Whatever the delivery method, customers spend serious time with their monthly bills.

How people resolve bills:

<table>
<thead>
<tr>
<th>Bill Type</th>
<th>Resolve Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paper bills</td>
<td>2:00</td>
</tr>
<tr>
<td>Electronic bills</td>
<td>1:42</td>
</tr>
</tbody>
</table>

This means you've got a captive audience for more than 20 minutes per year.

Who spends extra time with paper bills?

- 49% of baby boomers (53–71) spend 3+ minutes with utility bills
- 47% of people with more than $1 million in investable assets spend 3+ minutes with utility bills
- 41% of seniors (72+) spend 3+ minutes with utility bills

Why do people choose paper utility bills over electronic?

1. I need a paper copy for records and/or taxes
2. They're easier to read
3. I'm worried about security

Why do people choose electronic utility bills over paper?

1. I want to be environmentally friendly
2. They're easier to read
3. I don't want to file paper

Understand what your customers want.

And meet them where they are.

29% of consumers remember seeing personalized messages on statements or bills

Who's most likely to remember your message?

- 49% of consumers remember seeing personalized messages on statements or bills
- 47% of urban consumers remember seeing personalized messages on statements or bills

There's more than one way to deliver bills and reach the people who read them.