

The logo consists of the letters 'I', 'N', 'C', 'O', 'I', 'O' in a serif font, arranged horizontally. A thick, dark blue horizontal line passes through the center of each letter, extending slightly beyond the left and right edges of the 'I' and 'O' characters respectively. The 'O's are represented as circles with a central dot.

Intelligent Outsourcing

**Conversion to Paperless Billing Solutions**

## Who We Are

Operating since 2001, Incoho has delivered business process outsourcing (BPO) and contact centre services in a range of industries. We have helped companies ranging in size from small organizations to Fortune 500 companies.

With over a decade of experience helping organizations execute collections, market research projects, sales generation initiatives and paperless billing campaigns, Incoho has a proven track record with our clients, which in turn has resulted in multi-year relationships with our customers and partners.

Incoho generates a compelling rate of return by leveraging our team of specialized agents that have joined Incoho from the banking, insurance and telecommunications industries. Supporting our committed contact centre professionals based in our global call centre is a North American management team with a long history of strategic consulting expertise from our offices in Ottawa and Chicago.

Our management team's focus on proper project design ensures high quality delivery and execution. Some of our valued clients are...

**Level(3)**



FPL Energy



**WilTel**  
COMMUNICATIONS

**omgeo**



leonardo

**CBI**  
THE LEADER IN  
CONFERENCES FOR THE  
PHARMACEUTICAL INDUSTRY

**Arcadia**  
Integrity. Quality. Speed.

**PECO**  
An Exelon Company

**Heli-One**

## Our Focus Areas

- Collections and Accounts Receivable Outsourcing
- **Paperless Billing Conversion Campaigns**
- Lead Generation and List-building

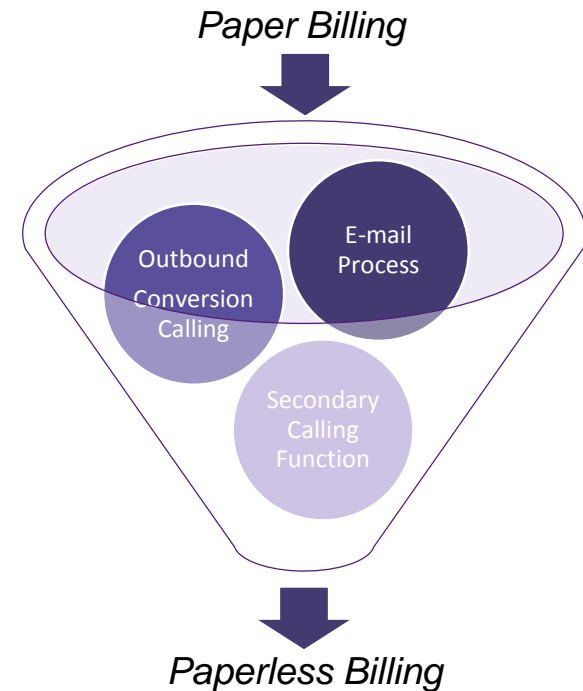


## Paperless Campaign

Paper bills are costly, not guaranteed to reach the customer and increase the payment cycle time (Days Sales Outstanding).

By converting your paper billed customers to a digital billing solution, you reduce your monthly cost to invoice, create a channel for marketing opportunities, increase contact with your customers and reduce DSO by up to 6 days.

Using an outbound calling campaign, paired with an initial e-mail contact process, Incoho has had proven success in converting telecoms customers to a paperless billing solution for a number of large, U.S. telecoms providers.



**Choose Incoho to help convert your customer base from the traditional, paper-based billing method, to a lean digital billing solution.**

## The Conversion Process (Cont.)

### E-mail Campaign

- Initial email requesting conversion to digital is sent to customers
- Those opting in click accept or respond to e-mail accordingly, and are then transferred into the new digital billing solution
- Bounce back emails are reviewed and customer information updated with those inaccurate emails queued for update during the calling campaign
- An average of 5% of all conversions happen just through e-mail

### Outbound Calling

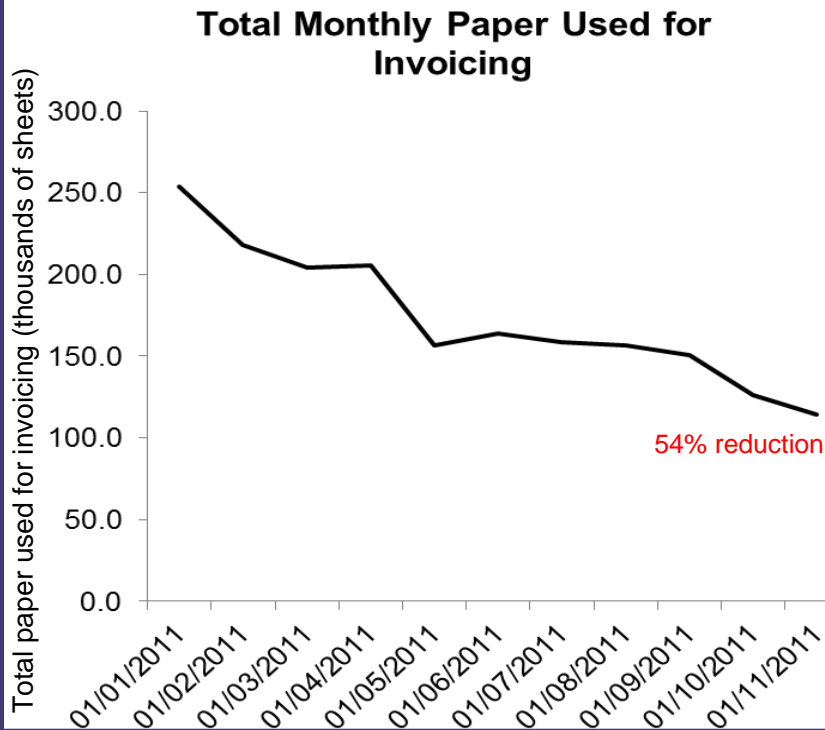
- Target customer is called, and conversion discussion is carried out
- Customer chooses to opt-in or opt-out
- If there is no answer, queue for follow up (3 call attempts)
- Added value: Towards the end of the call, a brief survey could be undertaken, or a small marketing pitch carried out (optional)
- Calling phase is where up to 95% of all conversions take place

### Summary

- Customer data is updated and returned
- Summary report of conversion rate and other successes is drafted and presented to key stakeholders

# Case Study

A large U.S. telecommunications provider ran a project with Incoho from June to December, 2011 to convert the bulk of customers to paperless invoicing. Throughout this campaign, Incoho brought their paperless customer base from approximately 10% to over 45% over the course of 12 months, while reducing their usage of paper for billing purposes by almost 55%.



## Outbound Campaign Results

Area	Count	%
<b>Total Target Accounts</b>	<b>11,951</b>	<b>100%</b>
Total Opt-in Accounts	4,752	40%
Total Opt-out Accounts	1,048	9%
Accounts Reverting Back to paper invoices	72	1%
Accounts Without Responses (email & call)	6,079	50%

## Break-Even and ROI

With Incoho as a partner, clients break even on their investment in just 2 to 4 months, due to increased operational efficiency, and a reduction in the monthly cost to invoice customers.

Beside being a financially low risk project with a significant ability to reduce costs, the secondary benefits of paperless billing conversion is what excites many companies in subscriber-based industries.

Canadian Industry Avg. ROI Calculation	
Component	Metric
Cost-per-conversion (CPC)	\$14.25
Avg. Amt. reduced per month for paperless customer	\$4.75
ROI	3 Months

### Issues associated to paper-based billing:

- High cost to invoice
- Slower invoice and transaction process which impacts cash flow and DSO
- Reliance on the physical mail system creates a higher risk of error in process and accuracy
- Physically mailed invoices are viewed as an antiquated approach by many customers. This trend is increasing rapidly as technology advances.

### Benefits of paperless billing:

- Easier access to customer base for sales and marketing purposes
- Independent invoice process with an improvement to speed of payment based on the removing the mail float days
- Ability to create a more interactive experience with customers related to their invoice
- Additional avenue for marketing to customers
- A “green” and environmentally friendly program

# Proposed Approach

## Pilot Project

Our proposed approach would be to start working on a small pilot project in order to demonstrate our ability to execute a high efficiency conversion campaign. Over the course of 10 weeks, Incoho would carry out the complete process on a small list of your customers. If we meet, or exceed your goals and expectations, Incoho could easily roll into a larger scale, full implementation phase.

Duration	Customer List Size	Approx. Conversion Rate	Total Cost
10 Weeks	30,000	25 - 45%	<b>Contact Us!</b>

This small pilot project would follow a timeline such as:

Phase	Duration*	Details
<b>Initiation</b>	1 Week	Incoho will work with client representatives in order to identify customers to include in the contact list. Systems will be integrated for optimal conversion and call transfer opportunities.
<b>Secondary Function Development</b>	1 Week	In working together, both parties will develop a secondary calling function, such as a brief survey, or a small marketing pitch to be added to the end of each call. Incoho will complete their communications and systems integration and testing during this phase.
<b>Implementation</b>	8 Weeks	In the implementation phase, Incoho will execute against proven conversion processes. Weekly update meetings will be carried out with client representatives to ensure maximum communication and feedback.
<b>Summary</b>	-	Results are tracked, and customer data is updated. After the pilot project has been completed, results will be presented to our client. A compelling case will be made for further implementation of a paperless billing calling campaign.

\*Subject to client side requirements being met/approved



# Put Incoho to Work For You

Contact Incoho for a customized proposal to exceed your paperless billing expectations. Put our proven methodology to work in order to streamline your billing process.

Projects vary in price based on volume of customers, and duration of the execution phase. Our customized proposal will match your unique organizational needs and goals.

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