to discuss from the start a specific Service Level Agreement as part of the contract to clearly outline expected service levels around system availability, response time, business training requirements, and other support services for pre- and post project implementation.

During contract negotiations, request a detailed Statement of Work (SOW) to clearly document the solution implementation details. The SOW document is a non-generic document that clearly outlines solution deliverables and work expectations ("in scope" and "out of scope") for the provider and internal company teams. Work with the solution provider during review and modification of the SOW until all parties agree on a final SOW draft. Have the SOW executed by the provider and internal company project sponsor/executive.

The SOW serves as a key document to use when questions come up regarding what is being delivered. It also complements the contracted solution with details on functionality, project start date, implementation services and expected project support (pre- and post project go-live). Changes to the SOW can be made and agreed to by all project parties if business requirements change after the project begins.

After the solution contract and SOW are executed by the company and the selected solution provider, the project begins.

## Ensuring solution adoption and managing change

### EIPP/EBPP solution adoption

To achieve strategic success for the internal/external solution adoption, focus on the following tactics during the solution implementation phase:

1. As part of the internal solution adoption, expand the “Change Management Plan” developed initially when building the project structure. Include specifics around process operational changes, changes in job responsibilities and changes around business processes. Communicate the expanded Change Management Plan to all project stakeholders and get their commitment to communicate the plan to each of their respective areas/staff. Proactively manage all questions and plan modification requests to gain cooperation from all business areas adapting to new changes. Schedule solution training for all the internal operations staff and gather feedback for potential solution enhancements or solution tweaks needed by the business during the project implementation.
2. Develop and roll out a robust Customer Adoption Marketing and Communication Plan
3. Define metrics, identify tools, and processes that will support value assessment for the initiative

Successful EIPP/EBPP electronic solution adoption is driven by promoted adoption and viral adoption. Promoted adoption is driven by a robust marketing and communication plan targeted at promoting the available electronic solution offerings and benefits for customers. Viral adoption is driven by a customer positive experiences with the EIPP/EBPP solution and then sharing with others (word of mouth) the positive benefits of those interactions. Both adoption options require a strategic plan and approach for communicating and managing their outcomes. Without an effective strategy, viral adoption is left uncontrolled and can have an adverse impact; without a robust marketing and communication plan, customers remain unaware or ill-informed about the solution interface features and functionality.

## Developing a customer EIPP/EBPP solution for on-boarding marketing and communication plan

When developing a Customer Marketing and Communication Plan evaluate the business customer base to identify who to target first. Use selection criteria as shown in the examples below to help focus on specific customer record subsets:

- a. Which customers have been asking for EIPP/EBPP?
- b. Which customers drive the highest volume of spend?
- c. Where geographically are the customers located?
- d. What customers drive the highest volume of payments, invoices, exceptions and credit applications?

When the solution targeted customers have been identified:

1. Utilize a variety of media and messaging approaches. Coordinate the electronic solution offering through all media (i.e., print, internal websites, phone system on-hold messaging, etc.), and clearly communicate the solution availability
2. Train employees and call center staff on new procedures for announcing and promoting the new EIPP/EBPP electronic service
3. Define specific messaging, scripts, drafts, and other materials to be utilized for each of the different communication methods selected. Any communication scripting should be written for call center utilization in answering the phone to communicate the EIPP/EBPP service offering availability.
4. Ensure the overarching messaging clearly describes:
  - a) the new electronic services available, b) business reasons to provide the new service, c) customer and environment benefits gained by adopting the solution and d) available customer rewards for leveraging the new service (if applicable)
5. Actively promote the EIPP/EBPP solution by emphasizing the benefits for the customers
6. Schedule EIPP/EBPP solution related webinars or outbound call campaigns for larger customers or associations
7. All customers should be prompted to consent to electronic bill/invoice presentation from day one as part of the customer approval process



## 8. Defining metrics and processes for EIPP/EBPP value assessment

- Define specific metrics to gauge the solution adoption success by marketing communication. Identify processes and procedures to proactively monitor customer solution adoption.
- Monthly review the customer solution adoption rate. Use the monthly growing number of customers utilizing the new EIPP/EBPP solution as an adoption rate metric.
- As part of the marketing communication plan, request customer feedback about the solution (via online surveys, direct customer contact, or during call center support calls)
- Keep a record of all customer feedback about the solution functionality and features. Use this information to coordinate with the solution provider for changes to the solution interface or functionality. This information helps strengthen the relationship with the solution provider and helps improve the EIPP/EBPP solution.

## 9. Conclusion

When evaluating EIPP or EBPP solutions, it is important to evaluate solution differentiators and not just standard solution functionality. EIPP/EBPP solution differentiators can help achieve greater ROI across multiple business areas. Before selecting an EIPP/EBPP solution, defining, documenting, and executing a project systematic approach is critical to the successful solution implementation and adoption. The systematic approach involves building the right EIPP/EBPP project structure, identifying the right technology partners, controlling the solution selection and evaluation process, managing internal organizational change, and ensuring internal/external solution adoption. The solution implementation strategy and tactics discussed above can help a business gain increased ROI, reduce costs associated with bill presentment, improve customer service, reduce DSO, and improve OTC processes among other benefits.



## About Miguel Gracia

**Miguel Gracia**, VP of Solutions Engineering, is a senior executive with 30 years of technology experience. His expertise revolves around payment processing solutions, tokenization, Point-to-Point Encryption (P2PE) terminals, eCommerce, network security, and information security within PCI guidelines.

Miguel Gracia joined CardConnect® (a First Data company) in 2012. He supports the CardConnect Enterprise team as a Sr. Solutions Engineer and develops product solutions within the Enterprise Gateway Integration and Support groups. Miguel has completed hundreds of payment processing integrations within the CardConnect gateway. For over 20 years, Miguel has taken lead roles during the design, testing, deployment, and management of secured data networks, PCI data compliance processes and information systems, and IT departments supporting customers in diverse payment processing environments.

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