

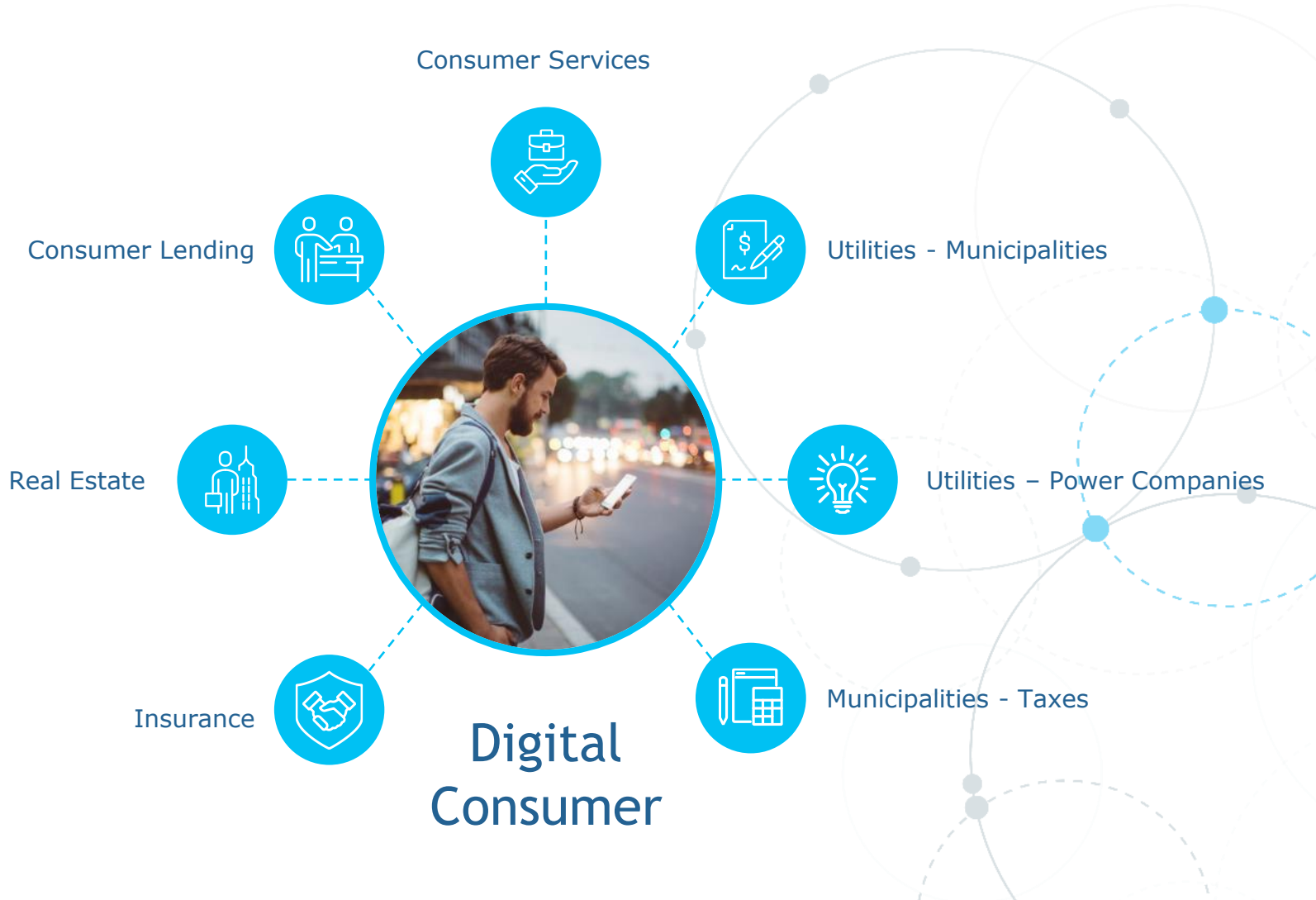
Removing obstacles on your citizens' path to payment



Engaging In Daily Lives

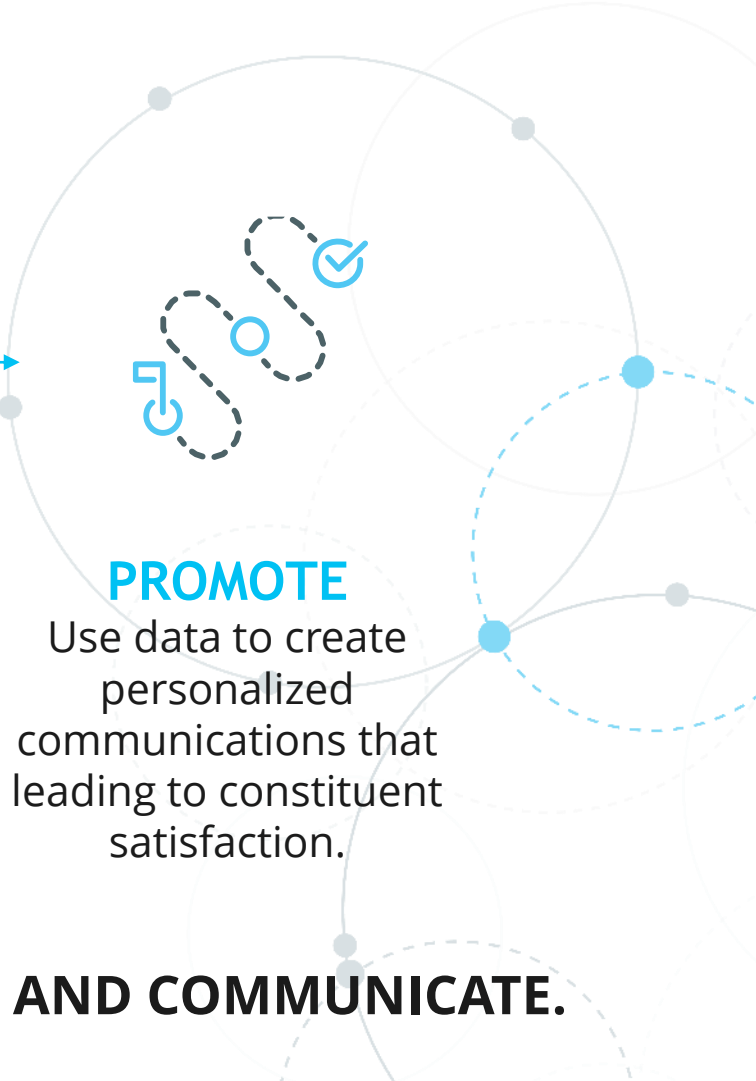
YOUR CONSTITUENTS ARE PAYING BILLS.

Those bills likely include mortgage payments, health insurance, homeowners fees, credit cards, car payments, and utility bills. Due to an increase in digital transformation, most industries have made receiving and paying those bills much easier. At each interaction, your constituents are comparing and contrasting their last payment experience to the experience you deliver. How do you stack up?



Maximize the Moments That Matter

OBLIGATIONS SUCH AS NOTICES AND BILLS . . .



PRESENT

Provide intuitive communications that are data-driven for higher constituent engagement.

PAY

Make multiple payment options for an easier payment experience getting the municipality paid faster.

PROMOTE

Use data to create personalized communications that leading to constituent satisfaction.

. . . CAN BE OPPORTUNITIES TO CONNECT AND COMMUNICATE.

Consumer and market demand has created both challenges and opportunities



88% of Americans manage their finances digitally



74% of consumers prefer to make digital payments



Consumers see 10,000 ads a day on average



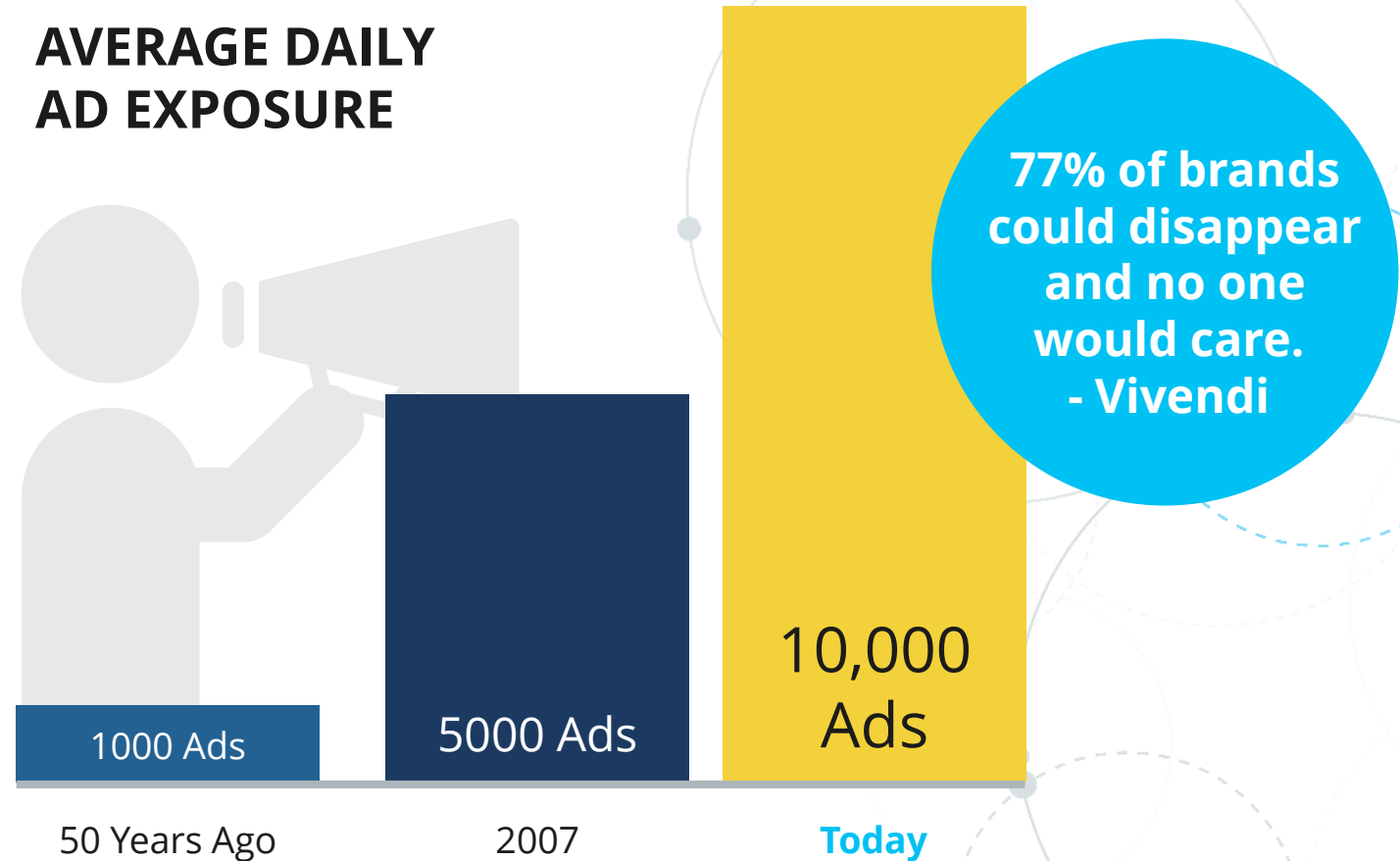
Average American consumes 34 gigabytes of data and information a day



Winning in the "Attention Economy"

- The most valuable commodity in the world today is consumers' attention.
- As an elected official, you want the favorable attention of constituents which increases loyalty.
- The industry is looking for solutions to promote, track, analyze, and predict actual constituent behavior through deep use of data.

AVERAGE DAILY AD EXPOSURE



Personalized Delivery. Guaranteed.

“Apple and Google excel at hyper-personalization. Organizations will need to substantially up their game to stay competitive. Consumers want a **digital experience** that knows their habits, preferences, needs and even location, so interactions are seamless and offers are directly relevant to them. **Personalization** will be a key driver to attract and keep millennials and Gen-Z consumers, and a critical path for profitability: personalizing the customer journey can drive a 10-30% increase in revenue.”

- Gavin James, a CX Consultant



71%

of consumers expect a consistent experience wherever they engage (e.g. website, social media, mobile, in person).*

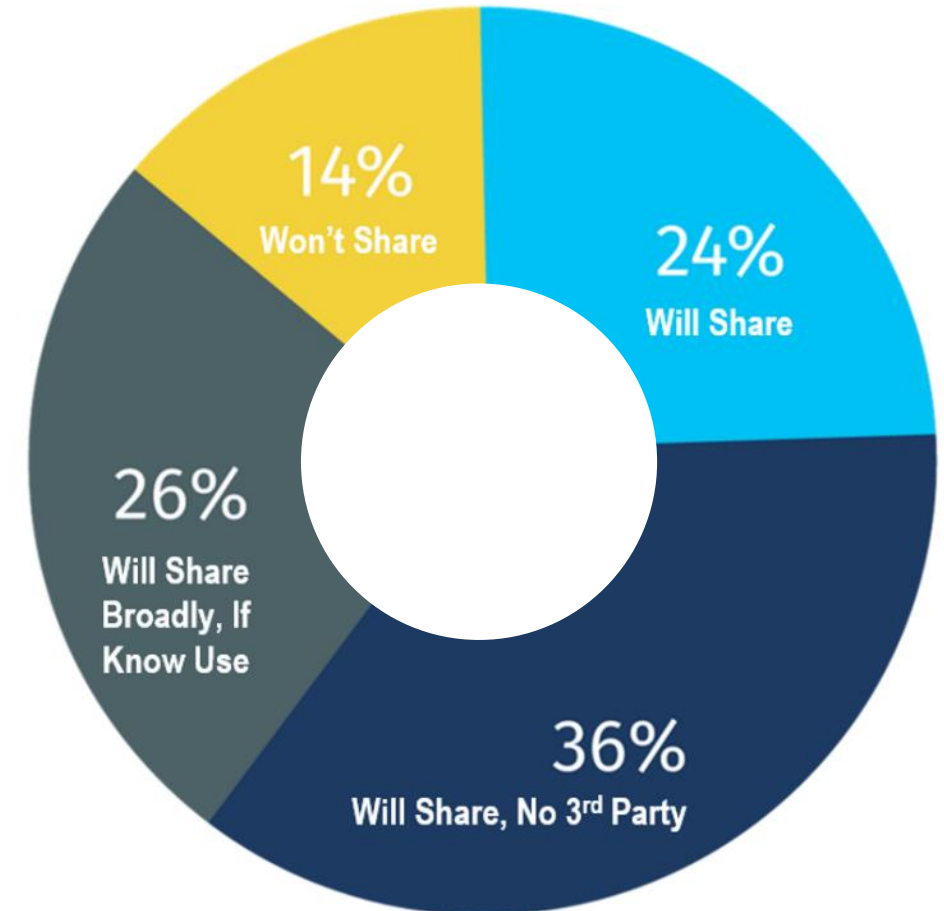
Hyper-Personalization

Consumer acceptance of sharing & using data grows

- 80% of people will share on some level with financial institutions
- 90% of consumers say the amount they spend or shop with a retailer is impacted by how consistently the retailer delivers a personalized shopping experience

Seismic shift in use of data emerges through big tech

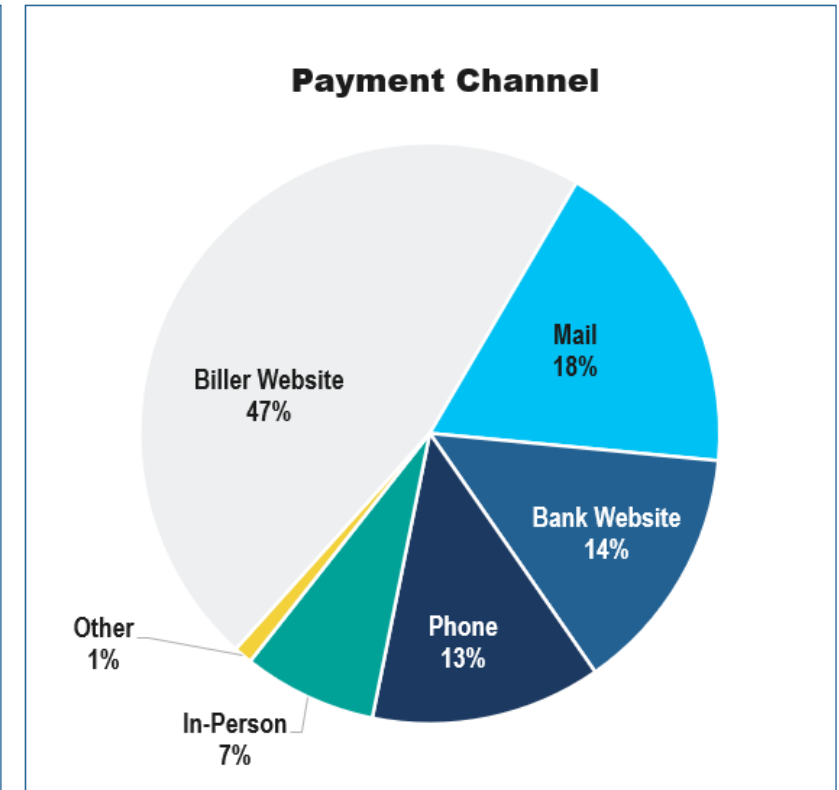
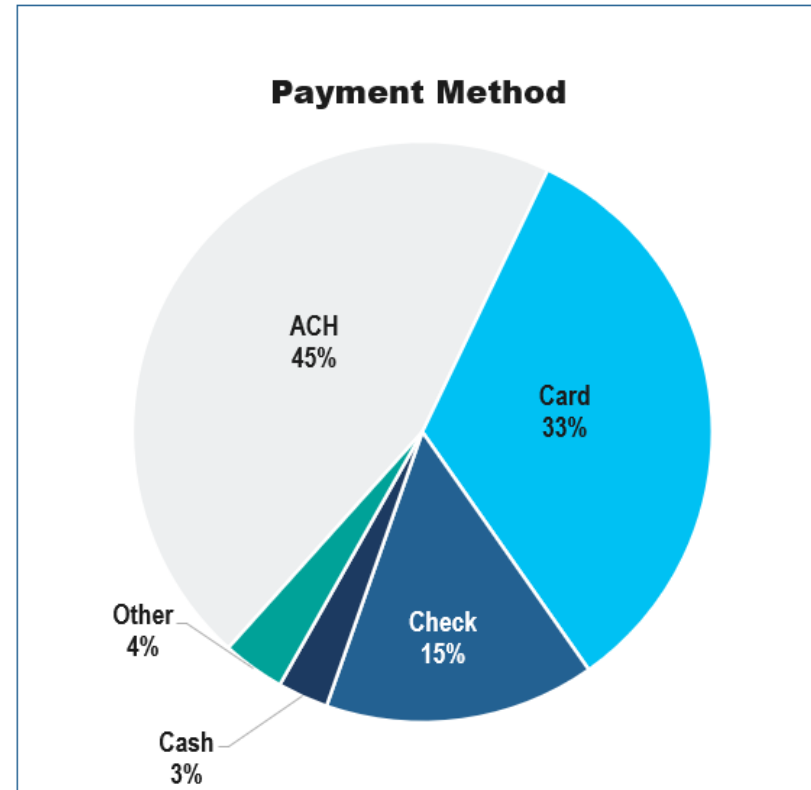
- Apple: e-mail tracking pixels, Google: 3rd party cookies
- Zero & first-party data just became exponentially more valuable



Winning in The Attention Economy

Billers “wallet share” is 3x bank share

- ~80% of all bill payment transactions are conducted via ACH or card
- “Legacy” payment methods (cash or check) still account for 20% of all payments
- Wide range of options that are critical to support a diverse set of customer preferences & expectations



Source: Aite, “How Americans Pay Their Bills: Sizing Bill Pay Channels and Methods, 2020 Update”

Winning in The Attention Economy

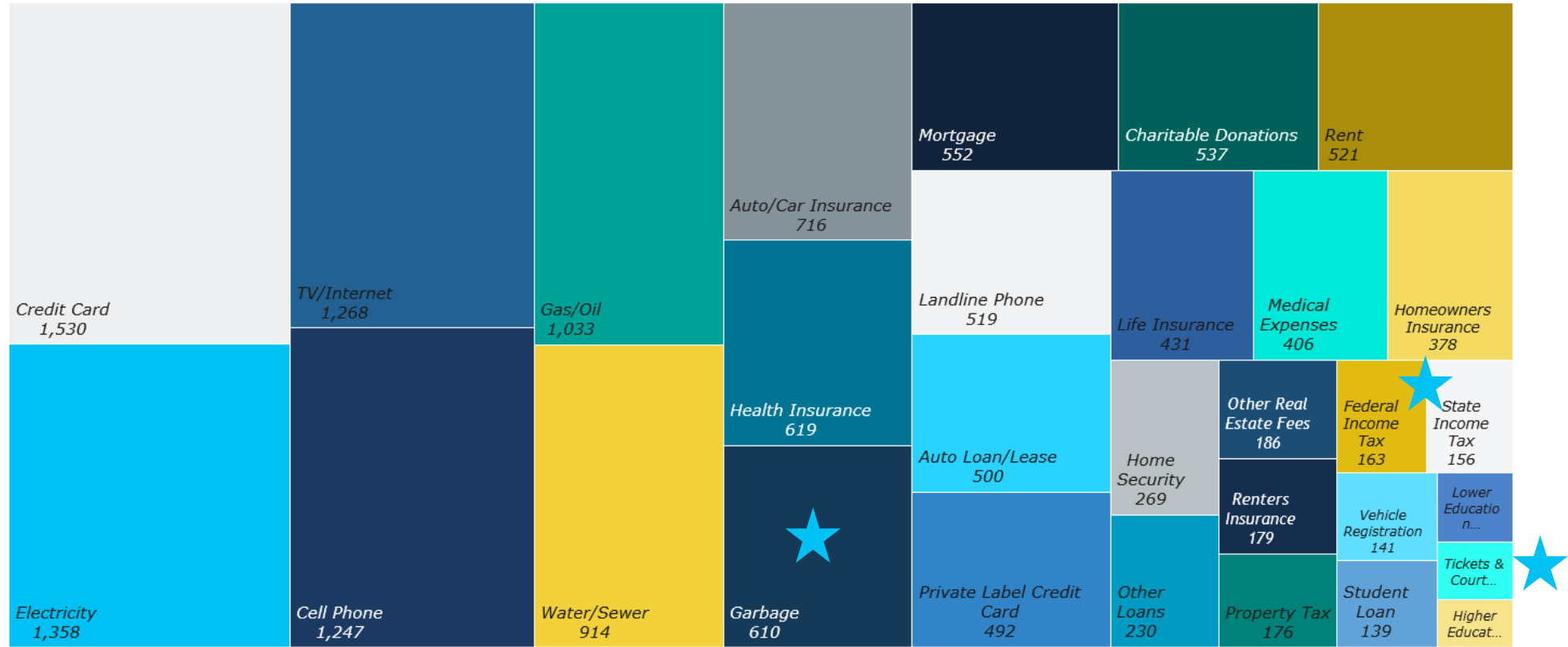
2021 Payment Trends

- **36%** of US online adults are interested in, currently use, or have used a **"buy now, pay later"** service for a large purchase *PayNearMe*
- In Jan 2020, 26% of the 100 U.S. retailers offered a **deferred payment method** - by December, that number had increased to **46%** *Forrester*
- **Digital wallet** users are expected to exceed 4.4 billion globally by 2025, up from 2.6 billion in 2020. **30%** say it would be easier to pay bills on time if they had mobile payment options, such as PayPal or Apple Pay *Juniper*
- **P2P payments** - Nearly **60%** of the U.S. market expects real-time payments *JP Morgan*
- **81%** Percentage of organizations targeted for payments **fraud** *JP Morgan*

Winning in The Attention Economy

- 15+ Billion U.S. Consumer Bills Paid in 2020

Billers have won the battle for attention and customer engagement



When you ask people to pay, they pay attention.

Factors Impacting Businesses Today



Consumer behavior changes due to pandemic

- Digital channel acceleration
- Concerns around security and privacy



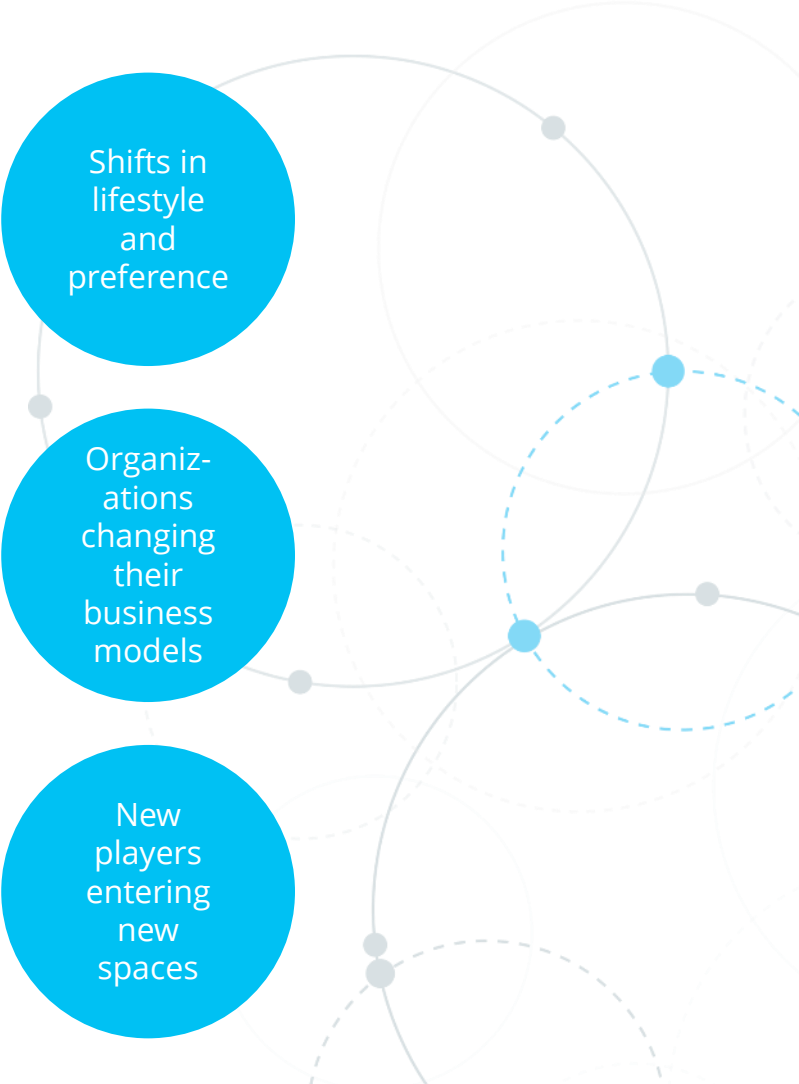
Changing economic conditions

- Price of materials
- Cost of labor
- Postage and freight



New technologies offering a wide range of services

- More vendors to choose from
- More data

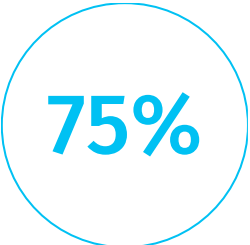


Constituents have more ways to connect with the world than ever before.

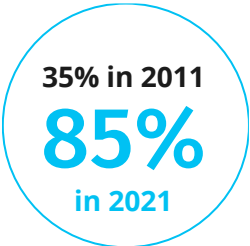
Multi-channel technology has created communication touchpoints that can reach anyone, regardless of age, location, or channel preference.



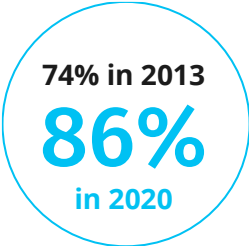
of Americans switch between devices in the same day
Google



expect a consistent experience where they engage



Percentage of the population who own a smartphone
PEW Research



Percentage of the online population who access the internet daily

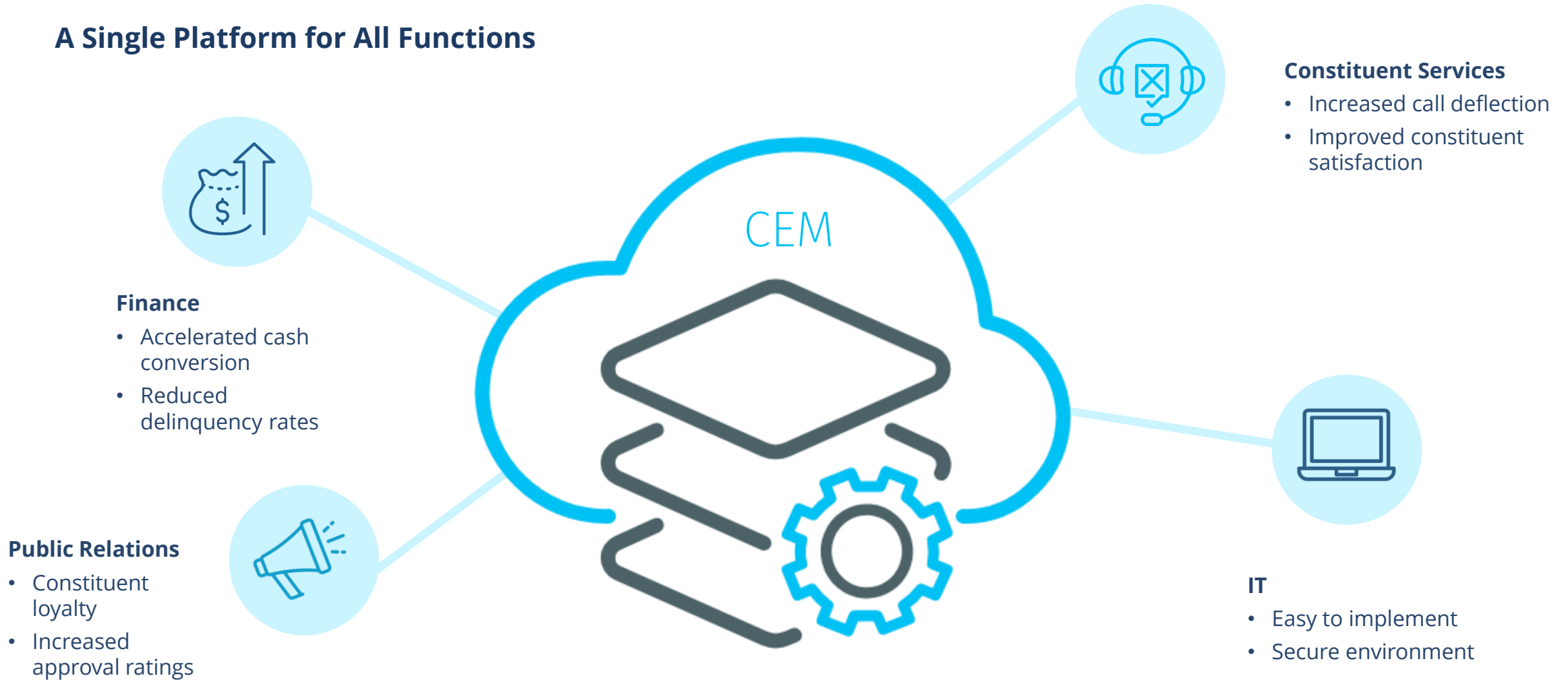


are retained by organizations with strong omni-channel strategies

Omnichannel experiences help drive digital outcomes

Constituent Engagement Management

A Single Platform for All Functions



CHALLENGES



Lack of resources and
available talent



Siloed and unhealthy data
and analytics



Increased constituent
expectations



Legacy applications and
systems



77% of CIOs name Digital Transformation as their biggest budget priority of 2021.



45% of organizations reporting a positive business impact of digital transformation also reported higher net revenue growth.



Digital-first organizations are 64% more likely to achieve their business goals than their peers.



Digital Transformation and a focus on customer experience can generate a 20-30% increase in customer satisfaction and economic gains of 20-50%.



74% of business buyers say they'll pay more for a better B2B experience.

Sources:
Constellation Research
Deloitte
Adobe
McKinsey
Salesforce

Digital First

DIGITAL TRANSFORMATION



Overhaul of existing processes and systems



Replacement of all "traditional" communication models



Rapid adoption as employees and clients learn new systems

VS.

DIGITAL-FIRST TRANSFORMATION



Integration of digital technologies within existing processes



Pairing of digital and traditional methodologies



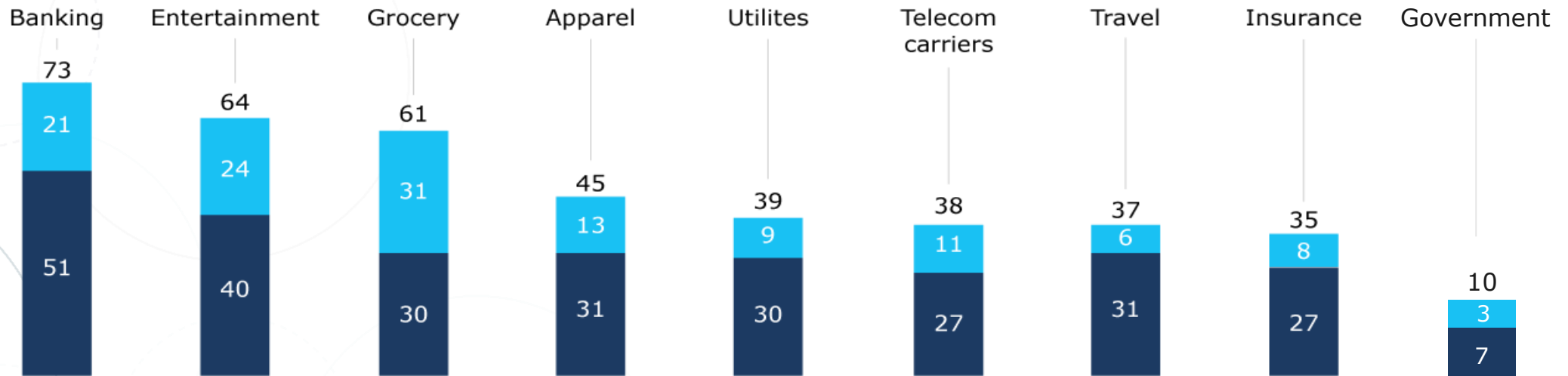
Implementation of data as a design point

The Digital Adoption Landscape

US consumers are accelerating adoption of digital channels, a trend seen across global regions.

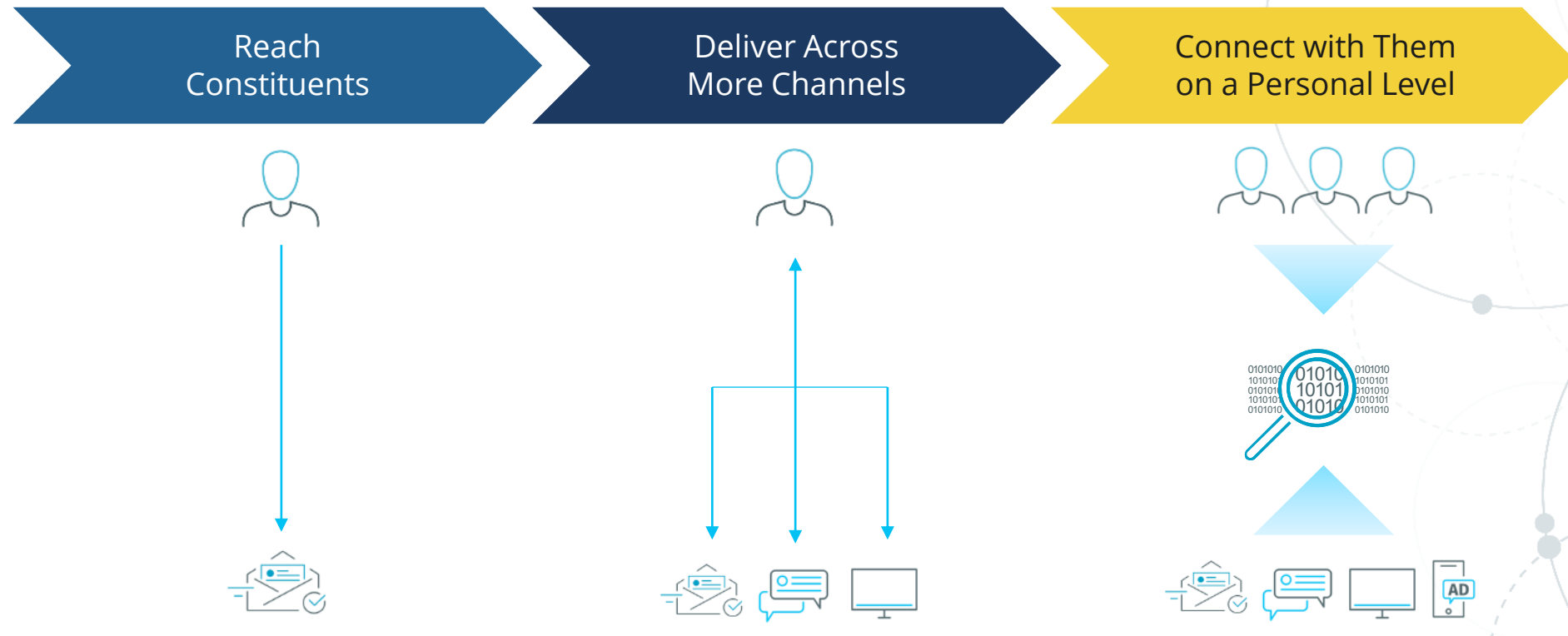
DIGITAL ADOPTION, BY INDUSTRY, % OF DIGITAL ACCESS

■ Regular users ■ First-time users



The Way We Communicate & Engage Has Evolved

Organizations are no longer simply reaching their consumers and constituents. In order to be successful, they must participate in a two-way dialogue that engages their consumers and members on a personal level.



DIGITAL ADOPTION

The Benefits



Accelerated
Payments



Easily
Trackable



Faster Realization
of Cash



Enhanced
Constituent
Experience

DIGITAL ADOPTION

The Challenges



Time
Investments



Monetary
Investments



Constituent Data
Integration



Ongoing
Support

Constituent Touchpoints Optimized



Print

- Incorporating strategic messaging on existing printed statements

Website

- Portal design, pop ups, banner ads, and more

Phone

- **58%** of constituents think phone is still the way to get the best and most efficient service,
- **74%** talking to a human being makes them more loyal

Email

- Sending a proactive consent email generally results in a quick consent rate of **20-35%** as a percentage of emails opened

Informed Delivery

- Open rates as high as **60%**
- **15 million** users and growing

Social

- **7 in 10** American adults are now using social media,
- **¾** of Facebook users check in on their accounts at least once per day

SMS

- Omnichannel campaigns that involved SMS at some point in the process were **47.7%** more likely to end in conversion.

Touchpoints designed and synchronized to drive digital consent

Presentment as a Platform

1. NAME DROP

The most basic of all personalization tactics. Simple, yet effective.

2. DEMONSTRATE VALUE

Use data to show the value of your services and the relationship with your administration

3. PROMOTE AND EDUCATE

Share key messages, new services, and get your name front and center. Get feedback to show how you are helping improve the community

4. MAKE THE PAYMENT

How does your constituent like to pay? Understanding preferred payment methods gives you direct insight into how you should be communicating (and where).

SAMPLE COUNTY TAX DEPARTMENT
123 TAXATION LANE
ANYTOWN, SC 12345

2021 PROPERTY TAX NOTICE
Sample County Tax Department
123 Taxation Lane
Anytown, Va 12345
(803) 719.5000 • (803) 789.4143 fax
www.osgconnect.com

*****ALTO**5-DIGIT 12345
14360 881PTN 1 1

JOHN SAMPLE
123 ABC LANE
ANYTOWN, SC 12345

MESSAGE
You may pay this bill in installments. You may pay monthly, weekly or whatever fits your needs. The amount of each payment may vary as long as full payment is made by January 5. After each installment, we will send you an updated bill showing the remaining balance due. Of course, full payment on or before August 31 will result in you receiving the full discount.

BILL NUMBER	PARCEL NUMBER	NOTICE DATE	AMOUNT DUE
2009-2009-0000-00	0132456	07/11/2021	460.06

PROPERTY DESCRIPTION AND VALUE		BILL LINE ITEMS	
Prop Location	2010 ABC Lane	Description	Rates/Fees
Prop Desc.	3-4 & Pt 1 Routh Lumber	SAMPLE TAX	0.7824
Acre/Lot	1.00	SAMPLE FIRE TAX	0.1000
Tax Year	2011	SAMPLE TAX II	0.0250
Year For	2011		
Parcel ID	0132456		
Real Value	50,700		
Deferred Value	0		
Exclusion	0		
Exemption	0		
Use Value	50,700		
Total Real Value	50,700		
Total Personal Value	0		
Total Taxable Value	50,700		
		Discount Amount if Paid on or before Aug 31, 2011	455.45
		Current Year Taxes if Paid on or before Jan 5, 2012	460.06

Pay by Credit Card
MasterCard VISA DISCOVER

Smartphone users scan here
QR code to www.osgconnect.com

To receive future statements electronically, visit www.anytowntaxstatements.com
Your Registration ID: 1164-8861

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT

BILL NUMBER	PARCEL NUMBER	NOTICE DATE	AMOUNT DUE
2009-2009-0000-00	0132456	07/11/2021	460.06

Discount Amount if Paid on or before Aug 31, 2021 455.45
Current Year Taxes if Paid on or before Jan 5, 2022 460.06

MAKE CHECK PAYABLE & REMIT TO:

JOHN SAMPLE
123 ABC LANE
ANYTOWN, VA 12345

SAMPLE COUNTY TAX DEPARTMENT
123 TAXATION LANE
ANYTOWN VA 12345

0000001878820092009000000018649465

FREQUENTLY ASKED QUESTIONS - PROPERTY ANNUAL BILLING

- RECEIPTS:** Requests for receipts must be accompanied by a self-addressed stamped envelope.
- VERIFICATION:** Please verify description of property, if any errors are found notify the county tax department. This notice covers taxes for the calendar year as described on the heading of the statement.
- APPEALS:** Appeals relating to the value, situs or taxability of personal property must be received within 30 days of the date of this notice. Personal property items includes such items as boats and campers but does not include real estate. Real estate appeals are due by April 15th each year.
- SOLD PROPERTY:** If you have sold the real property assessed to you, please notify the new owner of any unpaid taxes. The tax bill was mailed to you because you were the record owner as of January 1.
- BANKRUPTCY:** If for any reason the above named taxpayer is in bankruptcy, please disregard this notice, however, it would be appreciated if you would ask your trustee to advise as to the status of your account.
- INTEREST:** Interest accrues at the rate of 2% the first month past due and 3/4% added the first day of each month thereafter until paid in full. Interest is determined by the U.S. Postal Postmark-not postage meter date.
- DUE DATE:** Please note the due date and past due date as shown on the front of this bill. Taxes must be paid before the past due date. Payments received by mail are deemed received based on the U.S. Postal Service postmark. We recommend payments be mailed several days before the past due date to avoid interest charges.
- FAILURE TO PAY:** Past due taxes are subject to enforcement measures and will begin immediately after the past due date.
- MORTGAGE ESCROW:** All tax bills are mailed to the owner of record as of January 1. Most mortgage escrow companies also request a full data file from our office. Please check with your mortgage company to see if they have all of your current tax information.
- ADDITIONAL INFORMATION:** The solid waste fee includes a state imposed \$2.00 charge.
- eSTATEMENTS:** In an effort to be environmentally friendly, we invite you to visit our eStatement website to register to receive all your documents electronically. Please logon to SouthData County at www.nctaxstatements.com. Enter the requested information including the Registration ID to begin receiving your statement electronically. You will find your Registration ID located on your statement.
- SMARTPHONE USERS:** Scan the QRcode on the front of this statement with your smartphone to access the SouthData County Government website.

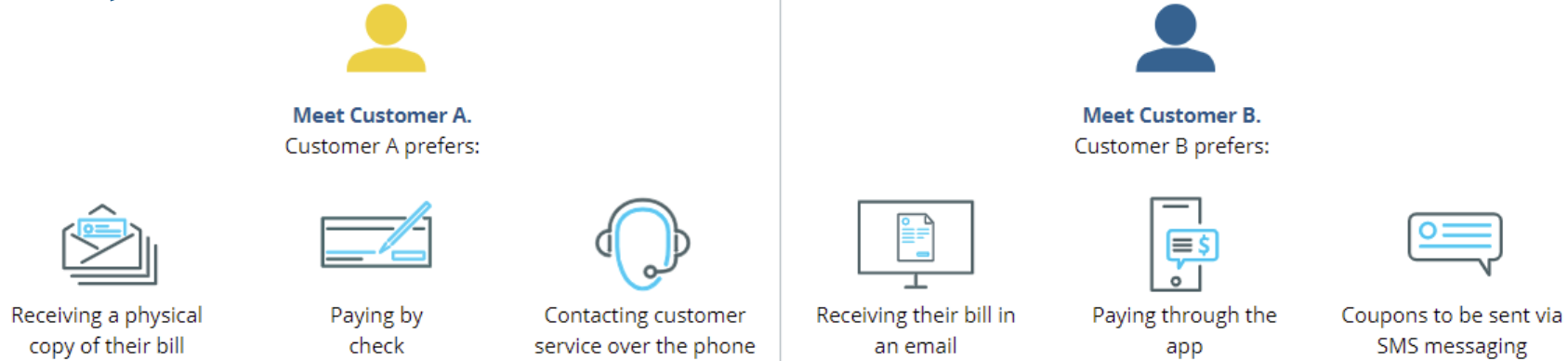
Please mail bottom portion with payment to address on front of the tax bill.

Payments may also be made in person at the Tax Collector, 121 Main Street, Mt. Paul, VA. To pay by credit card, call 1-800-272-9829 or go to the website at www.osgconnect.com. A convenience fee is charged for credit card payments.

Collection Hours: Monday - Friday 8:00 a.m. - 5:00 p.m.

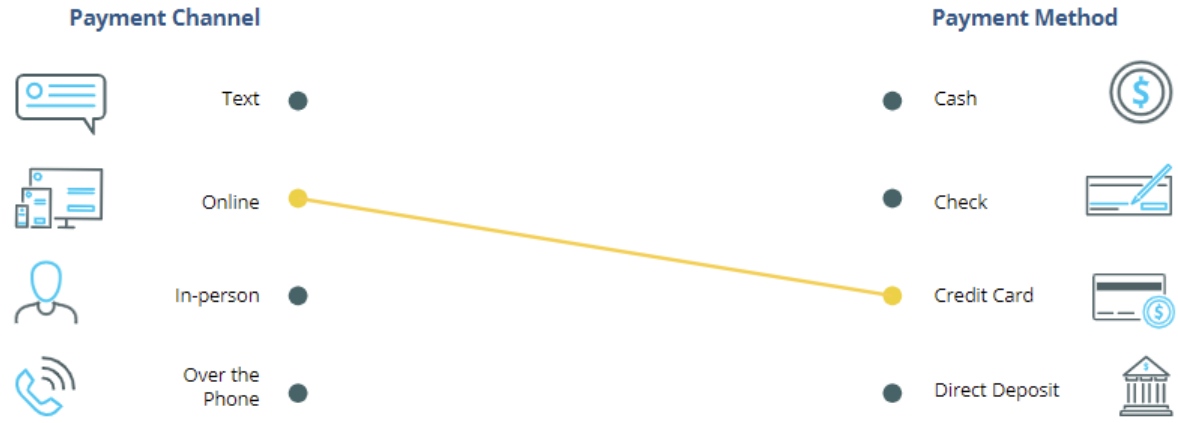
PLEASE PRINT CHANGE OF ADDRESS: _____

Pick Your Payment



Matching the right customer with the right payment channel and the right payment method depends on, you guessed it, data.

Data as a Design Point
The capturing of all relevant data, such as credit card transactions, customer demographics, and historical payment information, to shape a personalized and targeted communication strategy.



Integrating real-time customer data allows you to match customer preferences with your solutions. Taking the pain out of payments.

B2C Payments: Payment Schedulers



Guest Payments: One-time payments without the need to enroll



Enrolled Payments: User ID/PW for recurring users



Future-Dated Payments: A variety of options for scheduling a payment in advance, along with the ability to set a recurring payment schedule



Automated Payments: The OSG application automatically debits the payer for the amount due, based upon the due date



Payment Plans: Targeted for payers in “late stage recovery,” the ability to spread an amount due over a series of payments for a period of time, with the ability to set financing terms




Early Payment Discounts: Capability to offer a discount if the amount due is paid within a set period of days

Digital Adoption Journeys

Always On


Pop Up



Voice Recording Script




Digital Ads




Week of Statement Delivery

Statement Elements



Email 1



On Statement, Insert, Envelope,


One Week Post Statement

Email 2




Two Weeks Post Statement


Email 3



Informed Delivery




Postcard



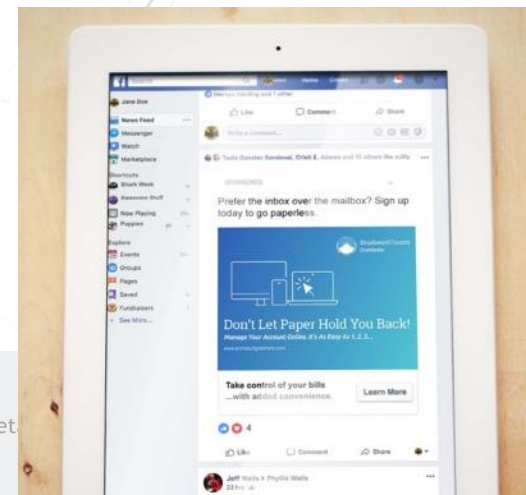
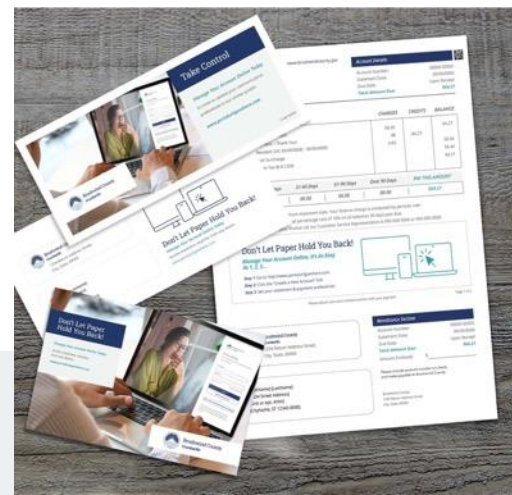
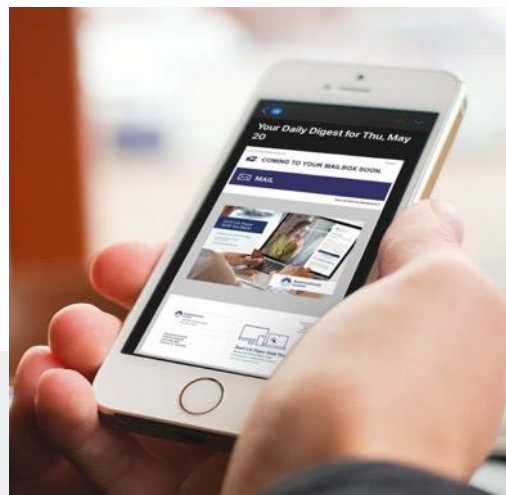
Three Weeks Post Statement

Email 4




Portal

- Optimized
- Orchestrated
- Always-On



Digital Adoption Journeys

Solve your digital transformation challenges using a performance-focused approach.

- Developing a **Digital Adoption strategy** that motivates your constituents to embrace the electronic services you invested in—including electronic bills, statements, and payments—is as critical as the solutions themselves.

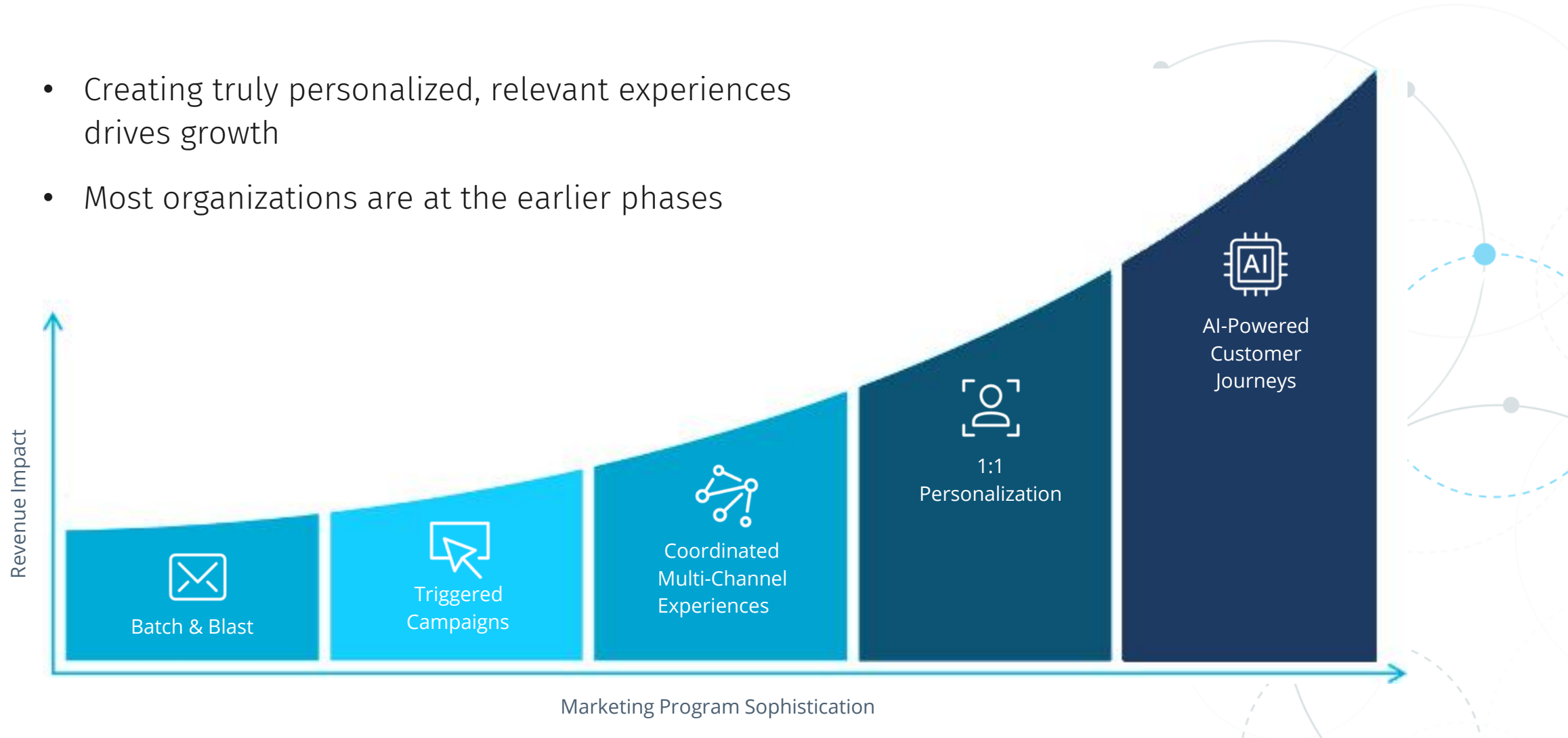
Unlike traditional marketing campaigns, omnichannel solves your engagement challenges in a modern, relevant, and seamless manner.

A scalable, stackable, curated digital adoption journey produces measurable outcomes including:

- Improved engagement
- Improved satisfaction
- Reduced delinquency
- Accelerated payment realization
- Decreased costs

The Journey to Intelligent Constituent Engagement

- Creating truly personalized, relevant experiences drives growth
- Most organizations are at the earlier phases



Connected Cities

As the world is working to bridge the digital divide between all communities, it is important to take a look today, at how you can bring technology into your community.

- Identify, implement and maintain technology programs that support your community.
- Engage and connect citizens bringing about access to municipal information and updates.
- Realize the benefits of real-time access to community members and the impact technology can have on your sustainability efforts.
- Use that data to share timely and relevant information creating a stronger bond with the municipality and community.





What does the connected future look like for your community?

How will your constituent experiences compare to other areas of their daily lives?

Can you turn transactional obligations into opportunities to better communicate?