



# Best Practices in Billing Communications

*Increasing Collections, Reducing Costs, and  
Improving Communications through  
Enhanced Billing Services*

**Ruth Griggs Fontana**  
RC Communications  
April 2006

## Ruth Griggs Fontana

Ruth Griggs Fontana has extensive experience developing and implementing strategic marketing and communications programs to deliver quantifiable results. She brings over 20 years of experience from the client and agency side in financial services, business-to-business and consumer services marketing; she's worked with global and market-leading companies such as American Express, Citibank, Dreyfus, and Official Payments. An expert in online and offline communications, she has developed a specialty in enhancing customer communications through the billing medium. As an independent marketing and communications consultant, Ruth applies her knowledge of financial services marketing best practices to higher education. Her mission is to help institutions improve communications, reduce costs and enhance relationships with students and families. Ruth's expertise also encompasses branding and graphic identity, public relations, market research, strategic and direct marketing, and business development.

### RC · COMMUNICATIONS

15 Cushman Road, White Plains, NY 10606  
Ruth Griggs Fontana, Principal  
ruthrccomm@aol.com  
914-949-1188

# Table of Contents

I.	Executive Summary .....	1
II.	Introduction.....	2
III.	What Effective Paper Billing Techniques Can Do for Your Organization .....	3
IV.	Background and Current Trends in EBPP .....	10
V.	EBPP Consumer Usage Preferences .....	14
VI.	The Benefits EBPP Brings to Billers and Customers.....	16
VII.	Build or Buy: Evaluating the Alternatives in Billing Services Delivery.....	17
VIII.	Best Practices in Billing Services.....	19
IX.	Adoption Marketing.....	30
X.	Student, Parent and Staff Response to Enhanced Billing Services .....	34
XI.	Results Against Objectives .....	35
XII.	Conclusion.....	38
XIII.	Bibliography.....	39