

# **BILLING IN THE 21<sup>ST</sup> CENTURY**

## **ELECTRONIC BILL PRESENTMENT**

**NACCTFO**

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# ELECTRONIC BILL PRESENTMENT

- Why send bills by email?
  - It's faster
  - It's cheaper
  - It's green
  - It's expected

# A BRIEF HISTORY OF EMAIL

## ■ Early email

- 1965 - MIT's CTSS
- 1971 - ARPANET
- 1982 - RFC 821/822

## ■ How email works

- SMTP protocol (RFC 821 amended)
- Sender's email client sends to their local SMTP server
- SMTP server uses DNS to determine destination server
- Destination server receives email
  - Receiver's mail client checks or is notified

# PROBLEMS WITH EMAIL

- No guarantee of delivery
  - Bad email address is normally bounced back, but not always
  - Read receipts are not fundamental to standard
  - MX servers prone to hijack
  - Email spam filters
- Bandwidth concerns
  - Broadband penetration still poor in many areas of US
- Managing email addresses
  - People change email addresses frequently
- Legal issues of emailing tax bills

# HOW SHOULD IT WORK

- Easy for taxpayer
  - opt-in options to easily sign up and provide email address
  - email should include basics
    - Amount due
    - Property summary
    - Link to pay online
    - Link to change eBilling preferences
    - Link to property details
  
- County processes should look out for taxpayer
  - Track payments made by eBill taxpayers
  - Look for email bounce backs
  - Look for domains that may have not received emails

# WHAT TO DO

- Design process with convenience in mind
- Address bulk email issue
  - Work with partners to avoid spam blacklists
- Advertise to taxpayers
- Encourage opt-in to email/paperless billing
- Provide easy email address management
  - Payment coupons
  - Phone support
  - Jurisdiction website

# TAKING IT FURTHER

- Beyond email
- Text Message/SMS
  - Common service
  - Easy to send reminders
  - Phone numbers relatively stable
- Social Networking
  - Twitter/Facebook/Google+
  - Harder to engage
  - Less stability

# THINGS TO REMEMBER

- eBilling involves thoughtful design
  - eBills should be convenient and easy for taxpayer
  - emails should include link to online payment website
- eBills must account for spam
  - emails may never arrive
  - emails should include link to manage email preferences
- People want and expect eBilling
- It's worth the effort