

Accelerated Bill Retrieval

Laurie, Andrea, and Preston

Accelerated Bill Retrieval | Executive Summary

- USPS delivery is a root cause for late fees and shut-offs. Cass and our clients need to shift from seeing traditional mail delivery as the default method for receiving invoices.
- Type of electronic delivery (EDI, email, Web posting) is dependent vendor. Though 90% of vendors have web sites.
- Cass's partnership with Arcadia (who is now shifting to a competitor of Cass) provides a strong model for developing internal capabilities for all or part of the automated bill retrieval process. This foundation and improves in technology create an opportunity to increase control of our invoice delivery.
- A phased approach to creating accelerated bill retrieval capabilities will be critical to reduce any negative impact to clients, leverage out existing support service strengths, and streamline the transition from Arcadia.

The three phases and the timeline are:

- **Pilot through end of 2025**

Credential management and download automation pilots; critical VCM and VM database elements

- **Scale up through Q2 of 2026**

Automated scheduling of invoice downloading and intake, initial ABR management and exception staffing;

- **Launch by 2026 Q3**

Transition from Arcadia, Integrate ABR process with VS support processes, system refinements and broader vendor intelligence

ABR | Business Functional Requirements

Credential Management

Improved Intake of Client credentials

- Client Portal submission for individual Credentials
- Template for bulk submission
- Automated scrubbing of initial data submission

Credential verification

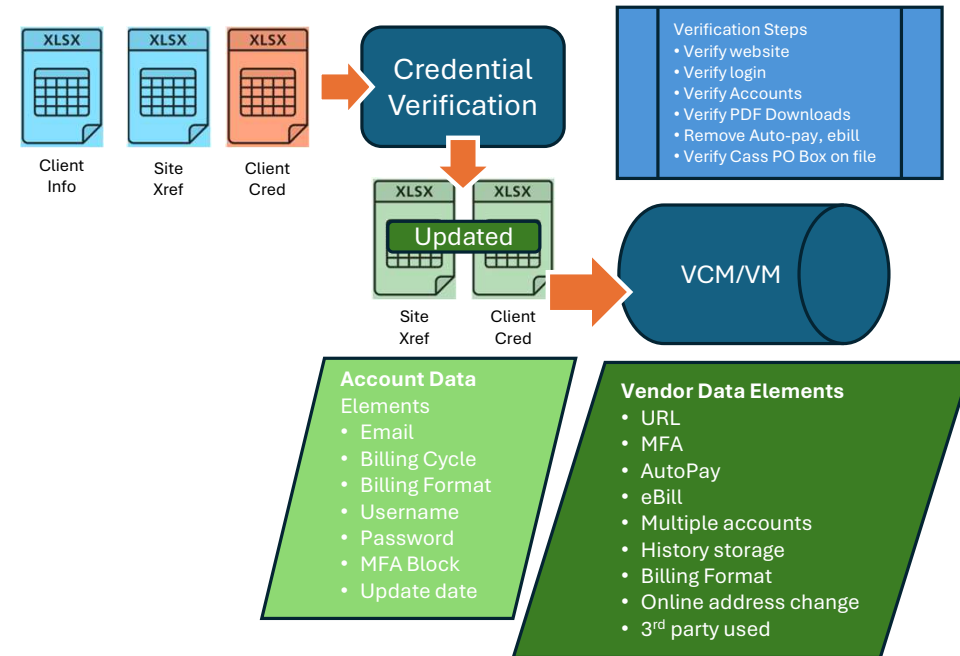
- BPO Pilot
- Automation of verification
- Orphan account management
- Credential creation process

Improvement of VCM and integration with VM Data integration

- Add key ABR data elements to VCM record and VM record
- Ability to update individual and bulk verified credentials and Vendor Intelligence

Queue System

- Tracking intake and status for account credentials
- Workflow distribution and management by status



ABR | Business Functional Requirements

Automated Document Download

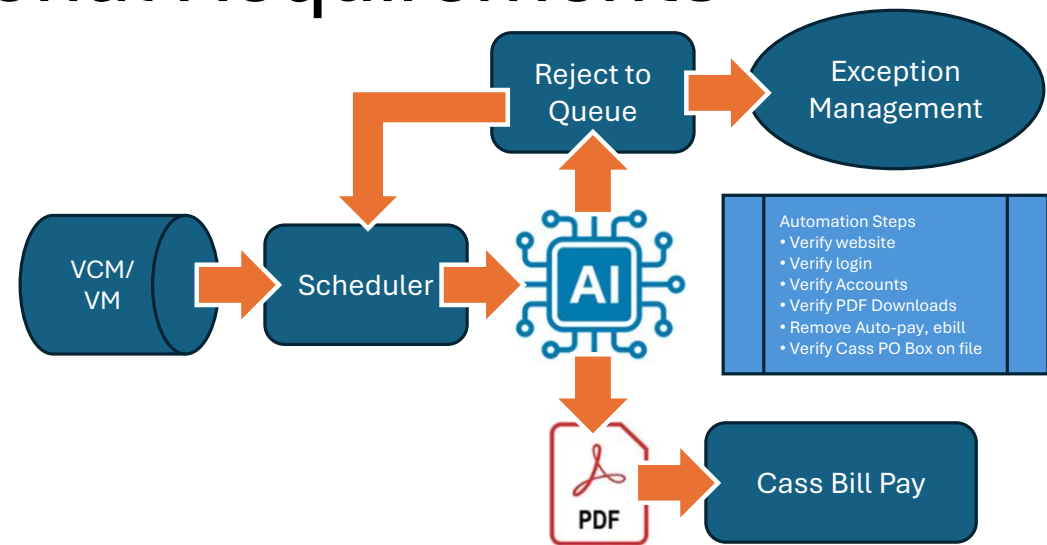
Scheduler

- Use account history to estimate bill availability
- Account Status tracking

Automated Access of Account and Identify new invoice

- Login, verify account, verify PDF, verify current bill

Download and Inject new PDF into Cass Bill Pay



ABR | Business Functional Requirements

Exception Management

Queue System

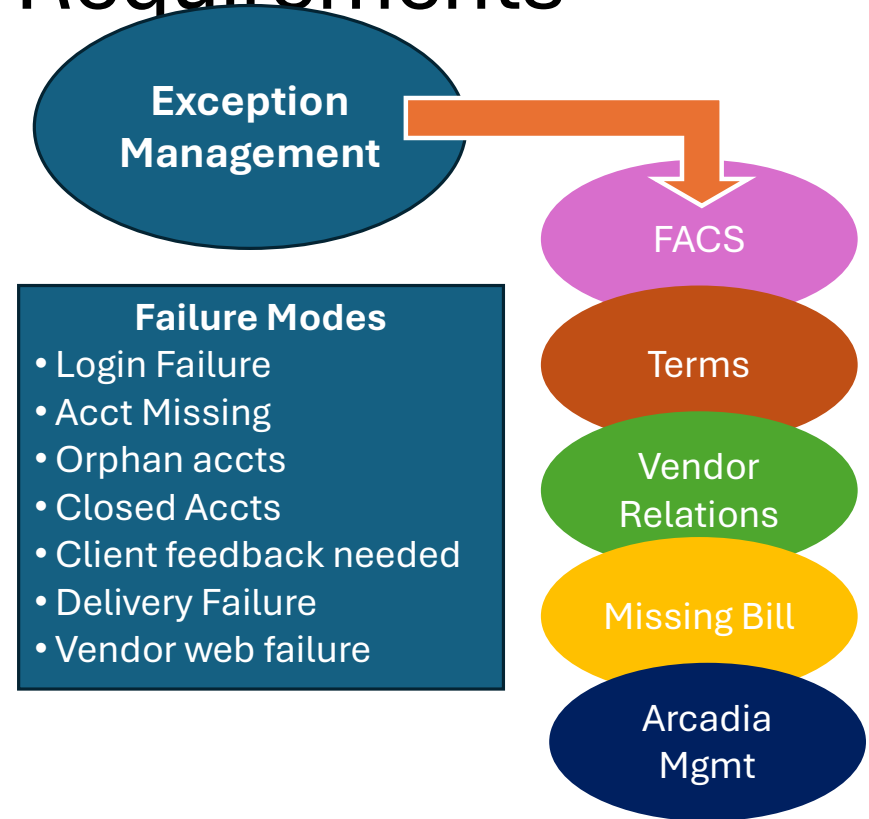
- Tracking intake and status for account credentials
- Workflow distribution and management by status

New Process Design

- Reviewing failure needs to existing processes for gaps

Automation Support

- Integrate automation elements to VS support processes (web login, find/download PDF, etc)



ABR | Implementation Priorities and Timeline

People

- BPO credential pilot team
- Pilot ABR Management team
 - Manual import of verified credentials
 - Resolve exceptions/failures

Process

- Cred Verification Process Design
- Schedule and download process design
- Exception process design

Technology

- AI Invoice download pilot
- PDF push through Cass Bill Pay
- Improvement of VCM and VM data base
- Initial Work queue system

2025

Scale Up

- Staff for ABR management and exception Processing

- Exception process refinement
- Expand/adapt support processes for ABR

- ABR Workflow queues for cred and exceptions
- Integrate scheduled PDF download to automated invoice intake
- Add automation to VS processes (login, bill retrieval)

2026 Q1-Q2

Launch

- Ramp up staffing for Arcadia and credential management

- Fully integrate ABR processes with VS Support processes
- Arcadia transition process

- Vendor Intelligence refinement

2026 Q3

First meeting summary | Credentials

The meeting focused on addressing the workflow for credential management, intake, validation, and resolution processes, as well as future technology needs to streamline operations. Key points included:

1. Credential Management:

- Group and Individual Credential Intake: Establishing processes for credential intake with validation mechanisms at both group and individual levels.
- Credential Validation: Creating workflows for validating credentials, identifying discrepancies, and handling unmatched or inactive accounts.
- Orphan Accounts: Managing unlinked or orphan accounts and determining next steps.

2. Technology Requirements:

- Client Portal Integration: Developing technology to connect a client portal with VCM (Vendor Credential Management) for seamless credential intake and processing.
- Credential Scrubbing: Automating the scrubbing and validation of credentials to minimize manual intervention.
- Queue System: Implementing a queue system for escalations and human intervention where needed.
- PDF Management: Ensuring downloaded documents (e.g., invoices) are in usable formats and tracking delivery failures effectively.

3. Future State Vision:

- Automation and AI: Utilizing bots or AI to handle repetitive tasks like credential validation, logging into websites, and retrieving invoices.
- Client Sensitivity: Addressing client concerns about outsourcing sensitive information by exploring in-house solutions as a long-term goal.
- Vendor Intelligence: Gathering actionable insights about vendors to improve processes and reduce inefficiencies.

4. Resource Planning:

- Tracking the performance of the current BPO (Business Process Outsourcing) team and determining resource needs for scaling up credential management projects.
- Creating a Microsoft Planner-based system to manage projects, assign priorities, and monitor progress.

5. Immediate Deliverables:

- Developing high-level business and technology requirements for the credential management program by the end of the month.
- Reviewing Dean's user interface prototype for its applicability to current credential management needs.

6. Draft process mapping

- Preston to draft process mapping based on the previous research with Alexi

Action Steps

1. Technology Development:

- Set up a meeting with Dean to review and potentially expand his user interface prototype.
- Begin designing a client portal for credential intake with integration into VCM.

2. Process Improvement:

- Define clear workflows for credential intake, validation, and resolution, including detailed status tracking.
- Develop a queue system for escalations, credential validation failures, and delivery issues.

3. Resource Allocation:

- Use the Microsoft Planner system to organize projects, prioritize tasks, and track resource requirements.
- Assess the BPO team's capacity and performance to determine additional resource needs.

4. Vendor Intelligence:

- Collaborate with the team to define vendor intelligence questions and processes for gathering insights.

5. Client Sensitivity:

- Evaluate the long-term feasibility of in-house credential management to address client concerns about data privacy.

6. Follow-up Meetings:

- Schedule a follow-up meeting to discuss scheduling, downloading, and management components that were not fully addressed.

7. Documentation:

- Compile a list of known issues with current processes, including credential and delivery failures, to inform future technology requirements.
- Draft and finalize detailed business and technology requirements for the credential management initiative by the end of the month.

Accelerated Bill Retrieval | Planning Segments

Credentials

Scheduling

Download

Management

Resolution Queue

- Login Failures
- Missing Accounts
- New Accounts
- Closed Accounts
- Client feedback
- Delivery Failure

Scheduling
Requirements

- Frequency based on
Vendor Intelligence

Download needs

- LLM technology for
portal
- Update status for
failures

Operations
Management

-

Second Meeting | Focus

Intake Business Requirements (capacity goals for onboarding)

- Clients can upload individual account credential or individual vendor issues
 - Variation of this for maintenance
- Flag accounts with MFA blocks (other blocked status)
- Visibility of update date for a credential
- Ability to load vendor web capabilities, suitability for ABR vs MS/FACS/Paynow (vendor intelligence)
- Credential Creation process added with credential validation process
- Automation of the credential validation process to quickly validate if the login works and match to siteXref list of accounts

Second Meeting Summary

Meeting Summary

Date: 2025-05-16 **Duration:** 48 minutes **Participants:** Dean Miller, Laurie Boogaard, Preston Pickett, Andrea Caleodis

Business Requirements

1. Invoice Download Automation POC

- **Primary Objective:** Automate the process of downloading vendor invoices
- **Key Components:**
 - Utilize LLM technology to interact with vendor portals
 - Implement automated login capabilities
 - Develop invoice download functionality
- **Status:** Currently in development/initial phase

2. Vendor Credentials Management

- **Primary Objective:** Maintain accurate vendor credential information
- **Current State:** Using VCM (Vendor Credential Management) system
- **Key Points:**
 - Room for improvement identified
 - Integration with POC outcomes expected
 - Focus on accurate credential representation

3. Scheduling Mechanism

- **Primary Objective:** Develop automated scheduling system for invoice retrieval
- **Status:** Conceptual phase
- **Proposed Features:**
 - Leverage existing vendor data for timing patterns
 - Monitor invoice availability frequencies
 - Implement vendor-specific scheduling
 - Track and analyze vendor patterns for multiple accounts

Key Discussion Points

- **Exception Handling ("Unhappy Paths")**
 - Acknowledgment that 80% of operational work involves handling exceptions
 - Need to identify and document potential failure scenarios
 - Focus on making operational processes more reliable
 - Importance of proper visibility for monitoring issues

Data Intelligence

- Utilize existing vendor data to understand:
 - Invoice availability patterns
 - Frequency of updates
 - Vendor-specific behaviors
- Plan to implement pattern recognition for multiple vendor accounts

Action Items

1. **Preston Pickett:**
 - Review and finalize documentation
 - Share updated document with Dean Miller
2. **Laurie Boogaard:**
 - Schedule next week's meeting
 - Prepare agenda for discussing "unhappy paths"
3. **Team:**
 - Prepare for detailed discussion of exception scenarios
 - Review current operational challenges
 - Consider support requirements for identified issues

Next Meeting Focus

- Detailed review of component "chunks"
- Analysis of potential failure scenarios
- Definition of support requirements for exception handling

Notes

- Meeting focused on establishing foundation for automated invoice processing system
- Emphasis on practical operational considerations
- Recognition of complexity in exception handling
- Team aligned on importance of visibility and monitoring

Premier Upload file.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Mailing Address	Paperless	Autopay	Action	CredentialID	Date Worked	PrimaryVendor	VendorName	ShipperNumber	ClientName	UserName	Password	PortalUrl	Expiration	Credentials
179	Y	Y	Y	AddCred		5/16/2025	NRGBU10087A	NRG BUSINESS MARKETIN	740900	PetSmart	AirAuditor2034@engieins	Energy123!	https://myaccount.directenergy.co		
180	Y	Y	Y	AddCred		5/16/2025	NRGBU10087A	NRG BUSINESS MARKETIN	740900	PetSmart	AirAuditor2034@engieins	Energy123!	https://myaccount.directenergy.co		
181	Y	Y	Y	AddCred		5/16/2025	NRGBU10087A	NRG BUSINESS MARKETIN	740900	PetSmart	AirAuditor2034@engieins	Energy123!	https://myaccount.directenergy.co		
182	Y	Y	Y	AddCred		5/16/2025	NRGBU10087A	NRG BUSINESS MARKETIN	740900	PetSmart	AirAuditor2034@engieins	Energy123!	https://myaccount.directenergy.co		
183	Y	Y	Y	AddCred		5/16/2025	NRGBU10087A	NRG BUSINESS MARKETIN	740900	PetSmart	AirAuditor2034@engieins	Energy123!	https://myaccount.directenergy.co		
184	Y	Y	Y	AddCred		5/16/2025	NRGBU10087A	NRG BUSINESS MARKETIN	740900	PetSmart	AirAuditor2034@engieins	Energy123!	https://myaccount.directenergy.co		
185	Y	Y	Y	AddCred		5/16/2025	NRGBU10087A	NRG BUSINESS MARKETIN	740900	PetSmart	AirAuditor2034@engieins	Energy123!	https://myaccount.directenergy.co		
186	Y	Y	Y	AddCred		5/16/2025	NRGBU10087A	NRG BUSINESS MARKETIN	740900	PetSmart	AirAuditor2034@engieins	Energy123!	https://myaccount.directenergy.co		
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199	Y	Y	Y	AddCred		5/16/2025	NRGBU10087A	NRG BUSINESS MARKETIN	740900	PetSmart	AirAuditor2034@engieins	Energy123!	https://myaccount.directenergy.co		

Key steps

- Credential Intake
- Credential Validation
- Download Validation
- Scheduled Download
- PDF injection
- Exception Queue Management
- Login Failure Recovery
- Download Failure Recovery

Example of scheduling analysis

- Target a current URJ vendor
- Download 6 months of bill records
- Statement/invoice date review by account
 - Difference between statement dates by account

Test Bill prediction model

- Average of gap in previous 6 months of bills (calendar days)
- 61% with average gap
- 95% within average gap +4

0-1	72.7%
1-2	82.2%
2-3	86.2%
3-4	94.8%
4-5	98.6%
5-6	98.7%
6-7	98.8%
7-8	99.0%
8-9	99.1%
9-10	99.1%
10-11	99.2%
11-12	99.3%
12-13	99.4%
13-14	99.4%
15+	100.0%

Credential Intake

New Client
Onboarding

New Account
Set-up

Credential
Recovery

Credential Validation

New Client
Onboarding

New Account
Set-up

Credential
Recovery

Download validation

New Client
Onboarding

New Account
Set-up

Credential
Recovery

Credential Intake

New Client
Onboarding

New Account
Set-up

Credential
Recovery

Unhappy path

Scheduling

Download

Login Failure

- Web Issue
- Utility Issue
- View Account
 - Acct closed
- Invoice Available
- MFA Issue

Current invoice not available within 5 days

- Refer person, for attended automation attempt
- If fails, manual recovery actions
 - Account missing
 - Web Issue (non-cred)
 - Aged bill
 - Account Number Change
 - Vendor Web Change

Accelerated Bill Retrieval Expansion

Automated retrieval of client invoices from vendor web sites has been a useful method to overcome the increasing number of postal delays and delivery failures through traditional mail delivery. Additionally, market competition requires that Cass Utilities plan to exit using Arcadia, our current third-party provider for automated invoice retrieval from vendor websites.

The following is summary of the key technology services required for invoice retrieval and the critical operational processes needed for credential management and any exception management through the login and retrieval processes.

Additionally, we have identified a number of questions that we will need to answer as we establish new web bill retrieval processes.

Systematic Processes

- Scheduling bill retrieval actions for an account
- Deliver credential and URL for an account
- Establishing and maintaining vendor
 - Systematically login
 - Navigate website
 - Identify current invoice
- Identify and download current invoice for account
- Automated invoice Ingestion for Cass processing
- Dashboard/Process Reporting
 - By vendor, client, account status

Operational Processes

- Identify Target Accounts
- Obtain Account Credentials from Clients
- Credential Creation
- Credential Management
 - Supporting account updates/changes
- Vendor Web Management
 - Supporting website/URL changes
- Exception Handling when previous enrolled accounts have login or bill retrieval failures.
 - Including client or vendor follow up
- Account/Vendor Monitoring and Resolution Success Validation

Technical Staffing Roles

- RPA programing (on-going) [1, 3-5]
New vendor set-up
Break/Fix
- Integration with Cass Systems (ad hoc/project)
[6 and 7]

Systematic Service Delivery

1. Scheduling bill retrieval actions for an account
2. Ad Hoc bill retrieval for Cass MB/Terms Processes
3. Deliver credential and URL for an account
4. Establishing and maintaining vendors
 - a. Systematically login
 - b. Navigate website
 - c. Identify current invoice
5. Identify and download current invoice for account
6. *Automated invoice Ingestion for Cass processing*
7. Dashboard/Process Reporting
 - a. By vendor, client, account status

Current Arcadia process split represented by underlined for Arcadia and *Italic* for processes shared between Arcadia and Cass.

Operational Staffing Roles

- RPA Manager
 - Process/workflow management
 - Target account
 - Monitor of process successes
- Credential creation and management (team)
 - Creation of Credentials
 - Maintenance of Credentials
 - Vendor Web Management
- Exception Handling (team)
 - Client Follow-up
 - Vendor Follow-up

Operational Processes

1. Identify Target Accounts
2. Obtain Account Credentials from Clients
3. Credential Creation
4. Credential Management
 - a) Supporting account updates/changes
5. Vendor Web Management
 - a) Supporting website/URL changes
6. Exception Handling when previous enrolled accounts have login or bill retrieval failures.
 - a) Including vendor follow up
 - b) client follow up
7. *Account/Vendor Monitoring and Resolution Success Validation*

Current Arcadia process split represented by underlined for Arcadia and *Italic* for processes shared between Arcadia and Cass.

Questions

Strategic Capacity Goals

- Arcadia's contacted activity: One touch on 10k accounts per month.
Can be increased based on ability to feed that level of accounts.
- What is the ramp up needed for Cass to build the internal capability?
Current Arcadia process is over 200 vendors (including current expansion by MasterID)
[Note there are also 97 EDI vendors, by MasterID]
- What is the new account volume that Cass expects to feed into the process?

3rd Party focused

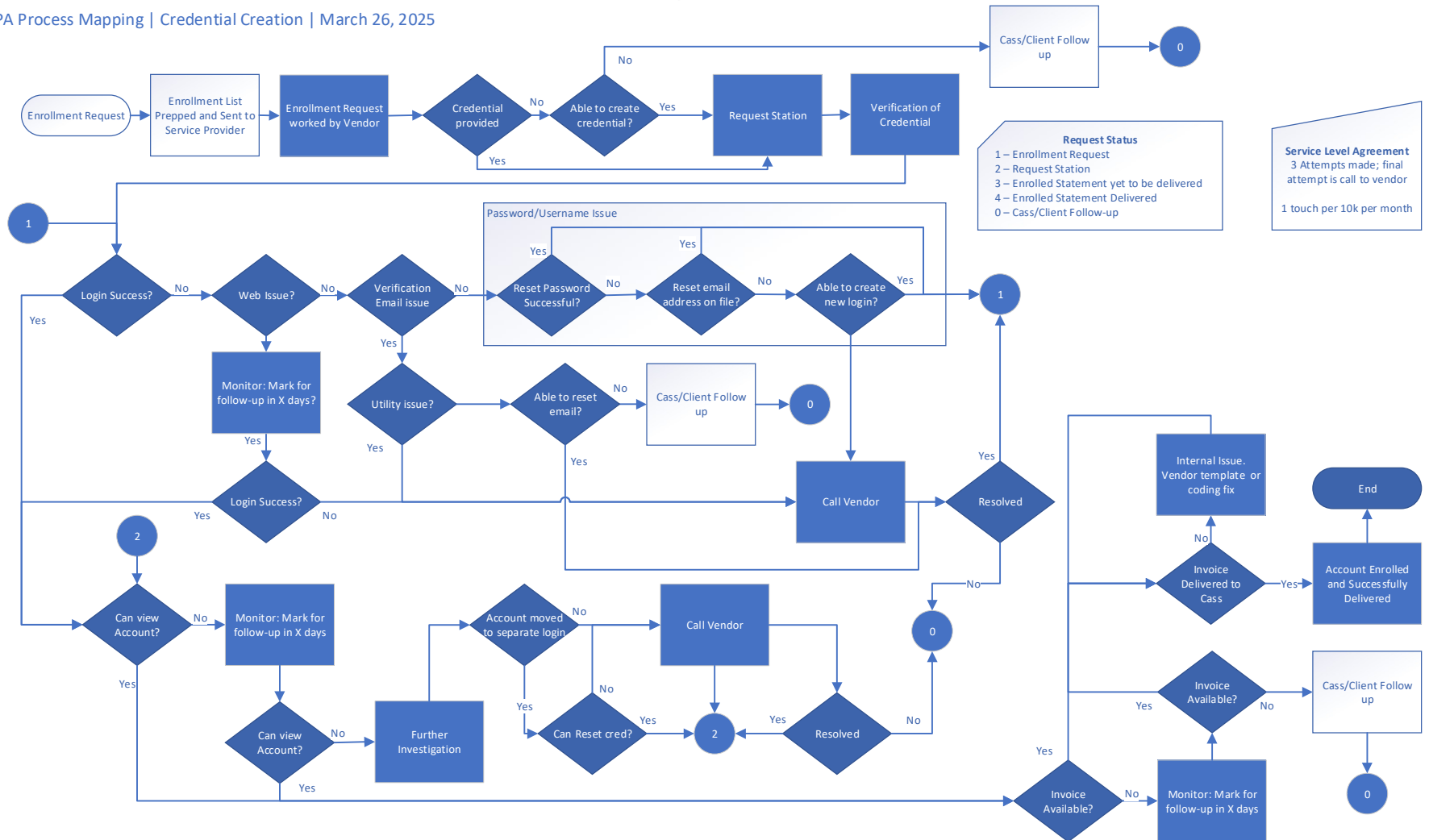
- What are the 3rd party capabilities for support? What are the 3rd party process ownership? What does Cass need to feed 3rd party?
- What is the ideal split of systematic processes and operational processes between Cass and 3rd Party?
Different from the Arcadia division of labor documented? How does this split maximize capacity?

Additional critical capacities for success

- What options are available for non-log in vendors to expand?
- What is our enrollment success rate? 60% (after up to 3 touches, average across enrollments)
- What are the key success drivers? vendor support, client support (for Tax IDs, etc)
- How can Cass increase success through support previously registered accounts or site Tax IDs?
- Client Portal for information/communication exchange opportunity

Current state Credential Management Process Map

RPA Process Mapping | Credential Creation | March 26, 2025



Current state Exception Management Process Map

RPA Process Mapping | Exception Processing | March 26, 2025

