BL.INK
Customer Story

Using QR codes to make invoice collection faster and easier

Industry

Electric and gas utility

Company Size

3,700 employees

Location

Tampa, Florida

Product(s)

- QR code generator
- QR code tracking
- Engagement tracking

How a Utility Company Harnessed SMS Short Links and QR Codes to Make Bill Payments More Convenient & Efficient for 1.5M Customers

Faced with the familiar headache of expediting the bill collection process, a utility company turned to BL.INK to embed QR codes on bills and SMS messages.

By integrating BL.INK's platform with its billing system, this Florida-based electric and gas utility company made QR code payment possible for customers, simplifying and optimizing the bill collection process.

About Our Customer

Our customer is an energy-related holding company comprising three subsidiaries that provide electricity and gas to customers in Florida and New Mexico.

Based in Tampa, this utility company was founded in 1906 and serves one million customers in Florida and more than 500,000 in the state of New Mexico.

The Problem: State-Wide Utility Provider Needs to Make Customer Payments Simple and Quick

A utility company based in Tampa needed to make the payment process quick and easy for its more than 1.5 million customers.

According to industry research, up to 45 percent of invoices issued in the United States are paid at least one week late, resulting in lost revenue for businesses. Bills lost in the mail are one of the leading reasons for late payments.

"The problem is how to make the payment process faster and easier," says Andy Meadows, BL.INK's CEO. "Being able to pay through mobile is so easy these days, but you have to get the customer on their mobile device to engage."

Challenges

An electric and gas utility needed to make the bill payment process faster and easier for more than 1.5 million customers across the states of Florida and New Mexico.

The solution needed to be scalable to seamlessly process anywhere from dozens to hundreds of thousands of requests at once while meeting strict state and federal regulations around response time and security.

Approach

BL.INK provided a platform that integrated with our customer's bill payment system, enabling payments through QR codes on bills and in SMS messages.

BL.INK's platform was affordable, scalable, and complied with government requirements. It also provided insightful analytics allowing this energy holding company to better understand how and when customers pay their bills.

Results

- Using BL.INK, our customer printed QR codes with branded short links on customer bills and in SMS messages, simplifying the payment process for more than 1.5 million customers.

- The utility company continued to meet strict compliance and governance from regulators, maintaining stringent security and response time requirements.

- The seamless integration with BL.INK's platform provided detailed engagement tracking, enabling this energy company to optimize when it sends bills and reminders.

Scaling and integration required in dynamic sector

Among the challenges facing any utility company, especially a provider of multiple utilities, is finding a solution that is effective at all scales.

While our customer serves more than 1.5 million customers, not all of them are on the same billing cycle. "Part of the issue with scaling is that the number of people who are invoiced every day fluctuates depending on their initial invoices, reminders, who's paying, who's not," explains Andy.

As a result, this energy company needed a solution that could scale depending on invoice batch sizes and time of day.

They also required the freedom to be able to integrate their billing system with BL.INK's platform programmatically, so it was automated and completely self-service. This gave them the freedom to send emergency SMS messages and reminders whenever necessary.

After understanding these fundamental business needs, BL.INK was ready to help.

The Solution: Embedding QR Codes With Branded Short Links on Invoices and SMS Messages

After first engaging with this Florida-based utility company in mid-2021, BL.INK quickly saw the solution: move the transaction online using secure QR codes with branded short links. "Pulling out your phone is faster than pulling out your wallet," says Andy.

First, BL.INK implemented QR codes in SMS messages that the utility company sends to customers with a simple and hassle-free tap-to-pay option. The company also provided its customer with the ability to print QR codes on bills with an embedded, branded, personalized short link.

Instead of receiving a bill and writing a check or typing a URL into a web browser, customers can scan the QR code, authenticate securely, and be taken directly to a secure payment page.

Adding QR codes on bills makes the collection process 80 percent faster, by some estimates. Research from the U.S. Faster Payments Council indicates that QR codes expedite the collection process by providing a simple and intuitive user experience for digital natives and non-natives alike.

Additionally, sending branded short links in SMS messages alleviates one of the leading reasons for late payments: customers never receiving a paper bill.

QR codes and personalized SMS messages have also proven to be an effective way to encourage customers who still prefer to pay by check to make the switch to electronic payments. From here, they are only a few clicks or taps away from enrolling in automatic payments, further speeding up the process.

Scalability

As a utility, our customer needs to meet payment time requirements. However, since the number of invoices issued each day fluctuates, the company needed a flexible solution. BL.INK was able to deliver.

"Our solution is automated," explains Andy. "It scales up and down dynamically based on batch sizes and time of day."

As a result, anywhere from dozens to millions of customers can scan the QR codes or visit the custom short links to pay their bills online, with each transaction successfully processed in milliseconds. Even better, BL.INK achieved this without breaking the bank.

"They had to be able to add an extra step in the process without adding a tremendous amount of overhead," says Andy.

Compliance & Governance

While our customer is a private company, it is required to meet a number of security and service standards from state and federal regulators, as are its partners.

"They have a very specific outline of requirements that their vendors have to comply with in terms of uptime, security, processes, and monitoring," explains Andy. "Not every vendor in our sector is willing to go through that process."

However, BL.INK passed through the process with flying colors. "Because we work with some public utilities, we're able to work with other public utilities because we meet those guidelines," says Andy.

Integration

Like other BL.INK customers, this utility company came to us with a specific problem in mind but wanted a solution that also provided other types of functionalities

The utility required its billing system to seamlessly connect with the vendor, giving them the ability to do everything themselves with the necessary support available on demand. BL.INK's solution fit the bill.

"It is completely self-service," says Andy. "If they need to send an emergency SMS message out right now, they can do that. It is really more of a platform that they can build on for multiple ways to engage with their customers."

The company also needed the platform to allow them to separate testing from performance data, which BL.INK was able to provide from the start.

"They want to be able to have a separate place to build, test, and stage, and then get into production so that there is the segmentation of their production data versus their non-production data," explains Andy.

Engagement Tracking

The ultimate need of any utility company is to get as many of its customers as possible to pay for the services on time.

However, our customer was also interested in learning more about their customer's habits and behaviors to optimize how and when they send invoices, reminders, and notifications.

Using analytics provided by the BL.INK platform, they were able to determine:

- How many people were engaging with QR codes on bills and in SMS messages;
- Whether customers were engaging by scanning, clicking, or tapping;
- Whether customers viewed SMS messages on desktop or mobile devices;
- The time of day customers engage with QR codes on bills and in SMS messages;
- The number of touches before paying the bill.

"As they start looking at this, they're able to build profiles," says Andy. "So every day, thousands of SMS text messages are created that get sent out with those short links. They're able to track how many people are tapping them and how many taps before payment, so they can see what engagement looks like."

The Takeaway: QR Code Platform Expedites Customer Payments While Meeting Compliance and Integration Requirements

This utility company urgently needed a platform to provide branded short links and QR codes to make customer payments faster and easier. They needed it to seamlessly integrate with their existing billing system, so they turned to BL.INK.

BL.INK provided the Florida-based company with an instantaneous, scalable solution, allowing them to process anywhere from dozens to millions of transactions quickly and securely.

Using QR codes on invoices and in SMS messages, our customer maintained federal and state compliance and governance requirements and received insightful analytics to improve decision-making around payment requests and reminders.

The company has big plans for the future, with 1,200 megawatts of photovoltaic solar energy – enough to power 200,000 homes – set to come online in 2023. As a result, they also needed a long-term solution.

"They wanted to be able to choose a vendor that could support them for multiple years, make that one-time investment, and know that they were ready to go," says Andy.

Discover how BL.INK's QR code platform and branded short links can increase your business' billing speed and efficiency!

BL.INK connects the world through managed, monitored, and measured branded links enabling marketers and technologists to connect with their audience via advanced routing technology. Since 2008, BL.INK has powered link management for many of the world's best brands as a critical infrastructure component. BL.INK unifies attribution strategies by connecting internal and external systems to enrich insights and visibility into global performance metrics.

Fast Track
Collection

https://www.bl.ink/features/