

Case Study

From Lockbox to Digital-First: Hawai'i Gas Reimagines the Payment Experience

Hawai'i Gas serves more than 70,000 customers across the islands.

As the utility sought to improve both the customer experience and operational efficiency, they faced a challenge familiar to many utilities: too many payments flowing through manual, legacy channels like lockboxes, check payments, and walk-ins, with limited visibility into how to change that.

When Hawai'i Gas implemented InvoiceCloud, the goal was clear: modernize the payment experience and make digital the default. Soon after implementation, they began to actively push adoption through data-driven campaigns, targeted outreach, and ongoing optimization. What began as an effort to reduce manual work has become a core part of how Hawai'i Gas operates.

THE CHALLENGE

Manual processes and limited visibility made payments harder than they needed to be — for customers and staff alike.

As Hawai'i Gas' digital ambitions grew, their legacy payment infrastructure became a constraint. Manual workflows consumed staff time, slowed payment posting, and made it difficult to scale customer engagement.

Key challenges included:

- ~50% of payments via lockbox, requiring manual processing before posting
- Payment posting took up to 7 days, creating late fee disputes
- Missing customer email addresses blocked digital outreach at scale
- High call volume driven by payment confusion and limited self-service options
- In-person payment locations required staffing despite declining usage
- No systematic approach to converting customers to digital channels

Since going live in 2022, Hawai'i Gas has achieved:

143% 
increase in
digital adoption

108% 
increase in
AutoPay
adoption

3,850% 
increase in
paperless
enrollment

“InvoiceCloud feels like an internal department to us sometimes. The partnership with them allows us to access multiple resources who specialize in payment processing and the various aspects of rate setting, customer communication, adoption initiatives, and more. We are able to seamlessly insert these experts into our project teams to accomplish goals much more quickly and effectively.”



Russ Miller
Treasurer, Hawai'i Gas

ADOPTION AS THE ENABLER

Digital adoption isn't a one-time push — it's a discipline.

To sustain efficiency gains, once Hawai'i Gas implemented InvoiceCloud, they took a digital-by-default approach and embedded adoption into their operating rhythm. They leveraged InvoiceCloud's complimentary Adoption Services team and applied proven tools and strategies to move customers toward digital channels.

- Running paperless enrollment campaigns every quarter and refining messaging over time
- Capturing customer emails at every service touchpoint to enable digital engagement at scale
- Adding QR codes on bills and at service windows to drive mobile engagement
- Incentivizing AutoPay with deposit waivers for new customers to accelerate sign-ups
- Using InvoiceCloud data to consistently target segments still relying on legacy payment behaviors
- Testing new engagement approaches — including customer sweepstakes and targeted outreach

Early gains validated the approach, and Hawai'i Gas continues to grow digital adoption — month over month, campaign by campaign. Their most recent paperless campaign boasted a 12% increase in paperless enrollment.

THE RESULTS

The impact spans every dimension of the payment operation — from how customers pay to how the team manages the back office.

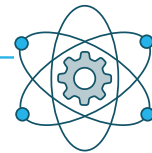
InvoiceCloud transformed Hawai'i Gas' day-to-day payment operations. Manual tasks became automated. Calls dropped. Staff could focus on higher-value work. And customers found it easier than ever to pay on their terms and through the channel of their choice.

Operational Efficiency



- Significant **reduction in manual payment handling** and reconciliation
- Shifted payment volume **away from lockbox and in-person channels**
- **Eliminated overhead** tied to underutilized in person payment locations
- **Faster payment posting** — dramatically reduced from up to 7 days
- More **balanced** workloads, allowing staff to focus on higher-value priorities

Customer Engagement



- **143% increase** in digital adoption
- **3,850% growth** in paperless enrollment
- **108% increase** in AutoPay adoption
- Decrease in payment-related calls and late fee disputes
- Customers resolving payment needs through self-service instead of the phone

LOOKING AHEAD

Hawai'i Gas treats digital adoption as an ongoing discipline, not a one-time project. Every month they track payment method trends. Every quarter they run campaigns to push adoption further. Their north star: **make payments as efficient as possible for every customer, every time.**

Ready to write your own success story?
Visit invoicecloud.com to learn more.

