

# Payment experience

- An important opportunity for long standing customer relationships?



# Billogram offers the next generation invoice to cash platform for companies with recurring revenue

## Billogram at a glance

- Founded: 2011
- HQ: Stockholm
- FTEs: 150

## Investors



swisscom



## Trusted by



easypark



TelgeEnergi



telnesT



sappa



kry

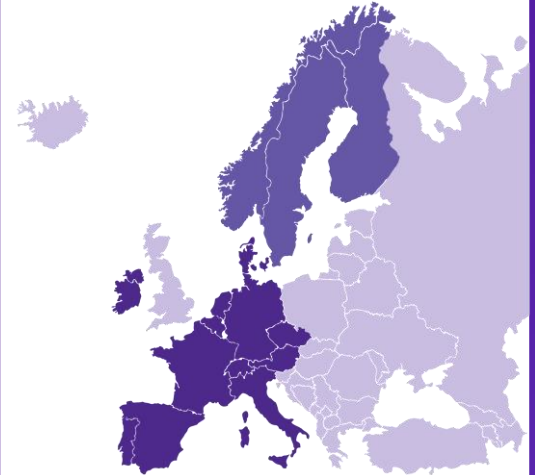


Paydrive

SVEA  
SOLAR



## Geographical footprint



# Parking affects the whole mobility industry

Trends in the parking industry!



## Digitalization

*New benchmarks such as ANPR, APP and No or less fine*



## Parking / Charging = Heart

*Ex - What else will be related to parking .*

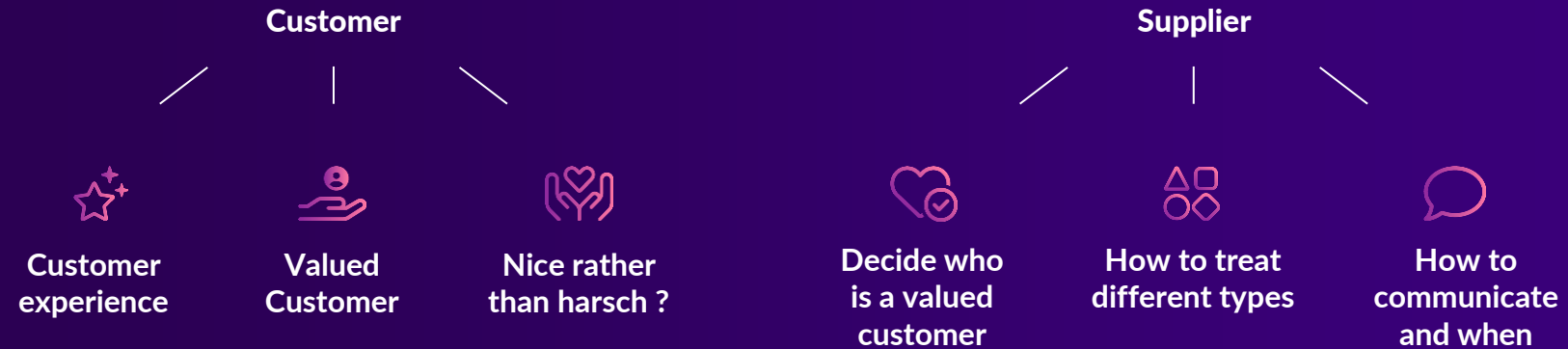


## Rules & Regulations

*New benchmarks such as regulations, sharing etc.*

# Which customer is the best customer ?

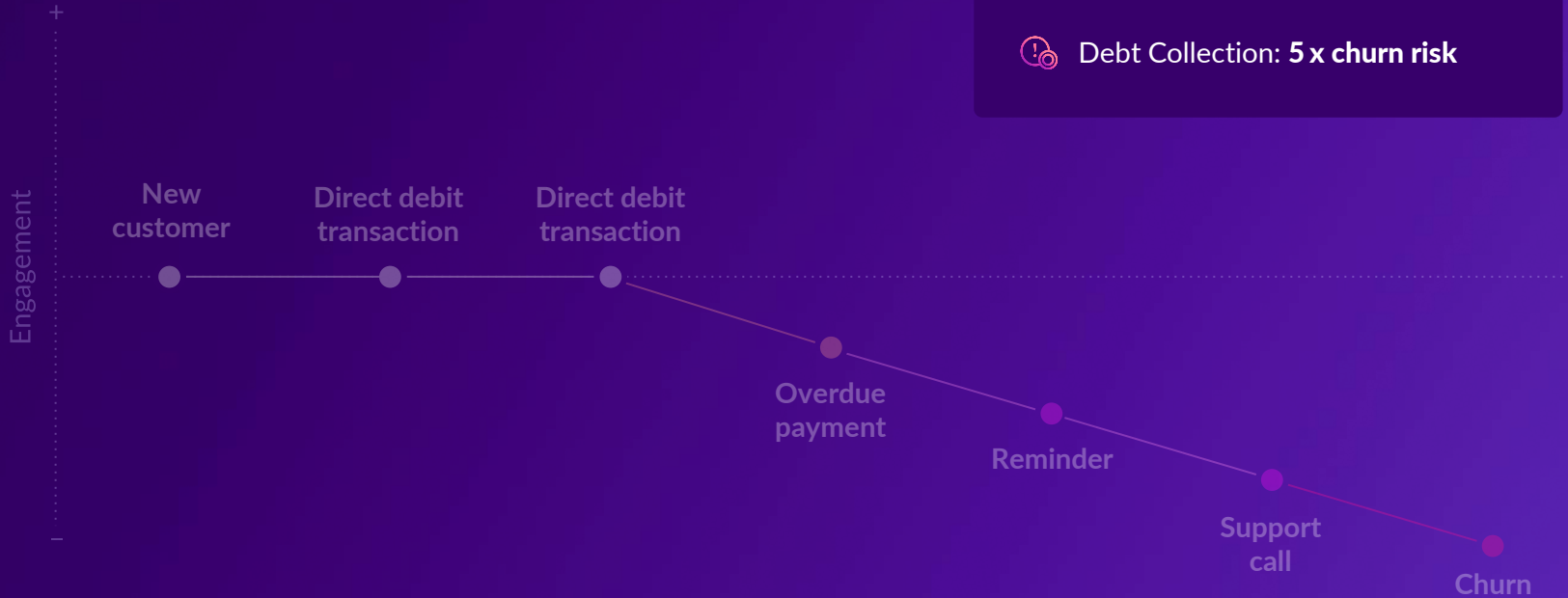
The Customer who always pays his bills, the customer who occasionally miss a payment..  
Or the one that frequently miss payments.





# Why engagement matters



## The story of Lars



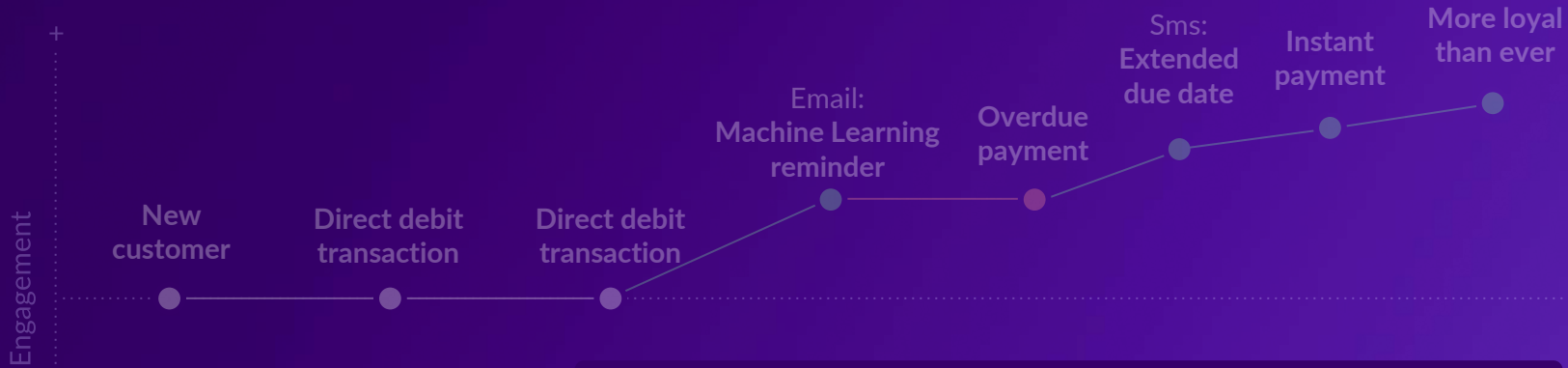
### The risks of possibly bad CX

-  Reminder invoice: **2 x churn risk**
-  Debt Collection: **5 x churn risk**




# What would a positive experience be for Lars?



## The story of Lars



### Benefits of treating customers better

-  ML Friendly notification on due date: up to **70 % less reminders**
-  Automatic payments: **1/2 x churn risk**
-  Easy sign-up to automatic payments: **Payments on time incr. ~20 %**

# The payment journey drives significant internal and external friction – causing unnecessary customer churn

Friction area

Low new customer conversion

High recurring payment related churn

Non-value adding customer costs & tickets

Low customer engagement & higher price sensitivity

High focus on non-core processes

Did you know? Billogram reduce the number of late payments by ~60% and internal payment admin by ~90%



# Industry after industry is transitioning from a silent to engaging approach to the customer relationship

Industry

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Why engage with the customer?

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 Energy

To explain what and why they pay  
amount X month Y

 Telecom

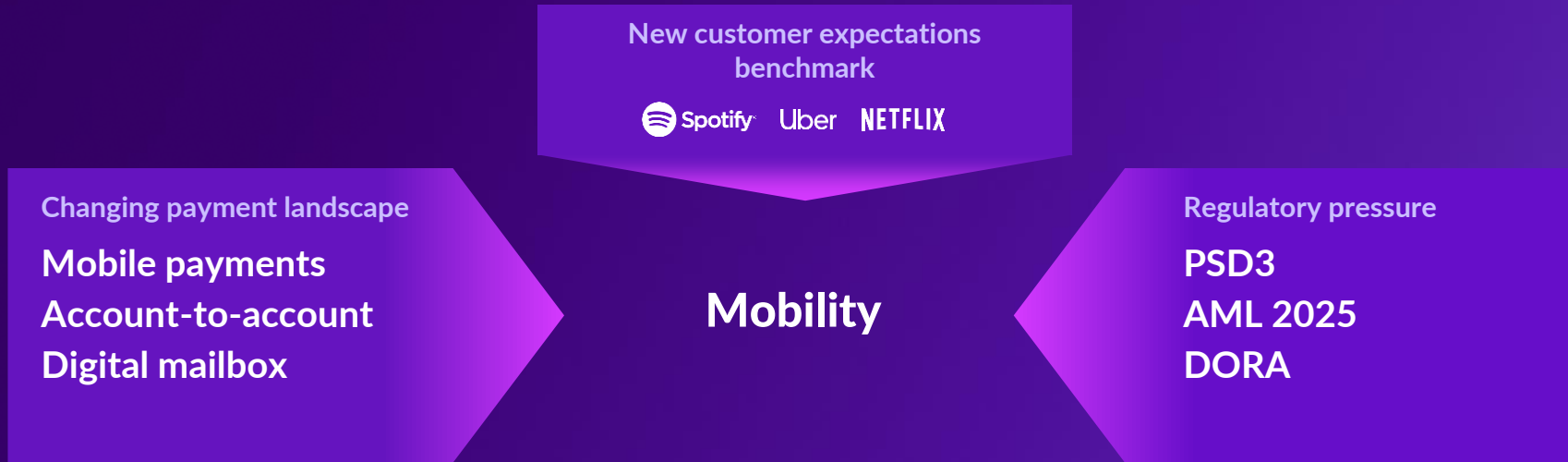
To increase revenue by cross- and upselling

 Streaming

If the customer doesn't use our service  
they'll churn or leave us for a cheaper  
competitor

 Gyms

# The complexity of managing the invoice and payment journey is increasing



# Billogram's platform & vision

Our Conviction : Payment orchestration

End to End SaaS-Platform

Partnership model

Full ownership of customer journey

Future-proof partner



# Take charge of the invoicing and payments process

Our platform creates significant results and improved CX

Invoice creation & distribution

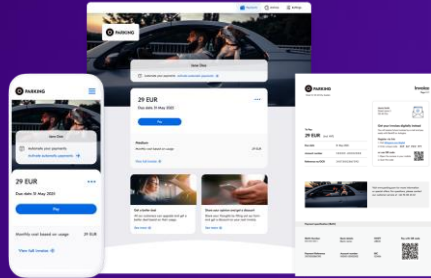
Cross sales & Communication

Frictionless

Customer friendly

Payments

Dunning & Debt Collection



One partner & process

Effective

Automation

Compliance & reporting

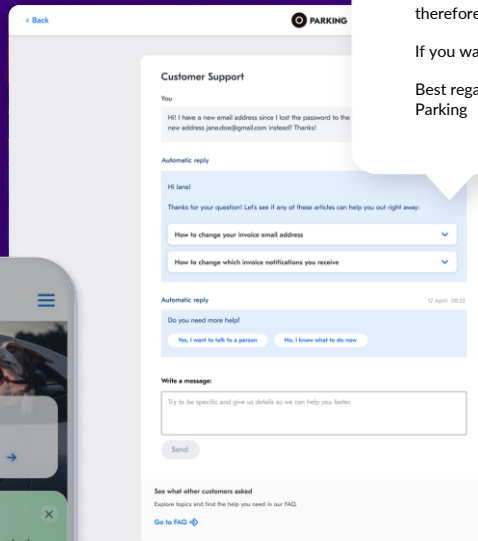
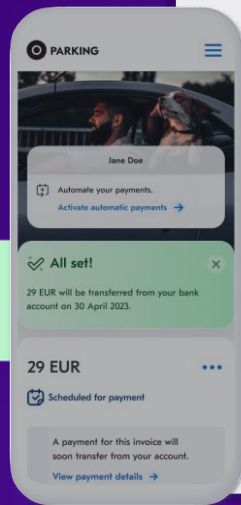
# A customer-centric billing experience

Increase customer loyalty and reduce churn with our white-label solution

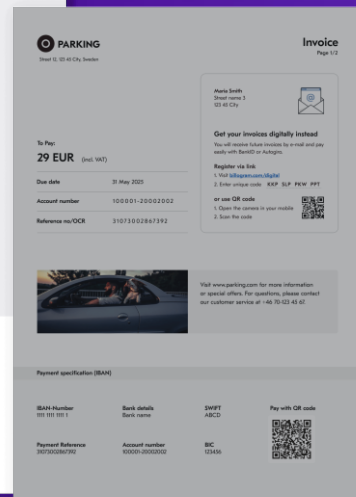
- An omni experience with 3 layer specification
  - ↓ Credit losses
- Simple & real-time payments
  - ↓ Churn
- AI/ML automated dunning
  - ↑ Payment rate
- Value-added services
  - ↑ Customer loyalty
- Integrated customer communication
  - ↓ Customer service cases

✔ You've set up automatic payments!

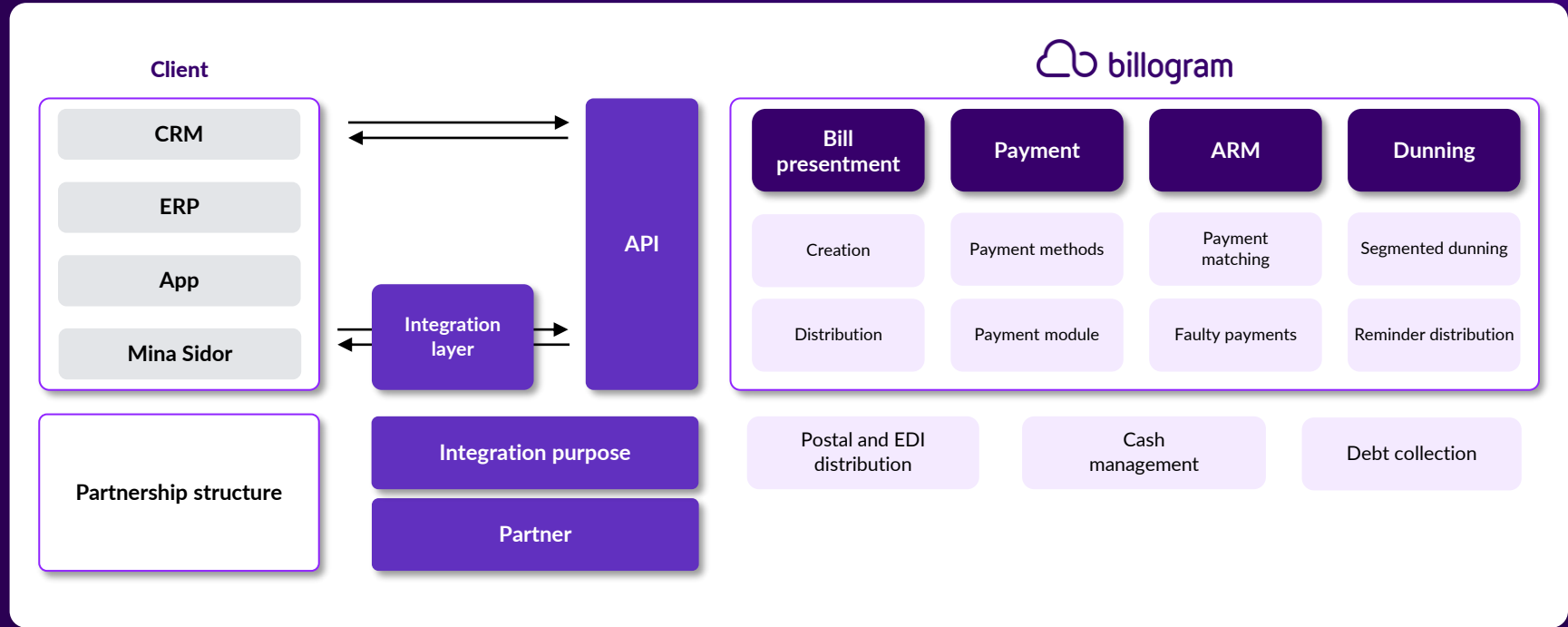
Your future payments will be automatically withdrawn from this account on due date.



Hi Jane,  
We noticed that you didn't pay your invoice and have therefore prolonged your due date by one week.  
If you want to pay now, click here!  
Best regards,  
Parking



# We address process complexities through one platform boosted by our partnership structure



# Reference cases

NPS  
9.3/10



Customer service errands  
down **25 %**

Digitalization with **25 %**  
from paper to digital



Invoice & Payment related  
Customer service errands  
down **80 % (3,5 %)**

Opex-cost is down  
with **50 %**

**MOBILL**

Payment rate increased  
from **6 %**

Customer service  
errands is down **35 %**

Choose of direct debit  
or invoice is up with  
**45 %**

**Vimla!**

Customer service errands  
down **47 %**

Est. **10 %** reduced churn

**34 %** increase in direct debit

**65 %** reduction customers  
not paid before overdue

**50 %** reduction of  
reminder rate

**Thank you!**

