

**InvoiceCloud<sup>®</sup>**

Research report

# The 2021 state of online payments





## Online payments in a rapidly changing world

No matter the industry, today's consumers expect convenient opportunities to self-serve wherever possible. Through the lens of receiving and paying bills, that looks like offering a wider variety of contact-free, digital payment options at your customer's fingertips. If bill payers can make a purchase on Amazon or order groceries by clicking a single button, it's safe to assume they'll expect that same convenience when paying their utility bills, insurance premiums, property taxes, and more.

These payment preferences are critical for billing organizations to stay ahead of, considering these payments are your most critical (and, often, your only) customer touchpoint. To give billers easy access to these vital insights, InvoiceCloud ran an online survey in September 2021 with the goal of understanding customer preferences, payment trends, and general behaviors around making bill payments in 2021. This survey was also conducted in 2020 (with a few differences in our line of questioning), allowing us to directly compare how certain payment habits have diverged or stayed consistent between this year and last.

In total, we collected 1,266 qualified responses from consumers that have paid at least one bill online in the past 12 months. Demographic breakdowns around age and gender can be found in [Appendix A](#) and the types of bills paid online or via mobile device in the last year can be found in [Appendix B](#). For the full questionnaire, please see [Appendix C](#).



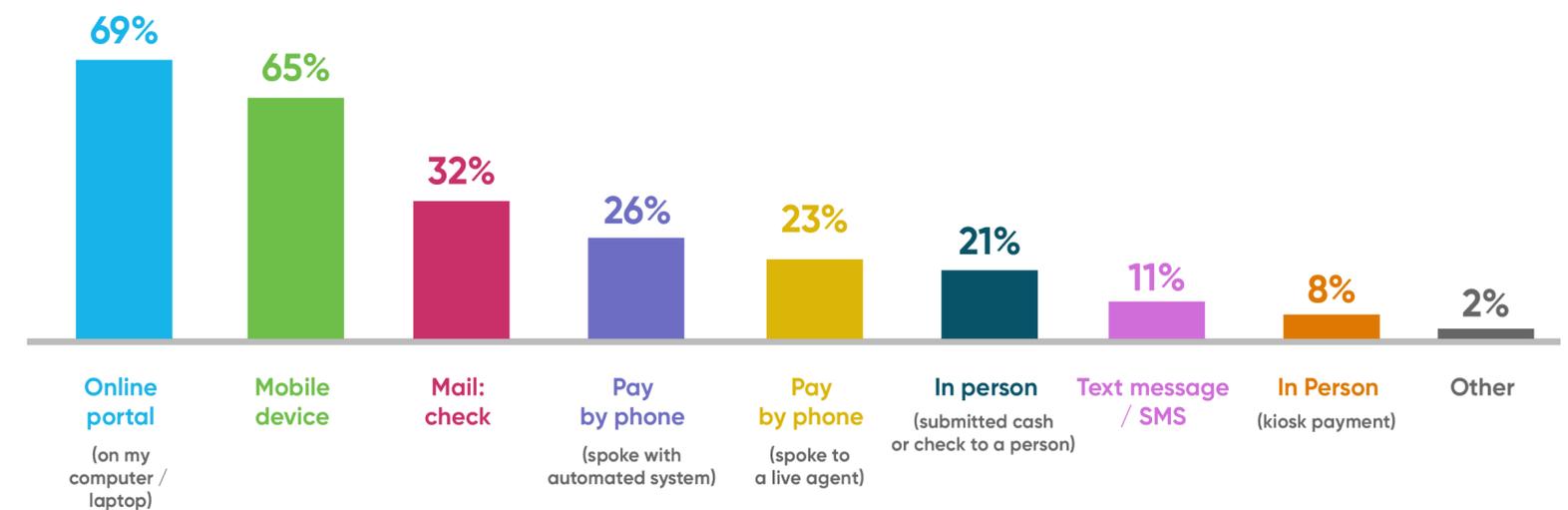
# Survey takeaways your organization can use

After analyzing the survey results, we gleaned some key trends that organizations everywhere can use to save employee time and resources, improve collections efficiencies, and strengthen their payment experience. We've organized the survey takeaways into action items that your organization can use to align your organization's payment offerings with today's customer expectations, complete with guidance on how to leverage this data to your advantage.

## Offering mobile and online payment options are essential

For our purposes, we had to first identify which survey respondents use digital options for regular bill payment. In total, **69% of respondents have paid a bill through an online payment portal** (on a computer or laptop) in past 12 months, a 2% increase in digital payment usage since our 2020 survey. Additionally, **65% of respondents have paid a bill in the last year using a mobile device**, down 1% from 2020.

**Which of the following channels have you used to pay a bill in the last 12 months?**  
(Please select all that apply)



Rates of payments made via text message/SMS are relatively low across the board, with only **11% of all respondents having utilized this payment route** in the last year. However, that percentage is slightly higher for our youngest age group, respondents ages 18-29: among this demographic, **16% have used a pay by text route in the last 12 months.**

While this is still a small percentage, this increase is representative of the highly digital preferences of this demographic – a demographic, it's important to note, that includes the largest pool of bill payers in North America: Millennials.

On the other end of the generational spectrum, there were growing digital trends among respondents 61 and older.



 **72% of respondents aged 61+ have used an online portal (on their computer or laptop) to pay a bill in past 12 months**

- ▶ That's a 6% increase since last year, which may be related to COVID-19 driving this demographic to consider adopting contactless payment options

 **49% of respondents 61+ have made a mobile payment in the last 12 months**

- ▶ While the 61+ age group is least likely to use a mobile device for bill payment, surprisingly, nearly half of respondents 61 and older have used a mobile device to pay a bill in the last year alone

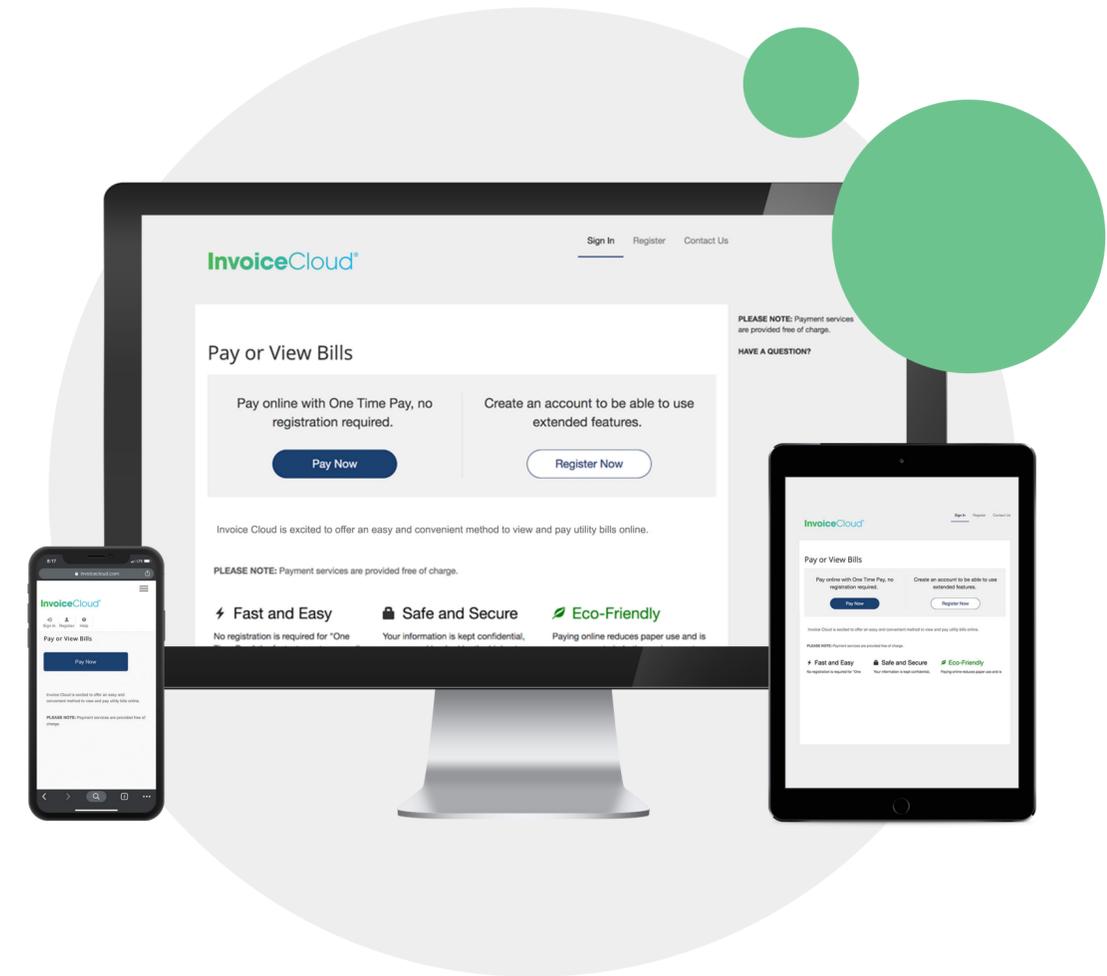
 **74% of respondents ages 30-44 have used a mobile channel to pay a bill in the last 12 months**

- ▶ As for Millennials and Generation X, 74% of respondents ages 30-44 have used a mobile channel to pay a bill in the last 12 months, making them the biggest group of mobile payers this past year

## How your organization can use this data:

There's often the misconception that older bill payers are not interested in digital self-service and therefore will not adopt digital payments – however, this data suggests otherwise. Online portals are only growing more popular across all age groups, including older demographics. The majority of payers across all ages have chosen to make various types of recent payments (see: [Appendix B](#)) via digital channels, ultimately saving billing organizations time and resources by curbing the volumes of payment-related phone calls, in-person visits, mailed in checks, and more.

To offload these time-consuming manual tasks and allow staff to focus on higher priority projects, your organization must offer as many self-service payment options as possible, including those that are favored by the increasingly predominant younger generations. Not only that, but the platform your organization chooses to host these payment routes must be designed to actively drive the adoption of these self-service channels.

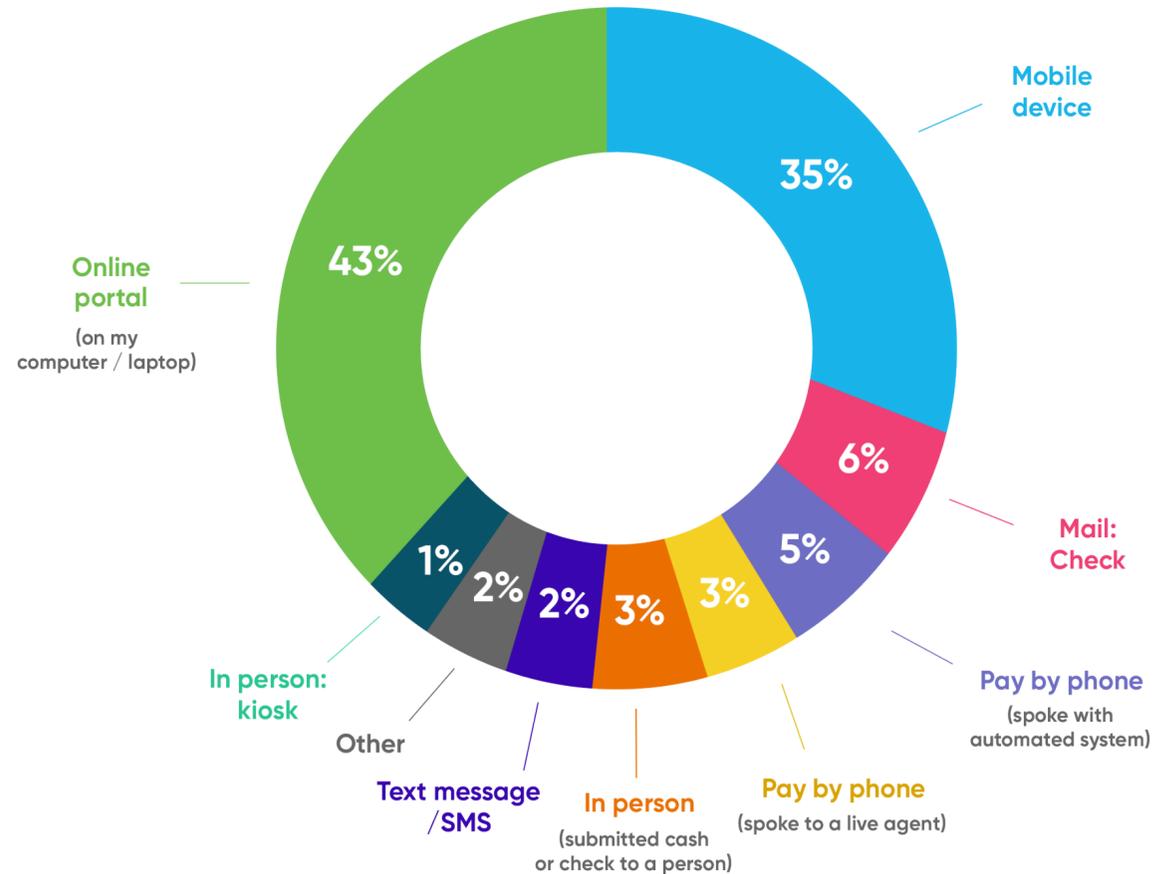


InvoiceCloud's online billing and payment solution, for example, is uniquely designed to direct bill payers to as many self-service options as possible by engaging them at key points throughout the payment route. This specific design, in tandem with a suite of popular online payment channels, is what drives **2-3x higher e-adoption for InvoiceCloud users, as compared to other billing and payment systems on the market.**

## Prioritize the ease of the mobile payment experience

In light of the COVID-19 pandemic, it's not safe to assume that the payment channels respondents have used in the last year equate to their *preferred* payment routes. But when asked to specify their preferred payment channel, the same two options stood head and shoulders above the rest: online portals and mobile devices.

**What is your preferred payment channel for making a bill payment?**



Overall, **43% of respondents prefer to make payments via an online portal and 35% prefer to pay bills on a mobile device.** Again, the preference for these digital payment routes spans all age groups.

Fifty-five percent of respondents aged 61 and older prefer to make payments on a mobile device, an especially compelling stat when **compared to the 11% of this same demographic that prefer to mail a check, and the less than 2% who prefer to make an in-person payment** (either via a kiosk or a customer service representative).

Finally, there was an interesting influx of write-in answers from the 2% of respondents who selected "Other." Most respondents used the open answer field to share automatic payments (AutoPay) are their preferred payment method. (Note: although "automatic payments" was a response option to the survey question, we removed the field as no respondents selected it.)

### How your organization can use this data:

Considering its ranking as one of the most preferred payment options among all respondents, your organization should focus on providing an easy, intuitive mobile payment experience. The better the mobile payment experience, the happier your customer base that prefers this channel will be – and the more likely you are to convince non-digital customer segments to give this self-service option a try. For example, removing login screens from your mobile payment flow is an easy way to improve the user experience and eliminates a major deterrent to payment completion.

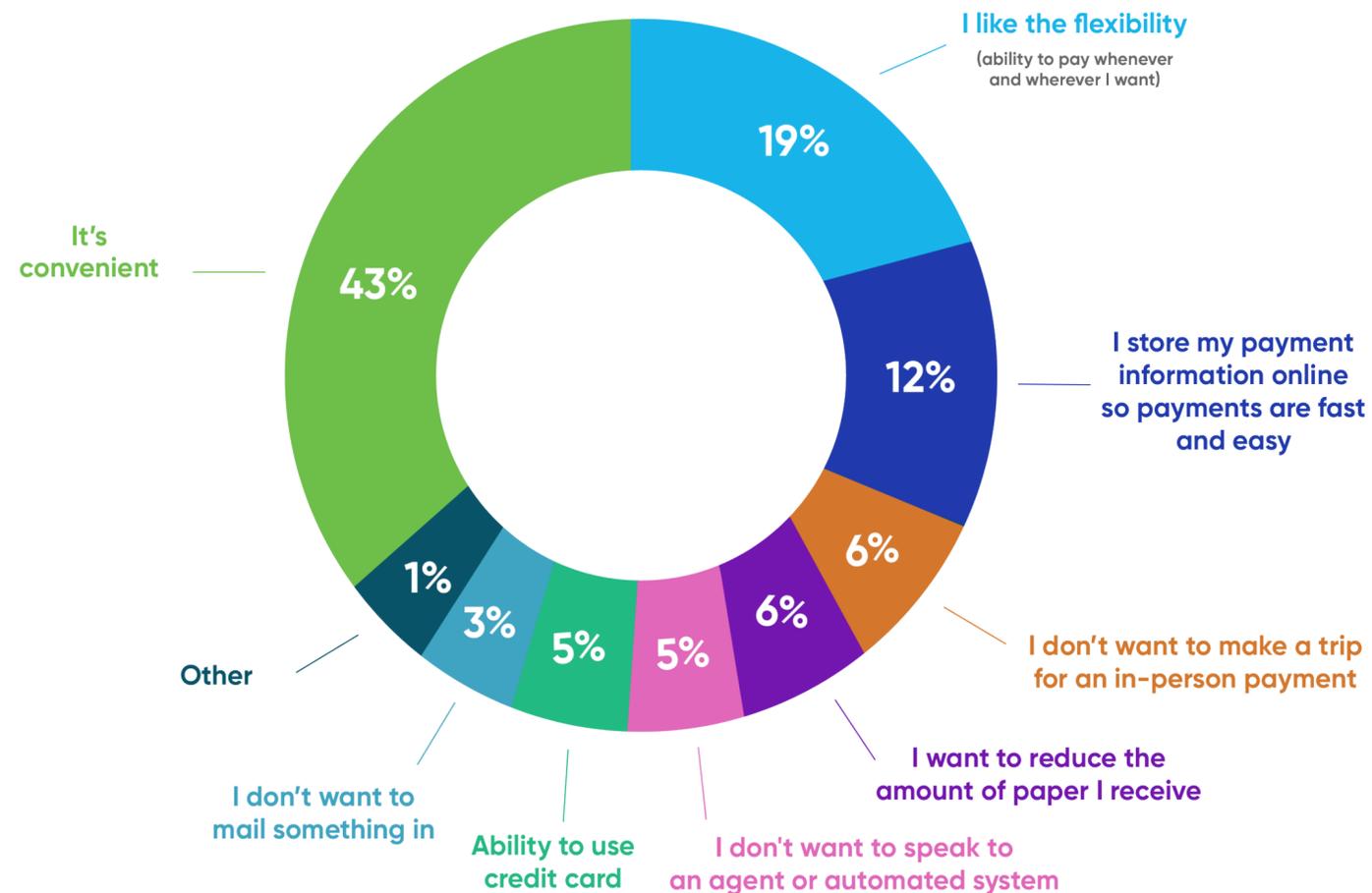
InvoiceCloud improves the feel of the mobile payment experience by adapting our payment platform to the dimensions of a mobile screen. We also help billing organizations make mobile payment options easier than ever with one-click payments or pay-by-text options; efficiency-boosting features like these help encourage mobile payment adoption and thrill mobile-centric customers.



## Maintain (and increase) self-service opportunities with convenient payment options

To give billers additional context into why so many payers prefer digital payments, we asked respondents who selected either online or mobile payment channels why these were their route of choice.

Which of the following statements best describes why you prefer to pay bills online or via a mobile device?\*



As was the case in 2020, "It's convenient" is still the most common reason given for an online and mobile payment preference. **Forty-three percent of respondents who prefer online or mobile payments cite convenience as the main reason for their digital payment preferences.** This response is up 2% from last year (this response is also up 4% with ages 61 and over, up 2% from last year with ages 45-60, and stayed steady with respondents ages 18-44).

\*Of the 78% of respondents who said online or mobile options are their preferred payment channels

## How your organization can use this data:

Armed with the knowledge that convenient, flexible payment options drive payers to self-service, billing organizations like yours can work to incorporate these elements into the payment experience.

An easy way to do this is by supplying customers with “omni-channel” payment options. “Omni-channel” means providing customers with as many ways to pay their bills as possible, while still retaining context across channels; in a true omni-channel experience, a customer can start making a payment with a phone call, receive a text message with a link to the payment screen, and complete the payment on their mobile device.

Ultimately, this is the only way omni-channel payments can positively impact billing organizations: every channel must be designed for optimal ease of use (i.e., simple and intuitive for the customer), including giving these channels the ability to talk to each other. For example, if a customer is successfully prompted to save their credit card information during an automated phone call, that information should save across all payment channels, allowing that customer to instantly pay with that credit card no matter what channel they’re using. Without that capability, touchpoints that could be positive experiences may be causing friction instead.

Offering a range of payment options that can achieve that level of convenience is the most straightforward way for billers to maintain self-service levels and further encourage e-payment adoption.

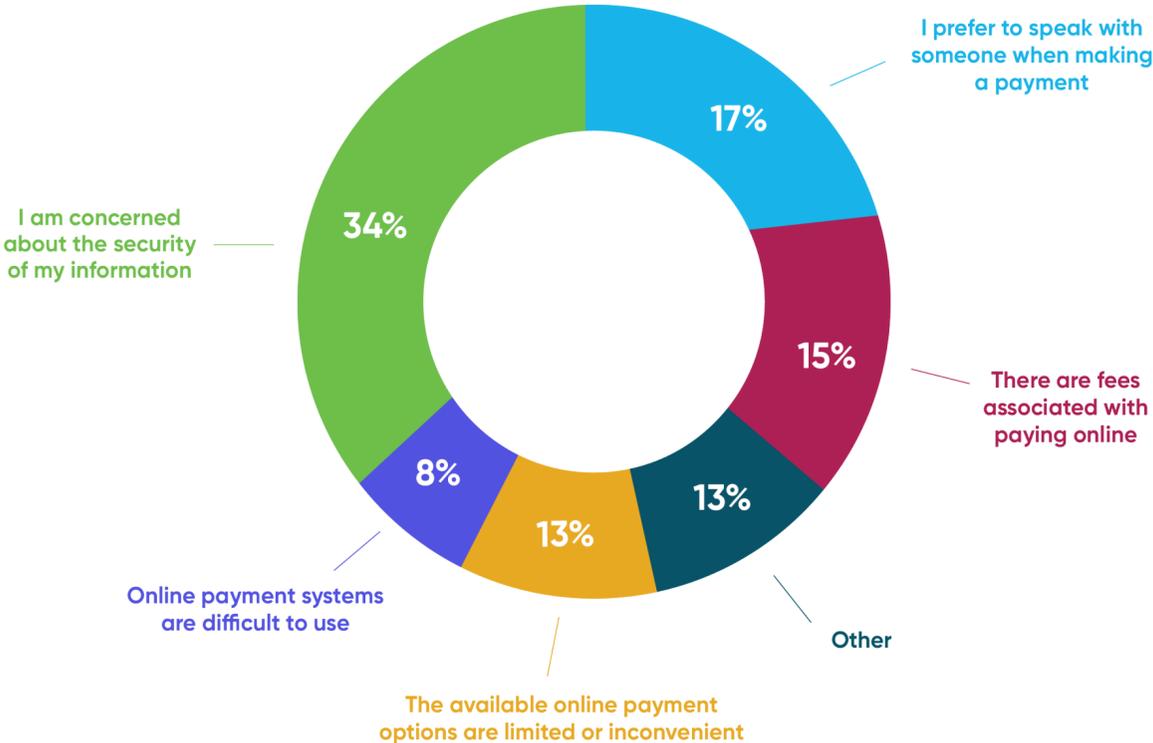


## Invest in the most secure online payment system possible

For the 22% of respondents who prefer payment channels other than online and mobile options (260 respondents in total), we wanted to get a sense of why they prefer options like in-person payments, mailing in checks, and using automated phone lines.

Ultimately, the reasoning of this minority doesn't stem from aspects they enjoy about non-digital channels, but rather aspects of digital channels they are wary of.

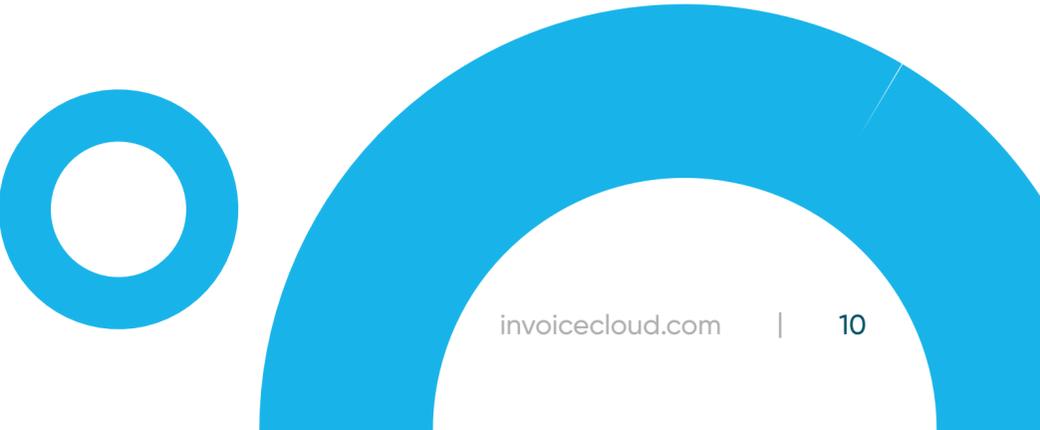
**Which of the following statements best describes why you do NOT prefer to pay bills online or via a mobile device?\***



\*Of the 22% of respondents who said they do not prefer online or mobile channels for bill payments



**Thirty-four percent of non-digital respondents said they're concerned about the security of their information, up slightly from 32% overall in 2020.** This rise in concern is especially stark for our youngest generation; avoiding online payments for security reasons nearly doubled in the last year for payers ages 18-29, from 24% to 40% in 2021.





### How your organization can use this data:

The threat of cybercrime is more prevalent now than ever before, and media coverage has made this danger well-known to all. As phishing attacks grow more sophisticated, even segments that were raised on technology can easily become victim to these crimes; everyone, across generations, is on high alert. Since this is the biggest roadblock to encouraging non-digital customers to try self-service – essentially keeping your organization from consolidating collections and a more focused, productive workforce – your organization should respond by investing in an online billing and payment solution that's up to the task of keeping sensitive payment information safe, even as cybercrime continues to evolve.

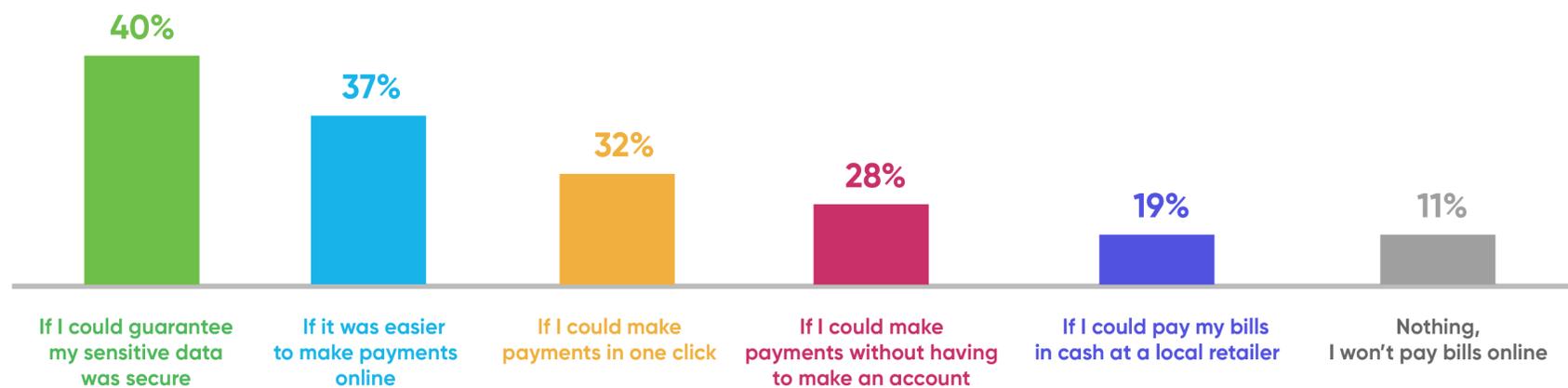
Software as a Service (SaaS) technology is a great option for this continuous security upkeep. Since SaaS solutions are cloud-based software models, they offer deliver continuous improvements with no maintenance on your part – guaranteeing your organization always has the best and most up-to-date security patches to help prevent data breaches. The other security piece to consider is how your organization can offload compliance liability and protect itself from today's increased risk of data exposure. For example, InvoiceCloud's SaaS solution gives our users continuous peace of mind by staying updated with PCI Level 1 and Nacha compliance requirements across all our payment routes.

## Sway non-digital customers with enhanced user experience

There was one additional insight we wanted to uncover from the survey respondents that prefer non-digital payment routes: what, if anything, could convince them to give digital channels a try?

Here were the most popular responses, ranked:

What, if anything, would compel you to pay bills online or through a mobile channel?\* (Please select all that apply)



\*Of the 22% of respondents who said they do not prefer online or mobile channels for bill payments

The first thing to note is that, overall, **89% of online-resistant respondents are willing to adopt e-payments for certain assurances or features**, which is a huge majority.





The top answer, **“If I could guarantee my sensitive data was secure,”** certainly aligns with our previous data point. If security concerns are the major roadblock to converting non-digital payers, it makes sense that a guarantee of data safety would be enough to sway hesitant customers. The second most common answer, **“If it were easier to make payments online,”** also tracks with our existing results. Customers that prefer digital payment channels love them for their ease of use – but there are obviously improvements to be made to convince these holdouts that online and mobile channels truly are the easiest way to pay bills.

From a demographic breakdown, the two oldest generations surveyed (ages 45-60 and respondents older than 60) were most likely to choose “If I could guarantee my sensitive data was secure,” while our two youngest groups (ages 18-29 and 30-44) were most likely to choose “If it was easier to make payments online.” It’s especially interesting to see that our younger respondents are more concerned with improved ease of use, considering that these generations were largely raised with today’s technology and are likely to feel comfortable using more digital channels.

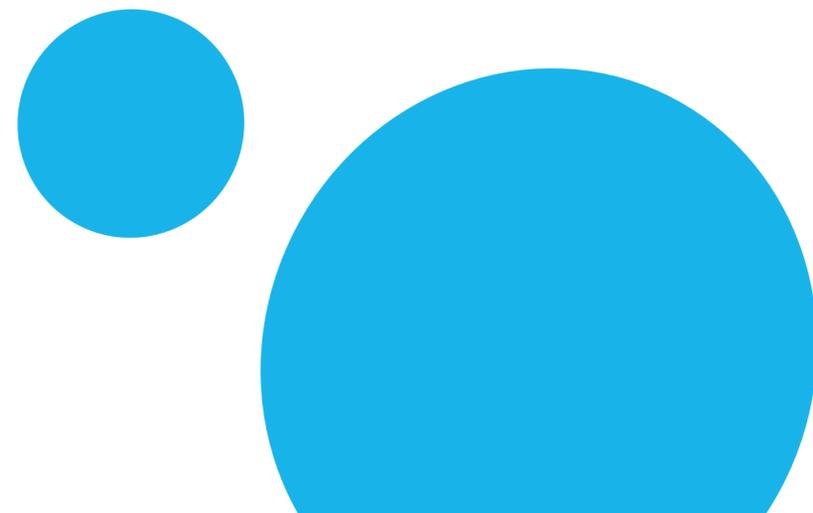
## How your organization can use this data:

We touched on the importance of leveraging SaaS to offer customers the most secure payment platform possible – but this data suggests billing organizations need to take their safety precautions one step further. Once a secure platform is in place for collecting bill payments, customers need to be informed about the precautions, how they work, and more. It would be beneficial for online payment adoption (and therefore beneficial to your organization's productivity and profitability) to share resources on how your organization has taken steps to assure the data security of your customers' private information, to both inform and build trust.

This dataset also gives your organization insights into what payment features these reluctant customers found compelling enough to try self-service payment options (**one-click payments, no logins/accounts, and the option paying in cash at a retailer**). By offering and promoting these payment options, billing organizations can easily draw in a whole new segment of self-serving customers.

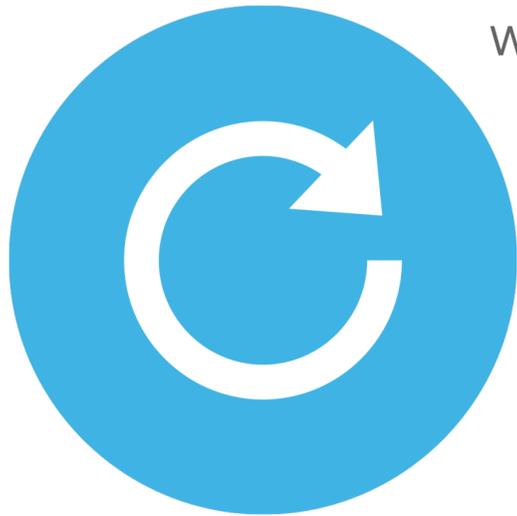
Arguably most importantly, however, is the insight on ease of use. If our two most tech-centric generations are citing that online and mobile payments are still not easy enough to use, then billing organizations need to reflect on the user experience (UX) they're providing for bill payment. Some of the previously mentioned features may be enough to remove barriers to self-service payments, but this data highlights the need to review your organization's entire payment UX, from start to finish.

Start with how your customer can receive a bill from your organization (which in itself might present room for improvement), and move through the process online from there. Note where you're hitting roadblocks along the way. Is it clear where you can pay online? Is it clear how to complete your payment? Putting yourself in the shoes of your payers is the first step to understanding how the payment experience can be improved.



## Offer flexible self-service options for those living paycheck to paycheck

So far, we've talked a lot about self-service in the context of online and mobile payments. While these are critical self-service routes, we also wanted to track the popularity of other common self-service options – paperless billing and automatic payments – to see if there had been any changes from last year's reported usage.



When talking about payments, self-service routes are ways your customers can pay bills without the help of someone from your organization. This can look like a customer setting up reoccurring automatic payments (AutoPay), choosing to receive automated electronic bills, or simply making a payment through a digital portal. We wanted to track the enrollment rates of that first critical self-service route: AutoPay.

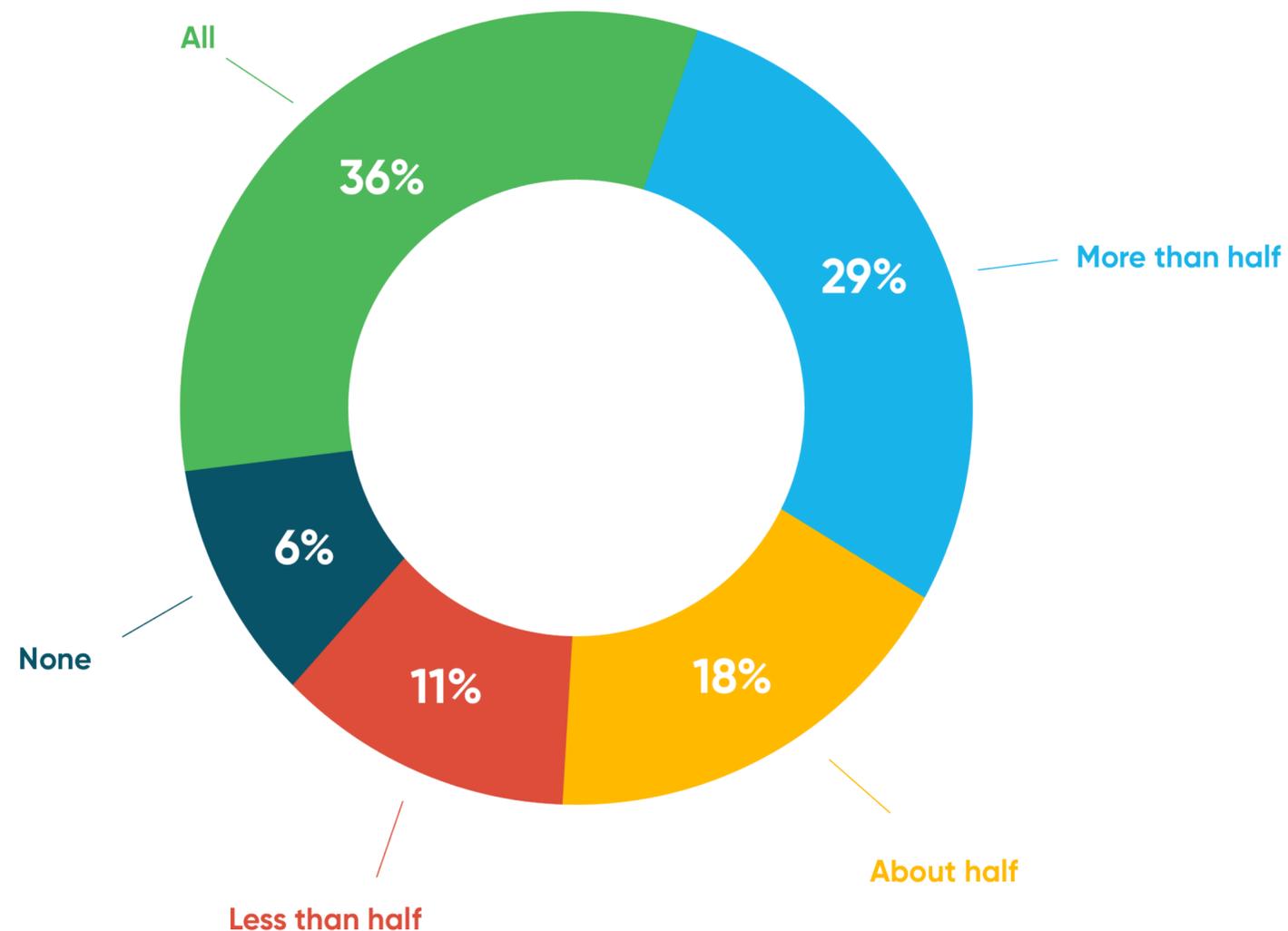
AutoPay remains relatively popular, with **88% of respondents enrolled in AutoPay for at least some of their bills**. When asked why they've chosen not to enroll in AutoPay, the most common answer from this 12% was actually a write-in comment:

**"I'm living paycheck to paycheck so I can't risk enrolling in AutoPay, as the money may not be in my account."**

This fiscal reality offers billing organizations an opportunity to practice better financial inclusivity, in a few ways. To make the automatic payment route accessible to more people, it's imperative to give customers control over the amount and scheduling of their monthly payments. Additionally, offering more flexible payment options (like mobile wallets) allows your organization to offer top-tier convenience while accommodating customer needs.

Paperless billing adoption has also remained steady from last year's results, with **83% of respondents enrolled in paperless for half their bills or more**. For the mere 6% that have not enrolled in paperless for any of their bills, 63% of those respondents simply prefer to receive paper bills for their bookkeeping, etc.

**For how many of your recurring bills are you enrolled in paperless billing (Please select all that apply)**



If we look back at a datapoint we've already covered, we can see the trend towards paperless preferences has grown for a few different reasons. When we asked respondents that prefer to make payments on a mobile device or via an online portal why these were their preferences, one answer, **"I want to reduce the amount of paper I use/receive," doubled in popularity, from 3% overall in 2020 to 6% in 2021**. This option got more attention with respondents 61 and over, in particular, from 5% in 2020 to 12% in 2021.

While flexibility and convenience are still the biggest draws to digital payment routes for respondents, this data around reducing paper waste is consistent with our other findings on paperless billing adoption. Looking at these datapoints in tandem, there's clearly a trend towards paperless preferences, which billing organization would be wise to heed. According to the EPA\*, the average office worker uses 10,000 sheets of paper a year, and with price of paper skyrocketing, this means businesses are needlessly spending thousands in organizational funds..



\*The Benefits of Automatic Duplexing, EPA, [https://www.epa.gov/sites/default/files/2013-09/documents/fec\\_automatic\\_duplexing.pdf](https://www.epa.gov/sites/default/files/2013-09/documents/fec_automatic_duplexing.pdf)



## How your organization can use this data:

According to the data, there are large segments of payers who are willing to enroll in self-service for some bills but not all (only 15% of respondents are enrolled in AutoPay for all their bills). If you want to ensure willing customers are enrolling in AutoPay and paperless for your organization's bills, you must opt for a payment platform that's designed to encourage payers to enroll in these options at every possible engagement point.

**At InvoiceCloud, we've discovered that this consistent engagement along the payment route is the most effective way to turn one-time customers into fully enrolled, self-serving payers. The way our payment channels are designed, we leverage every possible customer touchpoint – bill reminders, the invoice, the payment screen, the payment confirmation screen, and more – to offer customers multiple chances to enroll in AutoPay or paperless billing. It's this repetition and easy-access to enrollment routes that enables InvoiceCloud to drive 2-3x higher e-adoption and enrollment rates than our competitors.**

And for those who are living paycheck to paycheck, there are two critical things your organization must do to support these payers:

- **Offer as many flexible payment options as possible (for example, InvoiceCloud enables billers to offer options like PayPal's Pay in 4<sup>1</sup> or PayPal credit<sup>2</sup> ), and**
- **Ensure you have a robust notification system in place to keep them abreast of upcoming payment deadlines with constant communication across multiple channels.**

With InvoiceCloud's electronic billing and payment system, for example, customers receive payment reminders even if they're enrolled in AutoPay. So, if customers need to make an adjustment to the scheduled date, they can do so in advance of the payment.

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<sup>1</sup> About Pay in 4: Loans to California residents are made or arranged pursuant to a California Finance Lenders Law License. PayPal, Inc. is a Georgia Installment Lender Licensee, NMLS #910457.

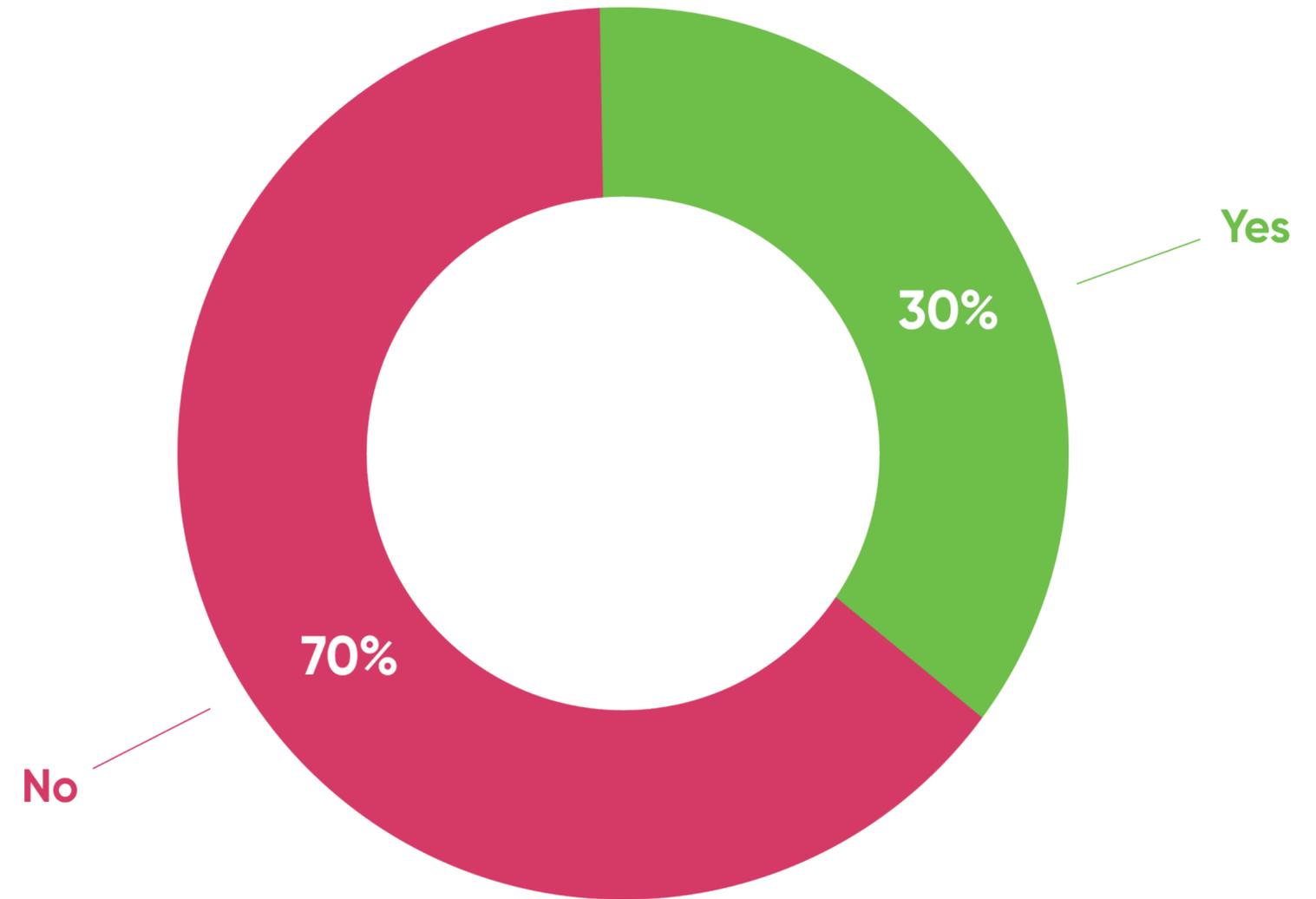
<sup>2</sup> PayPal Credit is subject to consumer credit approval.

## Leverage e-payment reminders to discourage late and delinquent payments

One critical point billing organizations want insight on is how they can curb late and delinquent payments. Understandable, considering delayed collections disrupt internal efficiencies, take up additional staff time and organizational funds for follow-up, and slow revenue streams.

In the 2020 State of Online Payments survey, we asked respondents if they've ever forgotten to submit a payment on time – the response was overwhelmingly yes, with 60% of respondents citing they had forgotten to pay a bill in the past. For this year's survey, we wanted to zoom in a little and take a look at the volume of late/delinquent payment billers have had to field this year specifically.

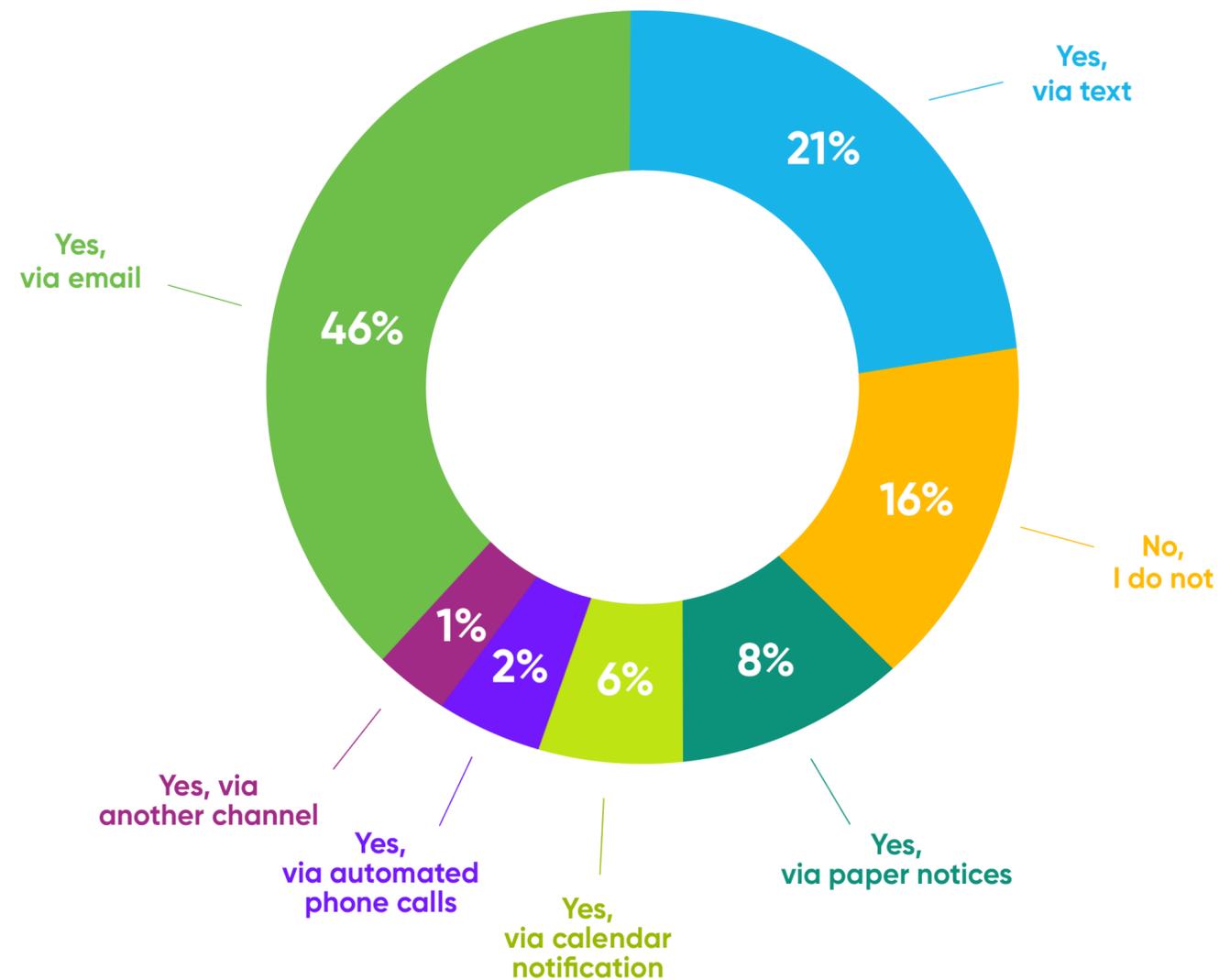
In the last 12 months, have you forgotten to submit a payment on time, resulting in a late or delinquent payment?



This reversal, where the majority of respondents have submitted only timely bill payments in the last year, may be connected to the large percentage of customers enrolled in bill payment reminders.

**Only 16% of respondents claim to not receive any kind of bill reminder, whereas nearly three quarters of respondents receive payment reminders via a digital channel** (the most popular being email reminders at 46% and text reminders at 21%).

### Do you receive payment reminders?



### How can your organization use this data:

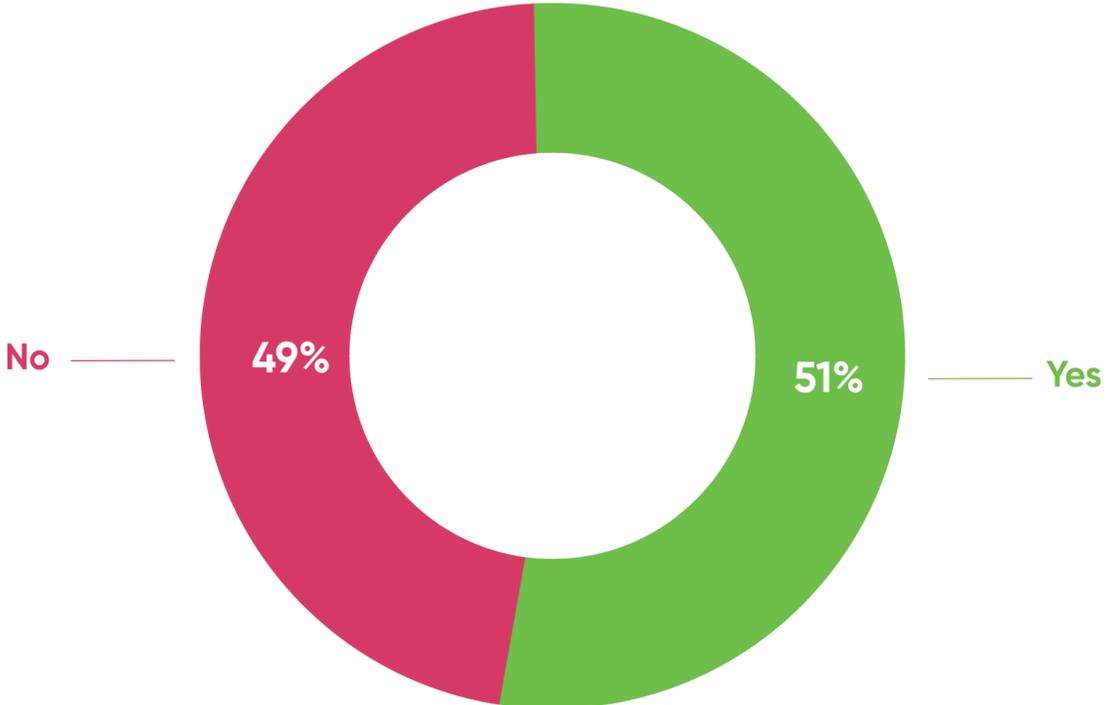
Based on these two datasets, billing organizations that wish to avoid late or delinquent payments should be offering payment reminders across a variety of platforms; email, text, automated call, calendar notification, paper bill, and beyond. Ideally, you'll want to launch this array of notifications from a payment platform that's designed to drive customers to enroll in these reminders and makes signing up easy.

# Don't discredit digital wallets

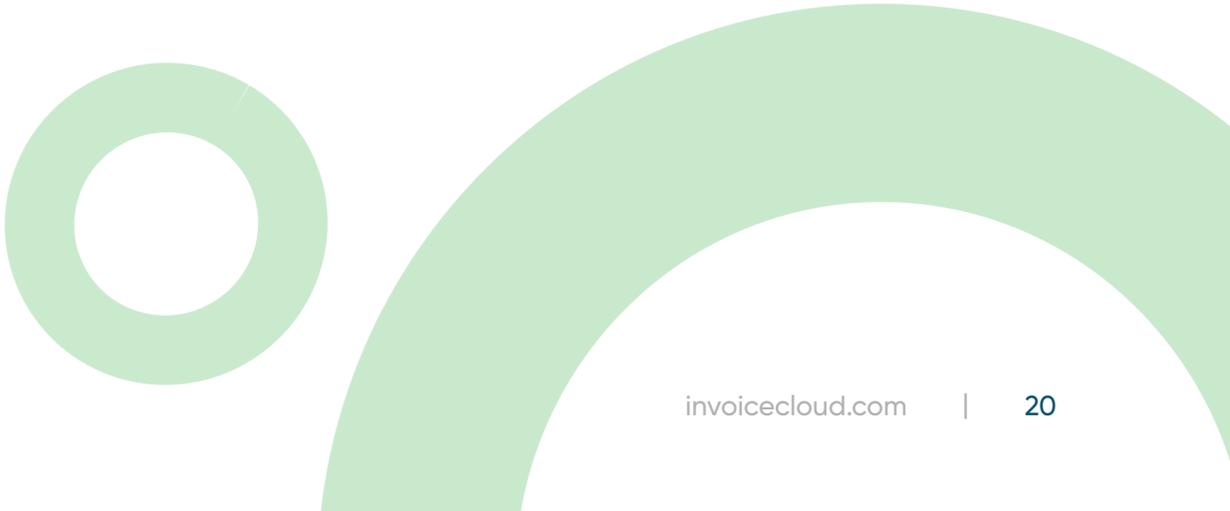
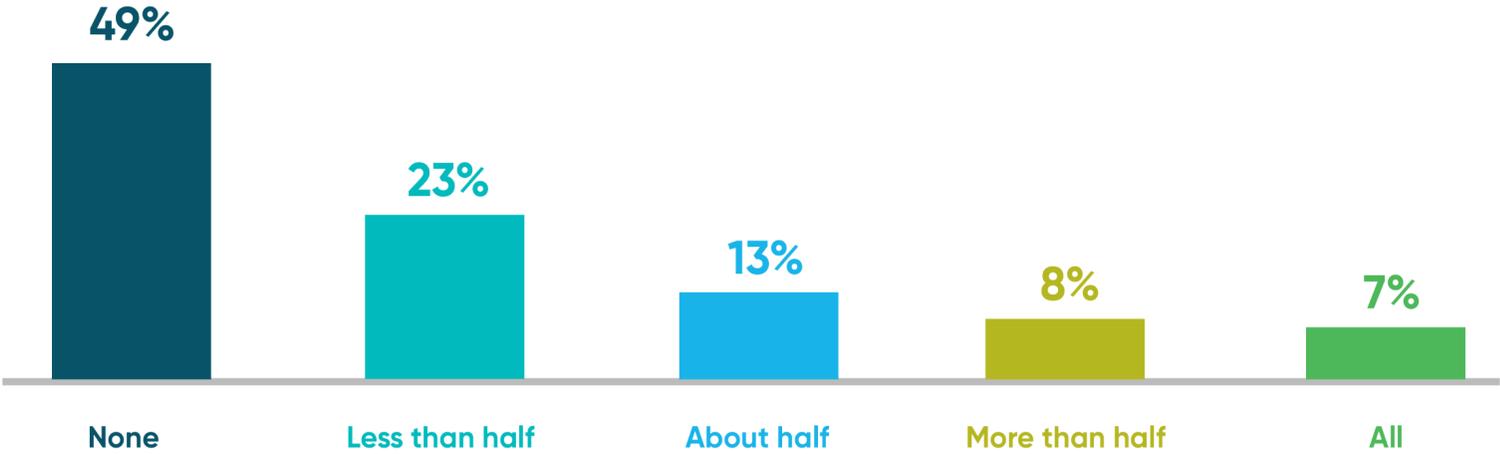
Digital wallets have seen a rapid increase in adoption in the last five years – likely because of the superior convenience of this payment channel. Mobile wallets allow consumers to store payment card information on a mobile device, so they only need to enter their payment information once to use this digital option for both in-store and online purchases.

We wanted to take stock of how many respondents use this rising payment channel for bill payments, and for how many of their monthly bills.

**Do you use mobile wallets (i.e., PayPal, Venmo, ApplePay, GooglePay, etc.) to make any bill payments?**



**For how many of your bills do you utilize mobile wallets?**



The results show that the majority of respondents use mobile wallets to make at least some of their monthly bill payments, and the usage frequency only increases when you look at responses by age. For example, **70% of respondents ages 18-29 use digital wallets to pay at least some of their monthly bills.** However, on the whole, respondents from all four age groups actively use mobile wallets to make bill payments.

### How your organization can use this data:

With more than half of respondents leveraging mobile wallets to pay their bills, billing organizations cannot afford to ignore this payment channel. The popularity of this payment method may skew younger, but there are still segments of all age groups willing to use this convenient, efficient method. It's also important to note that the digital preferences of younger generations are no longer up-and-coming, but should be taken into consideration today; Millennials are no longer the generation of the future, they're today's largest bill paying segment, and billing organizations must cater to their preferences to continue forward successfully.

To cover more ground, billers should plan to offer at least a few digital wallet options. For instance, InvoiceCloud allows our bills to offer PayPal, Venmo, Apple Pay, and Google Pay to cater to all types of customer preferences.

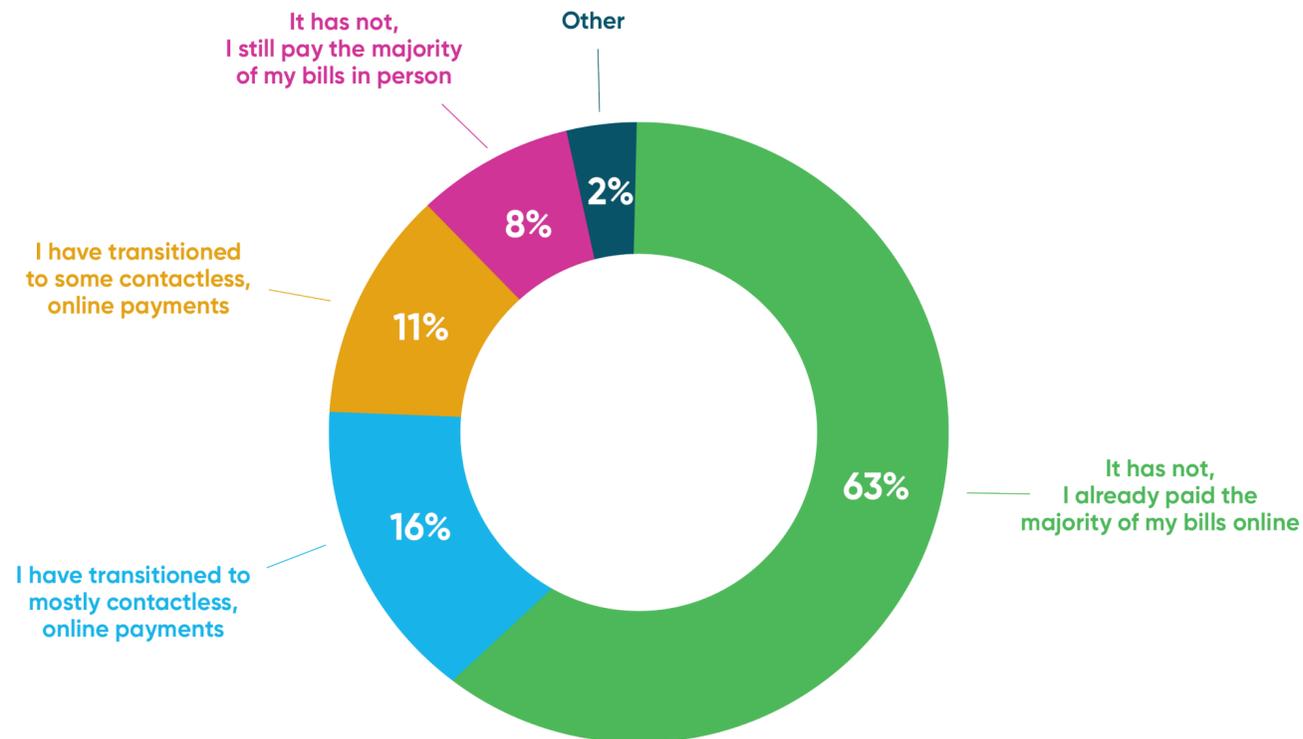


## COVID-19 solidified the staying power of digital payments

As an electronic billing and payments organization, the InvoiceCloud team has seen firsthand how the COVID-19 pandemic has accelerated the adoption of contactless payment channels. For many, like older folks and the immunocompromised, there was little choice in the matter.

To take stock of how COVID-19 effected payment habits, we asked respondents to categorize how the pandemic impacted how they pay bills (if at all).

**Which best describes how COVID-19 has impacted your payment preferences?**



Interestingly, the majority of respondents felt that COVID-19 hadn't impacted their payment preferences, because **63% of respondents were already paying the majority of their bills online, prior to the pandemic.** This answer was most common among our oldest age demographic, respondents over 60; 72% of this group were already paying the majority of their bills digitally when COVID hit.

On the other end of the spectrum, only 8% of respondents haven't abandoned their in-person paying habits since the pandemic began and, somewhere in the middle, **over a quarter of respondents migrated to more or all online payments in response to COVID-19.**

### How your organization can use this data:

While COVID-19 has certainly accelerated the adoption of digital billing and payment options, the pandemic alone did not spur the growth of digital payments in recent years. Digital payment methods were in-demand prior to the pandemic, and will continue to be necessary for assuring on-time payments and satisfied customers more than ever after the era of COVID-19.

For billers, the most important thing is to continue offering as many contactless payment options as possible, and continuously working to reassure these options are easy to access and easy to use.

# How to improve your payment experience for 2022 and beyond

To keep up with the payment preferences of your customer base and stay ahead of trends in the collections space, it's important to continuously evaluate the experience of your online payment offerings and optimize when necessary.

Here are a few key things you can do to ensure optimal online payment channels, based on our survey results:

- ✔ Offer as many self-service payment options as possible to offload time-consuming manual tasks and allow staff to focus on higher priority projects.
- ✔ Offer payment options that are favored by the expansive younger generations.
- ✔ Select an online billing and payment platform that is designed to drive online payment adoption by engaging customers throughout the payment route and beyond.
- ✔ Prioritize the ease of the mobile payment experience by offering a platform fitted to mobile screens with features like one-click payments or pay by text.

- ✔ Provide omni-channel payment routes that are designed for optimal ease of use, including the ability to talk to each other.
- ✔ Invest in a PCI Level 1 compliant SaaS billing and payment system to keep sensitive payment information continuously safe, even as cybercrime continues to evolve.
- ✔ Share resources on how your organization has taken steps to assure the security of your customers' private information, to both inform and build trust.
- ✔ Integrate efficiency-boosting features like one-click payments, no logins or accounts, and the option to pay in cash at a retailer to further enhance the user experience.



- ✔ Support payers living paycheck to paycheck with flexible payment options like PayPal's Pay in 4<sup>3</sup> or PayPal credit<sup>4</sup>.
- ✔ Implement a robust notification system to keep in touch with all customers and give the payer some agency in their bill payments.
- ✔ For both health concerns and modern preferences, continue offering as many contactless payment options as possible, and continuously work to reassure these options are easy to access and easy to use.

If you're ready to offer a superior payment experience that can drive real results for your organization, InvoiceCloud offers a true SaaS payment solution that's designed to turn one-time e-bill payers into fully engaged self-service customers. To learn more about InvoiceCloud and see our industry-leading user experience in action, [schedule a demo](#) today.



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<sup>3</sup> About Pay in 4: Loans to California residents are made or arranged pursuant to a California Finance Lenders Law License. PayPal, Inc. is a Georgia Installment Lender Licensee, NMLS #910457.

<sup>4</sup> PayPal Credit is subject to consumer credit approval.

# InvoiceCloud®

InvoiceCloud provides trusted, secure e-payments  
and the highest adopting Electronic Bill Presentment  
and Payment solutions.

To learn more, visit  
[www.invoicecloud.com](http://www.invoicecloud.com)

## APPENDIX A:

- 18-29 = 25%
- 30-44 = 23%
- 45-60 = 29%
- 61+ = 23%

## APPENDIX B:

**In the last 12 months, which of the following types of bills have you paid online or through a mobile device? Please select all that apply.**

- Phone: 63.52%
- Credit card: 62.05%
- Utility bill (water, gas, electric, etc.): 61.32%
- Internet: 59.85%
- Cable or streaming TV service subscription: 57.44%
- Insurance: Personal auto: 44.84%
- Healthcare: 39.93%
- Personal loan payment (auto, mortgage, etc.): 39.34%

- Insurance Homeowner, Renter or Landlord insurance: 35.09%
- Tax: 29.01%
- Insurance: Life: 22.42%
- Insurance: Business: 13.99%
- I have not paid any bills online in the past 12 months: 7.25%

## APPENDIX C:

1. In the last 12 months, which of the following types of bills have you paid online or through a mobile device? Please select all that apply.

- I have not paid any bills online in the past 12 months [disqualified]
- Insurance: Business
- Insurance: Life
- Tax
- Healthcare
- Insurance Homeowner, Renter or Landlord insurance
- Personal loan payment (auto, mortgage, etc.)
- Insurance: Personal auto
- Cable or streaming TV service subscription
- Internet
- Utility bill (water, gas, electric, etc.)
- Phone
- Credit card

2. Which of the following channels have you used to pay a bill in the last 12 months? Please select all that apply.

- In person: kiosk payment
- Text message/SMS
- In person: submitted cash or check to a person
- Pay by phone (spoke with a live agent)
- Pay by phone (spoke with an automated system)
- Mail: check
- Mobile device
- Online portal (on my computer/laptop)

**[If 2 = online portal]**

### 3. What is your preferred channel for making a bill payment?

- In person: kiosk payment
- Text message/SMS
- In person: submitted cash or check to a person
- Pay by phone (spoke with a live agent)
- Pay by phone (spoke with an automated system)
- Mail: check
- Mobile device
- Online portal (on my computer/laptop)
- Automatic payments
- Other

**[IF 3 = "Online Portal", "Mobile device", or "Text message/SMS"]**

#### 3a. Which of the following statements best describes why you prefer to pay bills online or via a mobile device?

- I want to reduce the amount of paper I use/receive

- I don't want to mail something in
- Ability to use a credit card
- I don't want to speak to an agent or automated system
- I don't want to make a trip for an in-person payment
- I store my payment information online so payments are fast and easy
- I like the flexibility (ability to pay whenever and wherever I want)
- It's convenient
- Other (please specify)

**[IF 3 does not equal "Online Portal", "Mobile device", or "Text message/SMS"]**

**3b. Which of the following statements best describes why online or mobile payments are not your preferred payment channel?**

- The available online payment options are limited or inconvenient
- Online payment systems are difficult to use
- There are fees associated with paying online
- I prefer to speak with someone when making a payment
- I'm concerned about the security of my information
- Other (please specify)

**3c. What, if anything, would compel you to pay bills online or through a mobile channel? (Check all that apply)**

- If I could make payments in one click
- If I could pay my bills in cash at a local retailer
- If it was easier to pay a bill online
- If I could make payments online without having to make an account
- If I could guarantee my sensitive info was secure

- Nothing, I will not make bill payments online

**4. For how many of your recurring bills are you enrolled in paperless billing (where you only receive bills digitally)?**

- All
- More than half
- About half
- Less than half
- None

**[If 4 = "None"]**

**4a. Which of the following statements best describes why you have not enrolled in paperless billing for any of your bills?**

- There is no option to enroll
- Enrollment process is too time consuming
- Unsure how to enroll
- Other (please specify)
- I'm concerned about missing a bill notification
- I prefer to receive a paper bill

**5. For how many of your recurring bills are you enrolled in automatic payments (where payments are automatically withdrawn from an account or charged to a credit card?)**

- All
- More than half
- About half
- Less than half

None

**[If 5 = "None"]**

**5a. Which of the following statements best describes why you have not enrolled in automatic payments for any of your bills?**

- Enrollment process is too time consuming
- Unsure how to enroll
- There is no option to enroll
- Concerned about the security of my information
- I prefer to make manual payments each month
- Other (please specify)

**6. In the last 12 months, have you forgotten to submit a payment on time (for any bill), resulting in a late or missed payment?**

Yes

Not

**7. Do you receive payment reminders?**

Yes, via text

Yes, via email

Yes, via calendar notification

Yes, via a paper notices

Yes, via an automated phone calls

Yes, via another channel

No, I do not

**8. For how many of your bills do you utilize mobile wallets (i.e., PayPal, Venmo, ApplePay, GooglePay, etc.)?**

All

Less than half

About half

More than half

None

**12. Which best describes how COVID-19 has impacted your payment preferences?**

- I have transitioned to mostly contactless, online payments
- I have transitioned to some contactless, online payments
- It has not, I already paid the majority of my bills online
- It has not, I still pay the majority of my bills in person

**13. Do you opt to pay your local taxes online?**

- Yes
- No
- Not sure if I can pay taxes online

**[If 13 = "Yes"]**

**13a. Which of the following statements best describes why you choose to pay taxes online?**

- It's convenient
- I want to reduce the amount of paper I use/receive
- I don't want to mail something in
- Ability to use a credit card
- I don't want to speak to an agent or automated system
- I don't want to make a trip for an in-person payment
- I store my payment information online so payments are fast and easy
- I like the flexibility (ability to pay whenever and wherever I want)
- Other (please specify)

**[If 13 = "No"]**

**13b. Which of the following statements best describes why you choose to not pay taxes online?**

- Other (please specify)
- The available online payment options are limited or inconvenient
- Online payment systems are difficult to use
- There are fees associated with paying online
- I prefer to speak with someone when making a payment
- I'm concerned about the security of my information