Electronic Bill Presentment and Payment (EBPP) - Global Strategic Business Report

Description:
This report analyzes the worldwide markets for Electronic Bill Presentment and Payment (EBPP) in number of B2C electronic bills generated. The report provides separate comprehensive analytics for the US, Canada, Europe, Latin America, and Rest of World.

Annual estimates and forecasts are provided for the period 2015 through 2022. Also, a six-year historic analysis is provided for these markets. Market data and analytics are derived from primary and secondary research.

Company profiles are primarily based on public domain information including company URLs. The report profiles 83 companies including many key and niche players such as -

- ACI Worldwide
- Bottomline Technologies, Inc.
- Communications Data Group
- CSG Systems International, Inc.
- Discover Financial Services

Contents:

I. INTRODUCTION, METHODOLOGY & PRODUCT DEFINITIONS

Study Reliability and Reporting Limitations
Disclaimers
Data Interpretation & Reporting Level
Quantitative Techniques & Analytics
Product Definitions and Scope of Study

II. EXECUTIVE SUMMARY

1. INDUSTRY OVERVIEW
Electronic Bill Presentment & Payment: Strongly Founded on Next Generation Internet Economy
Table 1: Rapid Penetration of Internet Provides the Foundation for the Commercial Success of Electronic Billing: Breakdown of Number of Internet Users (In Million) by Region for Years 2013 & 2016 (includes corresponding Graph/Chart)
Table 2: Growth in Average Internet Speeds Makes Electronic Bill Presentment & Payment Commercially Viable and Rewarding From a User Experience Perspective: Breakdown of Internet Speeds (In Mbps) in Select Countries Worldwide for the Years 2014 & 2016 (includes corresponding Graph/Chart)
Market Overview
Key Benefits of EBPP Driving Adoption Worldwide
Convenience & Mobility
Increased Savings & Cost-Effectiveness
Streamlined Billing Workflow
Enhanced Transparency
Higher Banking Fees for Conventional Services
Noteworthy Market Trends, Drivers & Challenges
Outsourced EBPP Services Gain in Popularity
Political Focus on Exerting Strong Fiscal Controls to Curb Tax Evasion & Fraud Drives the Emergence of Latin America as the World's Largest Market for E-Billing
The Rise of Customer Self-Service Tilts EBPP Technologies into the Mass Adoption Stage
Table 3: Emergence of Customer Experience as the New Battlefield & the Ensuing Focus on Self-Service to Benefit Adoption of Self-Care e-Billing: Respondent Opinions on the Importance of Self-Service (includes corresponding Graph/Chart)
Intuitive Design of Electronic Bills: Vital to the Success of Bill Presentment
SMS Bill Presentment Soars in Popularity
ATMs Emerge as a Medium of Electronic Payment
SMBs: An Emerging & Lucrative Customer Cluster for EBPP
Convergence of Billing with Customer Analytics Opens a New Window of Opportunity
Launch of e-Bill Adoption Campaigns to Benefit Market Growth
Key Macro Forces Driving Market Growth
Global Efforts to Go Cashless Confers Policy Led Stability to the Growth of Electronic Bill Presentment and Payment Solutions

Table 4: Rapid Progress Towards a Cashless Society Provides Opportunities On a Platter for Electronic Bill Presentment and Payment: Global Non-Cash Transactions (In Billion) by Geographic Region for the Years 2014 & 2016 (includes corresponding Graph/Chart)

Rapid Growth in eCommerce & mCommerce Spurs Consumer Appetite for Electronic Payment
Table 5: The 24% Projected Growth in B2C eCommerce Sales by 2017 to Spur Opportunities for Electronic Bill Presentment and Payment: Global B2C E-Commerce Sales (in US$ Billion) by Geographic Region for the Years 2015 and 2017E (includes corresponding Graph/Chart)

Rapid Mobile Broadband Penetration Provides the Platform for Future Growth
Table 6: Growing Number of Mobile Broadband Users to Play a Pivotal Role in Expanding the Addressable Market Opportunity for Mobile Payment Solutions: Global Active Mobile Broadband Subscriptions (In Million) & Breakdown of Active Mobile-Broadband Subscriptions per 100 People by Region for the Years 2014 & 2016
Developments in Internet Security: A Prerequisite for the Growth of eBilling & Payment
Table 7: Robust Spending On Cyber Security Hardware, Software, and Services Infuses Customer Confidence in the Electronic Payment Ecosystem & Encourages Wider Adoption of E-Billing Solutions: Global Market for Cyber Security (In US$ Million) by Geographic Region for the Year 2016 & 2022 (includes corresponding Graph/Chart)

Increasing Use of Internet Enabled Smartphones Encourages Bill Payment through Mobile Phones
Table 8: Continued Strong Growth in Smartphone Sales Supported by Rapid Penetration of Mobile Broadband to Make E-Payments One of the Most Commonly Performed Tasks On Smartphones: Global Sales of Smartphones (In 000s) by Region for the Years 2016 & 2020 (includes corresponding Graph/Chart)
Developments in Mobile Wallet & Payment Apps to Richly Support Growth of Electronic Payments
Table 9: Development of the Mobile Wallet Ecosystem Actively Accelerates Electronic Bill Payment Behavior: World Market for Mobile Wallet (In US$ Million) by Geographic Region for the Years 2016 & 2020 (includes corresponding Graph/Chart)

Growing Focus on Environmental Sustainability to Benefit EBPP
Challenges Impeding Wider Adoption of EBPP
Underdeveloped Internet Infrastructure in Developing Markets
Bandwidth Limitations Limit EBPP Potential
Inherent limitations of SMS System: A Serious Cause of Concern
Lack of Common Standards
Key Considerations for Successful Implementation of EBPP
EBPP: Not a Complete Replacement for Paper

Market Outlook

2. EBPP
THE SERVICE OVERVIEW
Electronic Bill Presentment & Payment (EBPP)
Benefits of EBPP from End-User/Customer’s Perspective
Benefits of EBPP from Biller’s Perspective
Benefits of EBPP to Banks and Remittance Processors
Components of EBPP
Electronic Bill Presentment
Push Method
Pull Method
Multi-Channel Method
Electronic Bill Payment
Electronic Bill Posting
Parties Involved in Implementing EBPP
Billers
End-users/Consumers
Bill Consolidator
Banks/Financial Institutions
Agents/Intermediaries
Biller Payment Provider
Biller Service Provider
Customer Service Provider
Customer’s Payments Provider
Effectiveness of Billing and Payment Processes

Typical Business-to-Consumer (B2C) Bill Presentment Models
Biller-Direct/ Direct EBPP
Adantages
Disadvantages
Perquisites For Implementing Biller-direct EBPP Solution
Consolidator Model
Advantages
Disadvantages
Variations of Consolidator Model
Thin Consolidator
Thick Consolidator
Personal Consolidator
Biller-direct Managed Services Provider (MSP) Model
Similarities in MSP and Thick Consolidator Models
Distinct Features of Biller-Direct MSP Model
Bill Presentment Models
Comparison on Select Parameters
Consumer-to-Business (C2B) Payment Choices
Typical C2B Bill Payment Models
Direct Model
Indirect Model
Exposition of Different Payment Instruments
Automated Clearing House (ACH)
Credit Cards
Debit Cards
Checks

3. PRODUCT/SERVICE LAUNCHES
WaterSmart Software Introduces Electronic Presentment & Payment Solution
Jack Henry & Associates Launches New Electronic Bill Presentment & Payment Solution
MEPS Unveils New Electronic Bill Payment Solution in Jordan
PayFort Introduces Saudi Payments Option
RedFin Launches Web-based EBPP Platform
Soft-ex Communications Introduces Online Bill Presentment & Analytics Solution

4. RECENT INDUSTRY ACTIVITY
AGS Transact Technologies Collaborates with ACI Worldwide
ACI Partners with Turkish Bank UK
ACI Worldwide Partners with Vocalink
ACI Worldwide Collaborates with Raphael’s Bank
Invoice Cloud Takes Over Metropolitan Communications
Magyar Telekom Terminates Távcsámla EBPP Service and Joins Díjnet
Invoice Cloud Takes Over Majority Stake in ImageVision.net
ebpSource Partners with Infomax Systems Solutions and Services
Consortium of Financial Investors Takes Over Fawry
ACI Worldwide to Acquire PAY.ON
ACI Worldwide Forms Partnership with LD Systems

5. FOCUS ON SELECT PLAYERS IN THE EBPP ECOSYSTEM
ACI Worldwide (US)
Bottomline Technologies, Inc. (US)
Communications Data Group (US)
CSG Systems International, Inc. (US)
Discover Financial Services (US)
ebpSource Limited (UK)
eBillingHub (US)
Enterprise jBilling Software Ltd. (Canada)
Fiserv, Inc. (US)
FIS (USA)
Jack Henry & Associates (US)
Jopari Solutions, Inc. (USA)
Monitise Group Limited (UK)
6. GLOBAL MARKET PERSPECTIVE
Table 10: World Recent Past, Current & Future Analysis for Electronic Bill Presentment and Payment (EBPP) by Geographic Region
US, Canada, Europe, Latin America, and Rest of World Markets Independently Analyzed with Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2015 through 2022 (includes corresponding Graph/Chart)
Table 11: World Historic Review for Electronic Bill Presentment and Payment (EBPP) by Geographic Region US, Canada, Europe, Latin America, and Rest of World Markets Independently Analyzed with Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for Years 2009 through 2014 (includes corresponding Graph/Chart)
Table 12: World 15-Year Perspective for Electronic Bill Presentment and Payment (EBPP) by Geographic Region
Percentage Breakdown of Number of Business-to-Consumer (B2C) Electronic Bills Generated for US, Canada, Europe, Latin America, and Rest of World Markets for Years 2009, 2016 & 2022 (includes corresponding Graph/Chart)

III. MARKET

1. THE UNITED STATES
A. Market Analysis
Outlook
Popular Bill Presentment and Payment Models in Review
Consolidator Bill Presentment Model to Outstrip Biller-Direct
Multiple Payment Options At Consumer Disposal
Electronic Billing
A Greener Alternative
EBPP Gaining Ground in Utility Sector
Service Launches
Strategic Corporate Developments
Select Key Players
B. Market Analytics
Table 13: US Recent Past, Current and Future Analysis for Electronic Bill Presentment and Payment (EBPP): Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2015 through 2022 (includes corresponding Graph/Chart)
Table 14: US Historic Review for Electronic Bill Presentment and Payment (EBPP): Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2009 through 2014 (includes corresponding Graph/Chart)

2. CANADA
A. Market Analysis
Outlook
Select Key Players
B. Market Analytics
Table 15: Canada Recent Past, Current and Future Analysis for Electronic Bill Presentment and Payment (EBPP): Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2015 through 2022 (includes corresponding Graph/Chart)
Table 16: Canada Historic Review for Electronic Bill Presentment and Payment (EBPP): Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2009 through 2014 (includes corresponding Graph/Chart)

3. EUROPE
A. Market Analysis
Outlook

[Company Names: MasterCard (US), Pagero AB (Sweden), PayPal, Inc., RDM Corporation (Canada), SIX Payment Services Ltd. (Switzerland), Sorriso Technologies, Inc. (US), Striata (US), Visa, Inc. (US), CyberSource Corporation (US)]
Key Statistics
Table 17: European E-Invoicing Market (2014 & 2016): Percentage Breakdown of Transfer of Electronic Bill Volume by Business Model (includes corresponding Graph/Chart)
Table 18: Number of E-Invoicing Network Operators in Europe for the Years 2014 and 2016 (includes corresponding Graph/Chart)
Strategic Corporate Developments
Select Key Players
B. Market Analytics
Table 19: European Recent Past, Current and Future Analysis for Electronic Bill Presentment and Payment (EBPP): Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2015 through 2022 (includes corresponding Graph/Chart)
Table 20: European Historic Review for Electronic Bill Presentment and Payment (EBPP): Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2009 through 2014 (includes corresponding Graph/Chart)

4. LATIN AMERICA
A. Market Analysis
Outlook
B. Market Analytics
Table 21: Latin American Recent Past, Current and Future Analysis for Electronic Bill Presentment and Payment (EBPP): Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2015 through 2022 (includes corresponding Graph/Chart)
Table 22: Latin American Historic Review for Electronic Bill Presentment and Payment (EBPP): Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2009 through 2014 (includes corresponding Graph/Chart)

5. REST OF WORLD
A. Market Analysis
Outlook
Service Launches
Strategic Corporate Developments
A. Key Player
B. Market Analytics
Table 23: Rest of World Recent Past, Current and Future Analysis for Electronic Bill Presentment and Payment (EBPP): Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2015 through 2022 (includes corresponding Graph/Chart)
Table 24: Rest of World Historic Review for Electronic Bill Presentment and Payment (EBPP): Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2009 through 2014 (includes corresponding Graph/Chart)

IV. COMPETITIVE LANDSCAPE Total Companies Profiled: 83 (including Divisions/Subsidiaries 85)
- The United States (46)
- Canada (4)
- Europe (15)
- The United Kingdom (5)
- Rest of Europe (10)
- Asia-Pacific (Excluding Japan) (13)
- Middle East (4)
- Africa (3)

Ordering:
Order Online - http://www.researchandmarkets.com/reports/1382303/
Order by Fax - using the form below
Order by Post - print the order form below and send to
Research and Markets,
Guinness Centre,
Taylors Lane,
Dublin 8,
Ireland.
Fax Order Form
To place an order via fax simply print this form, fill in the information below and fax the completed form to 646-607-1907 (from USA) or +353-1-481-1716 (from Rest of World). If you have any questions please visit http://www.researchandmarkets.com/contact/

Order Information
Please verify that the product information is correct and select the format(s) you require.

<table>
<thead>
<tr>
<th>Product Name:</th>
<th>Electronic Bill Presentment and Payment (EBPP) - Global Strategic Business Report</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address:</td>
<td><a href="http://www.researchandmarkets.com/reports/1382303/">http://www.researchandmarkets.com/reports/1382303/</a></td>
</tr>
<tr>
<td>Office Code:</td>
<td>SC2G4521</td>
</tr>
</tbody>
</table>

Product Formats
Please select the product formats and quantity you require:

| Quantity | Electronic (PDF) - Single User: (USD 4500) | Electronic (PDF) - 1 - 5 Users: (USD 6300) | Electronic (PDF) - 1 - 10 Users: (USD 8550) | Electronic (PDF) - 1 - 15 Users: (USD 10800) |

* The price quoted above is only valid for 30 days. Please submit your order within that time frame to avail of this price as all prices are subject to change.

Contact Information
Please enter all the information below in BLOCK CAPITALS

<table>
<thead>
<tr>
<th>Title:</th>
<th>Mr ☐</th>
<th>Mrs ☐</th>
<th>Dr ☐</th>
<th>Miss ☐</th>
<th>Ms ☐</th>
<th>Prof ☐</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Last Name:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Email Address: *</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job Title:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Organisation:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>City:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Postal / Zip Code:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Country:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone Number:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fax Number:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Please refrain from using free email accounts when ordering (e.g. Yahoo, Hotmail, AOL)
Payment Information

Please indicate the payment method you would like to use by selecting the appropriate box.

☐ Pay by credit card: You will receive an email with a link to a secure webpage to enter your credit card details.

☐ Pay by check: Please post the check, accompanied by this form, to:
Research and Markets,
Guinness Center,
Taylors Lane,
Dublin 8,
Ireland.

☐ Pay by wire transfer: Please transfer funds to:
Account number 833 130 83
Sort code 98-53-30
Swift code ULSBIE2D
IBAN number IE78ULSB98533083313083
Bank Address Ulster Bank,
27-35 Main Street,
Blackrock,
Co. Dublin,
Ireland.

If you have a Marketing Code please enter it below:

Marketing Code: ____________________________

Please note that by ordering from Research and Markets you are agreeing to our Terms and Conditions at http://www.researchandmarkets.com/info/terms.asp

Please fax this form to:
(646) 607-1907 or (646) 964-6609 - From USA
+353-1-481-1716 or +353-1-653-1571 - From Rest of World