



Enbridge Commercial Services

Trends in the EBPP industry

May 30, 2001

EBP Experience Strategy

Agenda

- **Enbridge Commercial Services**
- **Unanticipated Technology Issues**
- **Customer Expectations**
- **Changing Business Economics**
- **Direct Mail challenges**
- **Role of Billers in driving adoption**

Enbridge Commercial Services

- **Customer Support and Information Technology Services company**
- **Providing customer and IT support to family of Enbridge Companies**
- **Provide Billing Services to Enbridge Companies**
- **Continue to expand the level of service Enbridge Customers receive through new technology development**

E-Bill - Objectives

- **Original Objective:**
 - **To provide monthly bill statements to customers online. To provide a true “envelope experience” to customers including all marketing and utility communication messages that currently accompany paper bills.**

- **Additional Objectives**
 - **To develop infrastructure that can be leveraged beyond Online Bill. Synchronize plan with other initiatives designed to stream line and improve online customer communication channel.**

The Bill - Online Versions reflects the offline original

1 RETURN PORTION
Payment to full may be made on or before the due date at participating banks and convenience stores.

2 NAME: TOM SMITH, ANYWHERE ON

3 TO USE: TOM SMITH, ANYWHERE ON, LCK 212

4 ACCOUNT NO: 00100100000000000000

5 SERVICE: GAS

6 SEE BELOW

7 BILLING PERIOD: 05 OCT 90

8 PAYMENT DUE DATE: SEE BELOW

9 BILL NO: 00100100000000000000

10 BILL DATE: 05 OCT 90

11 AMOUNT PREVIOUSLY BILLED: \$3.85

12 BALANCE FORWARD (SEE TOTAL)

13 GAS CHARGE - ACTUAL READING (SEE S.R.P. BELOW)

14 CUSTOMER CHARGE

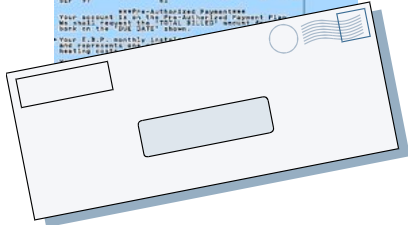
15 GAS SUPPLY CHARGE

16 TOTAL THIS BILLING AMOUNT: 14.27

17 REVISED MONTHLY S.R.P. AMOUNT: 13.86

18 UTILITY WATER FEE: 4.15

19 GOODS AND SERVICES TAX (GST): 11.15



Netscape: Enbridge Home Services: Total comfort. Beyond a doubt.

Location: http://www.enbridge.com/ENB_SITE/index.html

ENBRIDGE

THIS MONTH'S BILL

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Online Versions of Bill messages are created:



Technology issues

■ Synchronizing Customer information with Legacy Systems

- Customer registration and validation against CIS
- Synchronizing updated customer information - Batch process

■ Working with Partners

- Complexities with synchronization forced a more focused effort
- Payment put off to phase II
- Keeping all information current

■ Security

- Web registration data out of CIS
- Web applications in the DMZ

Customer Expectations?

- **They want to see their bill**

- Frequent requests to view bill online
- Looking for information
- Bill history in one place

- **Payment?**

- Unique client base - over 60% already pay electronically
- Online Payment not a key driver for our clients
- Wanted simple access and information

- **We will continue monitor and modify based on reactions**

Changing Business Economics

■ Originally a Cost Savings mechanism

- Over a million bills a month
- Manufacturing and distribution costs are significant
- Expectation is adoption of e-Bill will be substantial, given our high electronic and Prepaid payments

■ BUT!

- Slow pace of adoption across industry, will the cost savings be realized?
- Now seen more as customer service benefit
- Web Traffic driver
- Drive traffic to other web based services and/or offers.

Direct Mail Challenges

■ Main issues

- Lack of clear numbers for response
- Difficulty in tracking responses to other programs from bill
- ROI going to be more difficult to determine

■ So what are we going to do?

- Extensive tracking of E-Bill users
- Tracking for specific E-Bill offers
- Develop models to validate assumptions
- Have Faith.

What do Billers have to do?

- **Stop working in stealth mode**
- **Get out and promote the service**
- **Create incentives to use the service**
- **Only through critical mass will the ROI be realized**
- **Work together (Canadian Association of E-Billers)**

Questions?

- **Follow up**

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