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

Description:
This report analyzes the worldwide markets for Electronic Bill Presentment and Payment in number of B2C electronic bills generated. The report provides separate comprehensive analytics for the US, Canada, Europe, and Rest of World. Annual estimates and forecasts are provided for the period 2013 through 2020. Also, a seven-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 79 companies including many key and niche players such as:
- ACI Worldwide
- Bottomline Technologies, Inc.
- Billentis
- Communications Data Group
- CSG Systems International, Inc.

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. MARKET OVERVIEW & TRENDS
      Proliferation of Internet Economy: A Fundamental Growth Driver
      Opportunity Indicators
      Table 1: Number of Internet Users Worldwide (in Million) and Penetration Percentage for Years 2001, 2011 & 2013 (includes corresponding Graph/Chart)
      Table 2: World Internet Economy (2013): Percentage Share Breakdown of Number of Internet Users by Country (includes corresponding Graph/Chart)
      Table 3: Worldwide Internet Penetration Rates (%) by Region: January 2014 (includes corresponding Graph/Chart)
      Rapid Mobile Broadband Penetration Provides the Platform for Future Growth
      Table 4: Global Mobile Broadband Subscriptions (in Million) in Developed and Developing Countries: January 2014 (includes corresponding Graph/Chart)
      Table 5: Worldwide Mobile Broadband Penetration Rate (%) by Region: January 2014 (includes corresponding Graph/Chart)
      Developments in Internet Security: A Prerequisite for the Growth of eBilling
      Increasing Use of Internet Enabled Smartphones Encourages Bill Payment through Mobile Phones
      The Rise of Customer Self-Service Infrastructure Bodes Well for EBPP
      Electronic Bill Presentment & Payment (EBPP): Market Overview
      Key Statistical Findings
      Table 6: Global Non-Cash Transaction Volumes (In Million) for the Years 2013 & 2015: Breakdown by Type of Transaction (includes corresponding Graph/Chart)
      Table 7: Bill Payment Behavior of Internet Connected Households (2013): Percentage Breakdown of Households by Preferred Mode of Payment (includes corresponding Graph/Chart)
      Table 8: Global Non-Cash Transactions (2013): Percentage Share Breakdown of Number of Transactions by Geographic Region (includes corresponding Graph/Chart)
      Key Benefits of EBPP Driving Adoption Worldwide
Convenience & Mobility
Increased Savings & Cost-Effectiveness
Streamlined Billing Workflow
Enhanced Transparency
Higher Banking Fees for Conventional Services
e-Billing: Emerges as a Competitive Customer Service Strategy
Growing Focus on Environmental Sustainability to Benefit EBPP
Migration to Paperless Work Environment Spells Opportunities for e-Billing
Bill Presentment Gains in Prominence
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 Opportunities
Launch of e-Bill Adoption Campaigns to Benefit Market Growth
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

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
Biller
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
Advantages
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
3. PRODUCT/SERVICE LAUNCHES

Official Payments Introduces E-Bill Presentment Service
FirsTech Launches Fusion EBPP platform
SmartPay Adds Convenience & Surcharge Fee Options to Its Payment Solution
Billtrust Unveils Updated Version of Invoice Gateway-EIPP Platform
TransCentra Unveils New Billing & Payment Solution
PPG Industries Industrial Unveils Electronic Billing Facility for Its Customers
Migrate Mulls Introduction of E-billing Solutions in Ecuador and Peru markets
Bank of East Asia Introduces EBPP Services for Corporate Cyberbanking and Cyberbanking Customers
QuickWater (TAK Technology, Inc.) to Introduce Singular Payments Powered fully integrated bill presentment & payment module
UnitedHealthcare Unveils Electronic Bill-Payment Service
BlueKite Unveils Trans-Border Bill Payment Service in Panama, Nicaragua and Ecuador
BATELCO Introduces eDebit Online Payment System
NIBSS Introduces NIBSS e-BILLSpay and Automated Direct Debit (ADD) Electronic Bill Payment Systems
Harland Financial Solutions Extends Electronic Funds Transfer (EFT) Product Portfolio
Western Union Upgrades its Speedpay Electronic Bill Payment Service
Webster Bank Launches eChecking Account
HDFC Bank Introduces Credit/Debit Card Based Mobile Payment Service

4. RECENT INDUSTRY ACTIVITY

Paymentus Completes Acquisition of Tele-Works, Inc.
Emerging Markets Payments and Madfoo3atCom for Electronic Payments Secure Order to Develop Jordan's Electronic Bill Presentment and Payment (EBPP) System
Ingenico Completes Ogone Acquisition
ACI Worldwide Set to Acquire Official Payments
TA Associates Concludes Majority Recapitalization of BluePay Processing, Inc
IBT and Payvers Enter Into Partnership to Provide Online Services
Harland Financial Solutions Reports Major Electronic Bill Presentment and Payment Deals
AvidXchange and Comdata Corporation Enter into Strategic Partnership
Union Bank Chooses Aliaswire & DirectBiller Platforms for Banks Total Biller Solution
Bank of America Renews Agreement with Fiserv for EBPP Services
TA Associates Acquires Minority Stake in BillDesk
MasterCard and VersaPay Enter Into an Strategic Alliance Agreement
BillingTree Enters into partnership With BestBill to Broaden Payment Options
Blackstone Technology Group Enters Into Partnership with Pageonce to Extend Pageonce to Utility Companies
SmartPay Reports Addition of Hiway Express Gas Station and Mel Roth Oil Co Inc. to its Extended Customer Base
ESI Healthcare Business Solutions and InstaMed Enter Into Partnership to Provide Electronic Healthcare Payment Solutions
Century Bank to Use Invoice Cloud for Providing EBPP Services
VersaPay and Wave Accounting Partner to Provide Electronic Payment Services for Wave Payroll
API Partners With NBS to Extend EBPP Service to NBS Customers
Wholesale Carrier Services Renews Contract With IDI Billing Solutions for CostGuard® and OnlineBill® Solutions

5. FOCUS ON SELECT PLAYERS IN THE EBPP ECOSYSTEM

ACI Worldwide (US)
6. GLOBAL MARKET PERSPECTIVE

Table 9: World Recent Past, Current & Future Analysis for Electronic Bill Presentment and Payment (EBPP) by Geographic Region
US, Canada, Europe, and Rest of World Markets Independently Analyzed with Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2013 through 2020 (includes corresponding Graph/Chart)

Table 10: World Historic Review for Electronic Bill Presentment and Payment (EBPP) by Geographic Region
US, Canada, Europe, and Rest of World Markets Independently Analyzed with Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for Years 2006 through 2012 (includes corresponding Graph/Chart)

Table 11: 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, and Rest of World Markets for Years 2006, 2014 & 2020 (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
Recent Industry Activity
Service Launches
Key Players

B. Market Analytics

Table 12: 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 2013 through 2020 (includes corresponding Graph/Chart)

Table 13: US Historic Review for Electronic Bill Presentment and Payment (EBPP): Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2006 through 2012 (includes corresponding Graph/Chart)

2. CANADA
A. Market Analysis
Outlook
Recent Industry Activity
Key Players

B. Market Analytics

Table 14: 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 2013 through 2020 (includes corresponding Graph/Chart)
Table 15: Canada Historic Review for Electronic Bill Presentment and Payment (EBPP): Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2006 through 2012 (includes corresponding Graph/Chart)

3. EUROPE

A. Market Analysis
Outlook
Recent Industry Activity
Key Players

B. Market Analytics

Table 16: 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 2013 through 2020 (includes corresponding Graph/Chart)
Table 17: European Historic Review for Electronic Bill Presentment and Payment (EBPP): Number of Business-to-Consumer (B2C) Electronic Bills Generated in Million for the Years 2006 through 2012 (includes corresponding Graph/Chart)

4. REST OF WORLD

A. Market Analysis
Outlook
Recent Industry Activity
Service Launches
Key Players

B. Market Analytics

Table 18: 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 2013 through 2020 (includes corresponding Graph/Chart)
Table 19: 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 2006 through 2012 (includes corresponding Graph/Chart)

IV. COMPETITIVE LANDSCAPE

Total Companies Profiled: 79 (including Divisions/Subsidiaries 80)
The United States (43)
Canada (3)
Europe (13)
The United Kingdom (6)
Rest of Europe (7)
Asia-Pacific (Excluding Japan) (16)
Africa (3)
Middle East (2)

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.

Product Name: Electronic Bill Presentment and Payment (EBPP) - Global Strategic Business Report
Web Address: http://www.researchandmarkets.com/reports/1382303/
Office Code: SCEJBXGT

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

<table>
<thead>
<tr>
<th>Quantity</th>
<th>Electronic (PDF) -</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single User:</td>
<td>USD 4500</td>
<td></td>
</tr>
<tr>
<td>1 - 5 Users:</td>
<td>USD 6300</td>
<td></td>
</tr>
<tr>
<td>1 - 10 Users:</td>
<td>USD 8550</td>
<td></td>
</tr>
<tr>
<td>1 - 15 Users:</td>
<td>USD 10800</td>
<td></td>
</tr>
</tbody>
</table>

Contact Information
Please enter all the information below in BLOCK CAPITALS

Title: [ ] Mr [ ] Mrs [ ] Dr [ ] Miss [ ] Ms [ ] Prof
First Name: __________________________________________
Last Name: __________________________________________
Email Address: * ______________________________________
Job Title: ____________________________________________
Organisation: _________________________________________
Address: ____________________________________________
City: ________________________________________________
Postal / Zip Code: ____________________________________
Country: ____________________________________________
Phone Number: _______________________________________
Fax Number: _________________________________________

* 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:

<table>
<thead>
<tr>
<th>Account number</th>
<th>Sort code</th>
<th>Swift code</th>
<th>IBAN number</th>
<th>Bank Address</th>
</tr>
</thead>
</table>
  | 833 130 83     | 98-53-30  | ULSBIE2D    | IE78ULSB98533083313083 | 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