

# GTM

(Getting the Money)

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I don't like paying bills...

# Who likes paying bills?



**More Like this?**



# Reasons why people don't pay on time

- 15) Our son/daughter is starting college
- 14) We are moving soon
- 13) I am changing banks
- 12) I just don't have the money
- 11) I'm in between jobs
- 10) I have other bills to pay
- 9) I get paid at the end of the month
- 8) I'm on a fixed income

# Reasons why people don't pay on time: Excuses

- 7) I'm going through a divorce
- 6) I thought I already paid you
- 5) I came to pay but the office was closed
- 4) I was out of the country
- 3) I thought the bill was too high so I didn't pay
- 2) I never got a bill so I didn't know I owed
- 1) I forgot

# Tools of the “Trade”

- Policy, tariffs and rules





# Go Green



WILDT

"We are encouraging customers to pay bills online. That's how we put the 'green' in 'going green'."

# Tools of the “Trade”

- Policy, tariffs and rules
- **Technology**



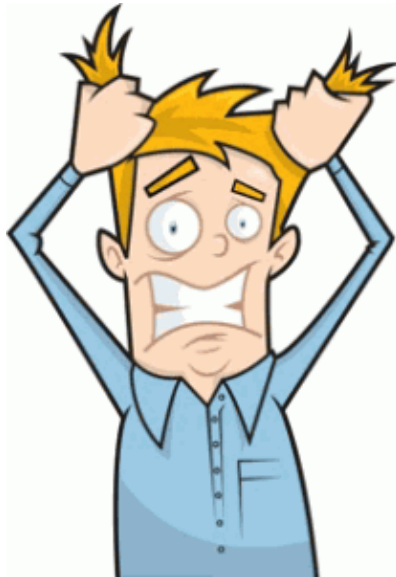
# Floating Payments



**"If an invoice is due in 30 days, we pay it in 60 days.  
If it's due in 60 days, we pay it in 90 days. If it's  
due in 90 days, then they probably don't  
need the money anyway."**

# Tools of the “Trade”

- Policy, tariffs and rules
- Technology
- **Letters, late fees and penalties**



# Tools of the “Trade”

- Policy, tariffs and rules
- Technology
- Late fees, penalties, and charges
- **Processes and procedures**



# Restrictions

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"Listen, I can't pretend to understand what you're going through. Not until your bill is caught up."

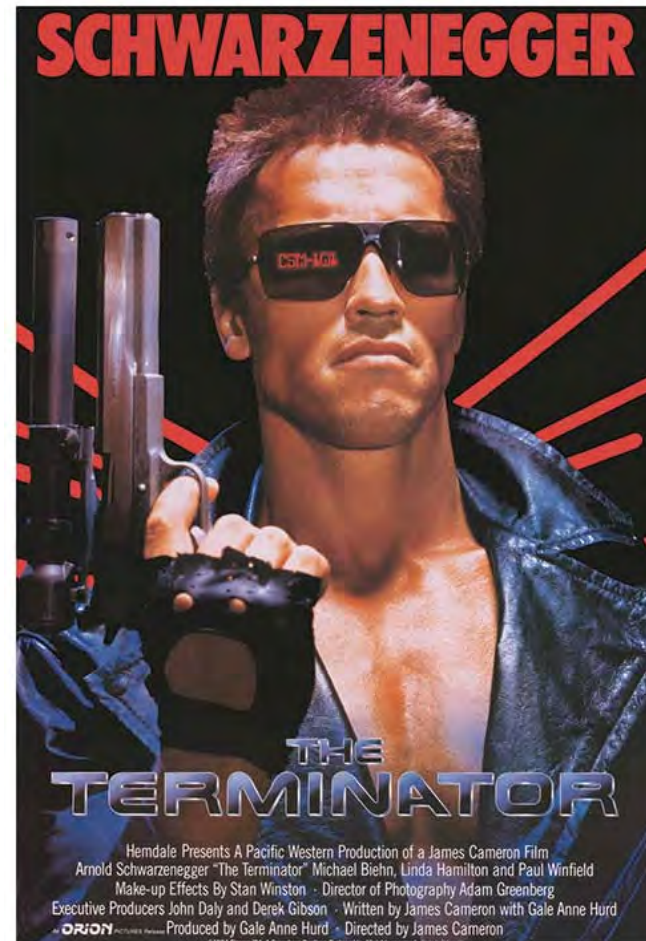
# Processes and Procedures

- Restrictions



# Processes and Procedures

- Restrictions
- Termination





# Processes and Procedures

- Restrictions
- Termination
- Impound



# Processes and Procedures

- Restrictions
- Termination
- Impound
- Collections



# Processes and Procedures

- The Prodigal customer



# The End

