

# Billing at AT&T

# A high-trust, low stress phone bill

## THE CHALLENGE

At AT&T billing was the top call driver across all customer support channels. Additionally, a negative billing experience was the largest detractors from customer happiness measures.

## MY CONTRIBUTIONS

I was the lead experience designer working across physical and digital touch points to deliver a friction-less, easy to understand billing experience.

## OUR SOLUTION

An complete overhaul of a legacy billing system that dramatically simplified artifacts and intuitively surfaced information that customers needed to understand.

"Paying your bill early is just giving your money away.  
I learned that from my dad when I was in college." -Candice

## CONTEXT

After synthesizing extensive research with customers about how they thought about money, bills, billing and payments we identified 6 design principles that we could measure the success of our work against.

## THIS ARTIFACT

We created several customer billing journeys and identified touch points within those journeys to demonstrate the new billing design principles. At this stage these were not complete reference documents, but a tool to communicate with other team about the direction we were taking.

## NEXT STEPS

Ultimately I evolved these designs into the actual reference designs that the production engineers would use to build the next iteration of the billing interactions on the website, app and printed bills.

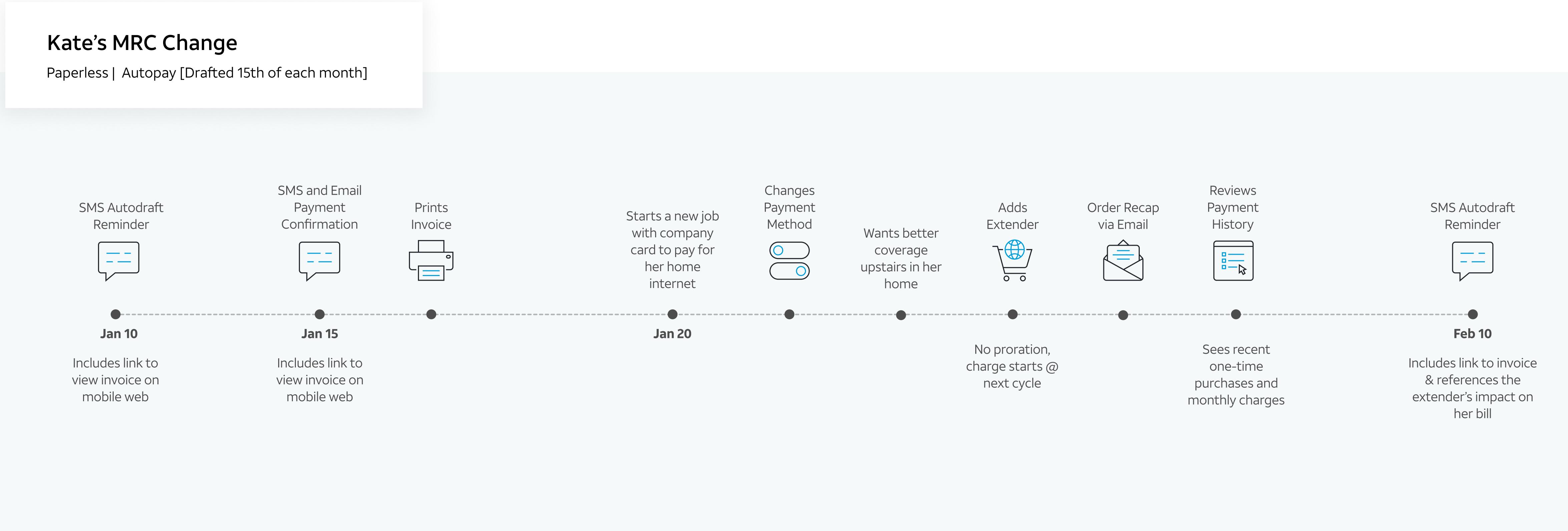
# Account Management - Billing



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## CUSTOMER JOURNEY



### ■ ■ ■ DESIGN TECHNOLOGY

# Earning Trust

Our research has shown that there is a trust deficit in billing to be overcome. The rebuild trust we are making and delivering on promises through communication cadences (SMS and/or email) that are strongly aligned to the billing artifacts across channels.

## Predictable communication cadences

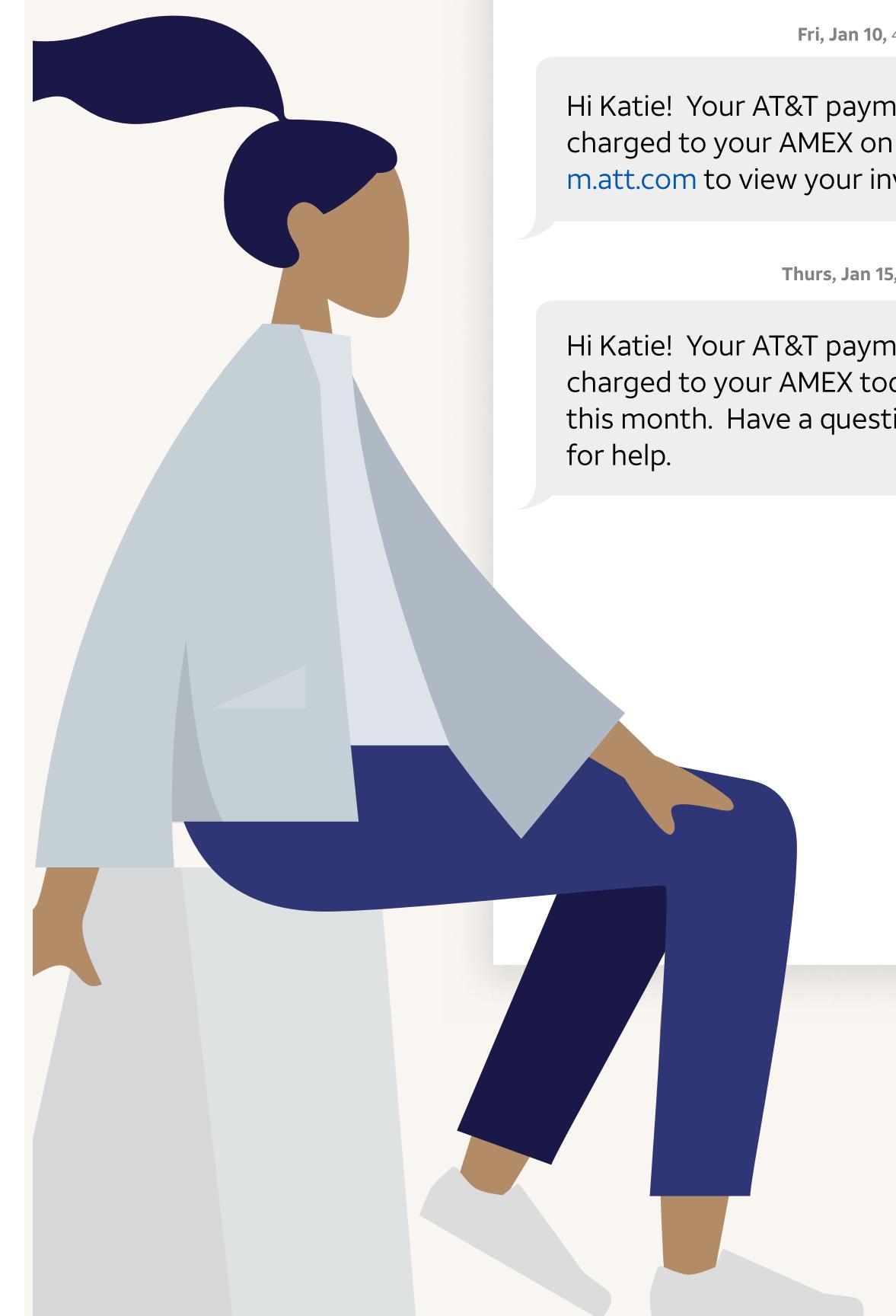
- Customized to user preference
- Highlights high consequence billing activity
- Creates confidence that we're working for them

## Simplified interactions

- Focus on completed tasks
- Emphasis on most important details
- Establishes confidence to self-serve

## Capabilities to explore more

- Reduces redundancy and clutter
- Balances transparency with ease of use



9:41

AT&T

Fri, Jan 10, 4:15 PM

Hi Katie! Your AT&T payment of \$60.00 will be charged to your AMEX on 1/20. You can visit [m.att.com](#) to view your invoice.

Thurs, Jan 15, 9:00 AM

Hi Katie! Your AT&T payment of \$60.00 was charged to your AMEX today, so you're all set for this month. Have a question? Visit [m.att.com](#) for help.

9:41

AT&T

My Internet Bill

Dec 23 - Jan 22, 2020

Your autopay was completed on Jan 20 and you're all set!

**\$60.00**

Total charges

**Paid Jan 20, 2020**

via AMEX ending in 1894

	Internet 75	\$60.00
	5850 Marshall St Oakland, CA 94609	

[View/Print Statement as PDF](#)

# Clear communication

This is an example of a ‘key moment’ in the story. Use this larger format to place emphasis on a step in the journey and highlight a UX decision that’ll be key to getting the broader experience right.

## Predictable communication cadences

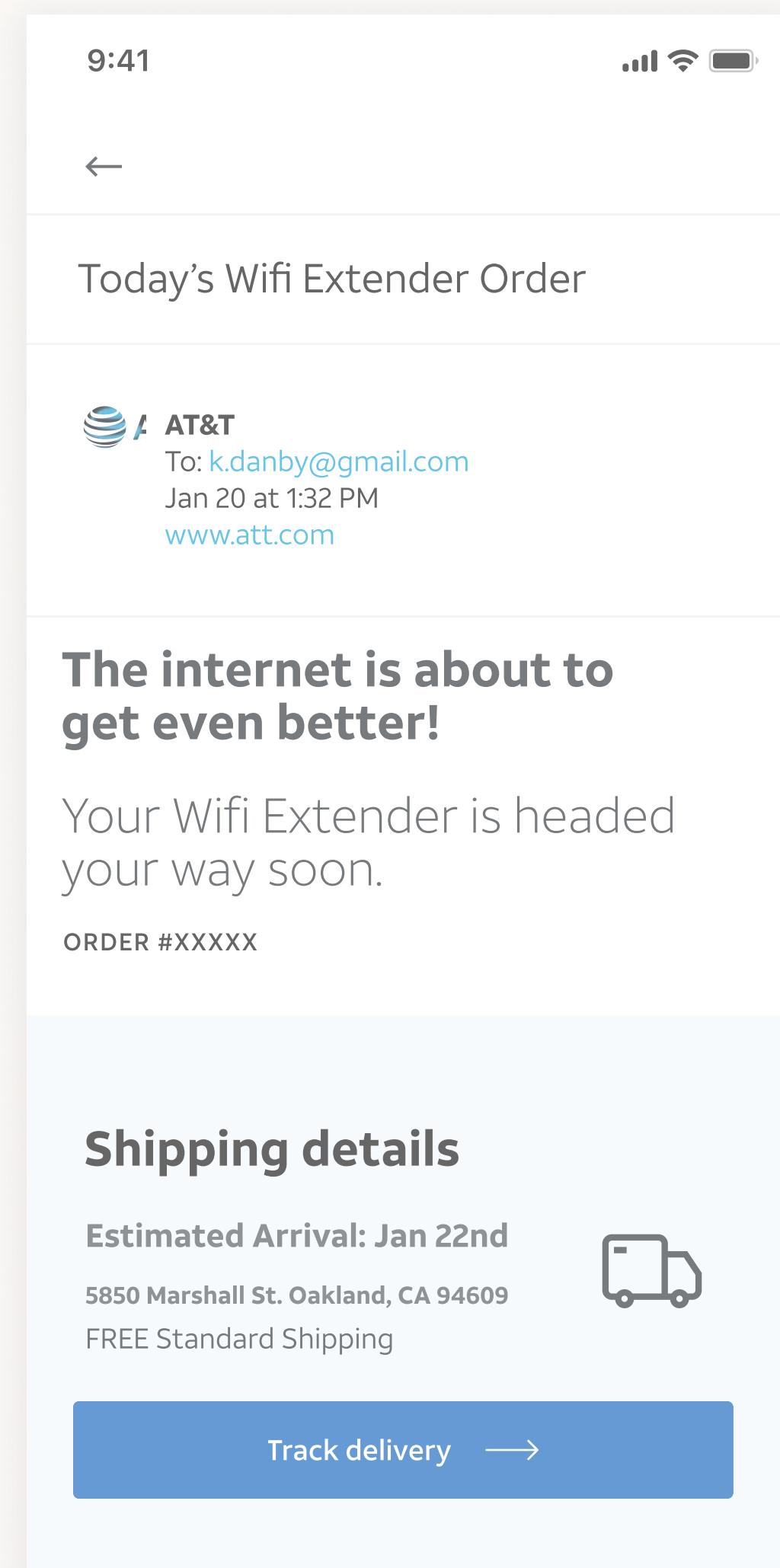
- Describe what’s important and why
- Call out any key enablers
- List assumptions

## Simplified interactions

- Describe what’s important and why
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## Capabilities to explore more

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## Today's order recap

You added a wifi extender to your 5G Wireless Broadband home internet service.

<b>5G Wireless Broadband</b>	<b>\$60.00</b>
<b>5850 Marshall St Oakland, CA</b>	
<b>Wifi Extender</b>	<b>\$5.00</b>
<b>Due Monthly</b>	<b>\$65.00</b>
We will start charging you for your wifi extender on your next statement (Jan 23 - Feb 22).	
<b>Due Today</b>	<b>\$0.00</b>

## What's next...

Here's what to know and how to prepare for your great new internet service

- When your equipment ships we'll notify you at [k.danby@gmail.com](mailto:k.danby@gmail.com).
- When you receive your equipment, you'll set it up with the help of our **Quick Start Guide** that will be in the box.



# Purposeful Organization

We know that phone support is the most relied-upon channel for customers when billing feels like it's gone wrong. We want to leverage what users are getting out of that interaction in our digital and print billing experiences. A step-by-step story of the account for a given product that highlights cause and effect,

## Tells a story of the account history

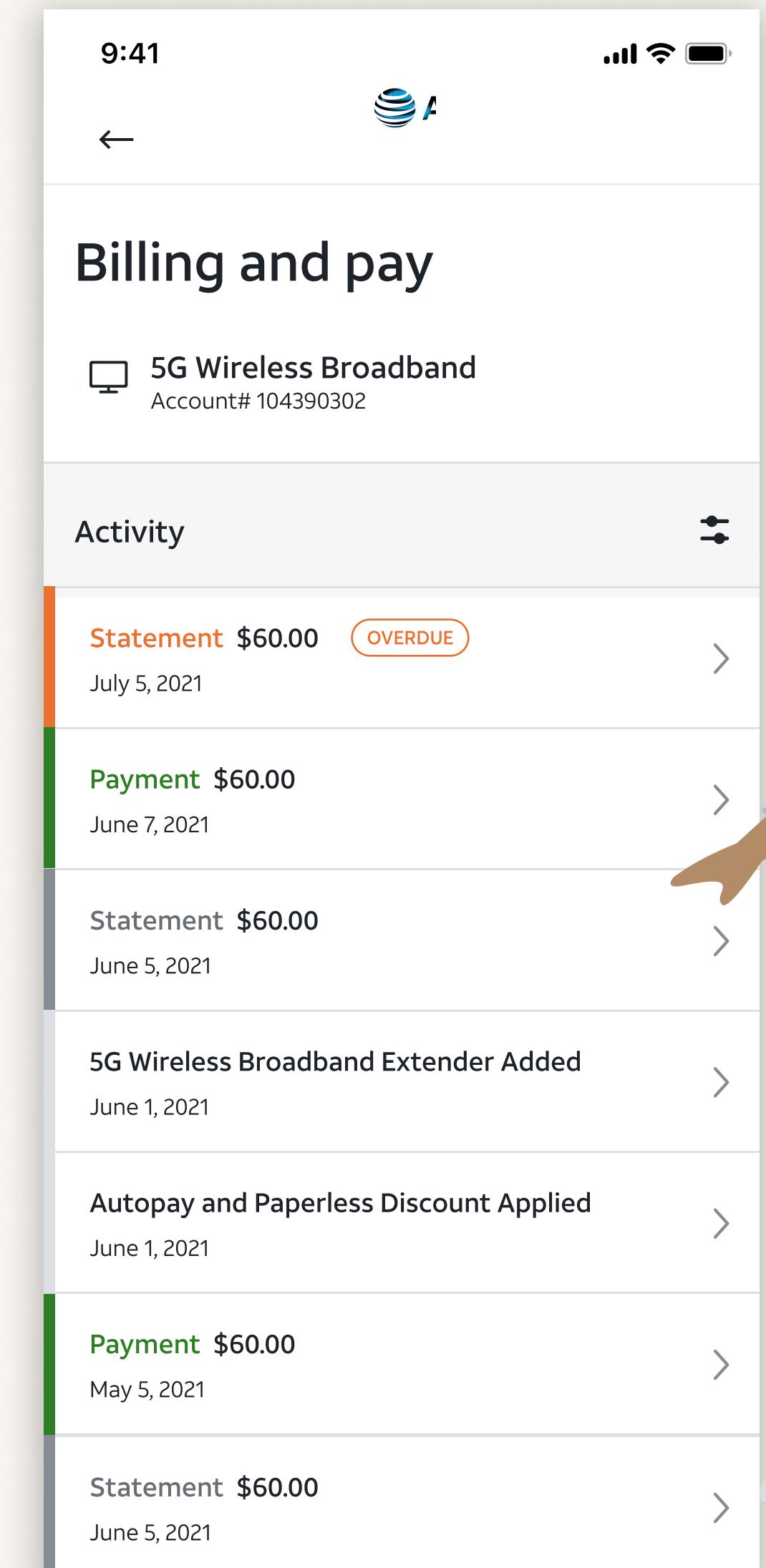
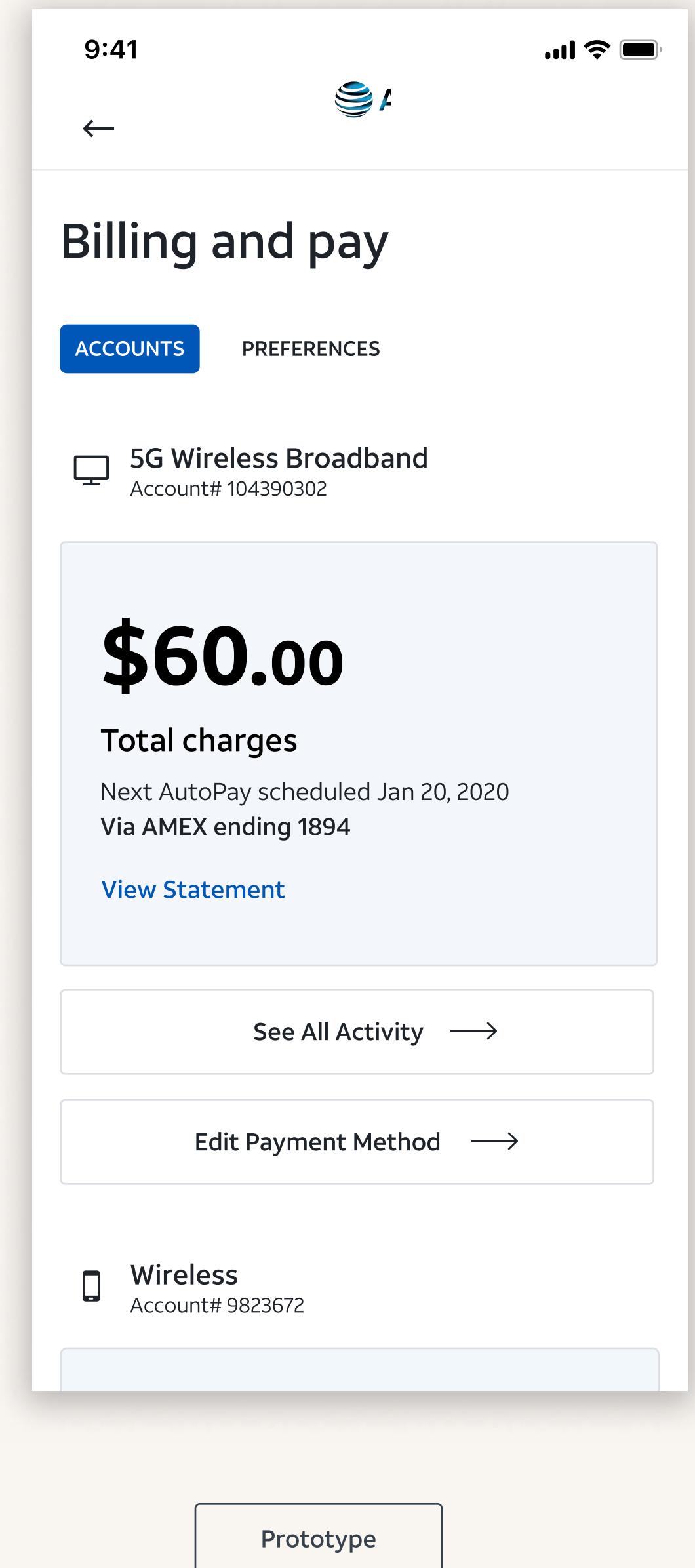
- Allows customers to understand 'what happened' without needing to call and ask for help
- Surfaces the account history details so that users don't have to view multiple screens to answer one question

## Reduces the complexity of account management flows

- Puts billing management options in one place
- Communicates benefits of the happy path experience

## Extensible across product and user-type

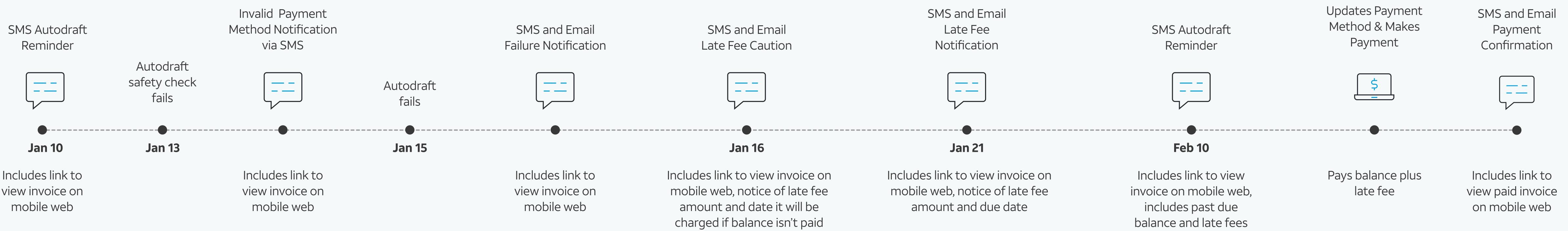
- Organization that can accommodate multiple products with different preferences for each product
- Activity feed accommodates multiple users on one account
- Clusters activity by product



## CUSTOMER JOURNEY

### Jacks' Payment Failure

Paperless | Autopay [Drafted 15th of each month]



# Real-time information

This is an example of a ‘key moment’ in the story. Use this larger format to place emphasis on a step in the journey and highlight a UX decision that’ll be key to getting the broader experience right.

## Dynamic presentation of billing data

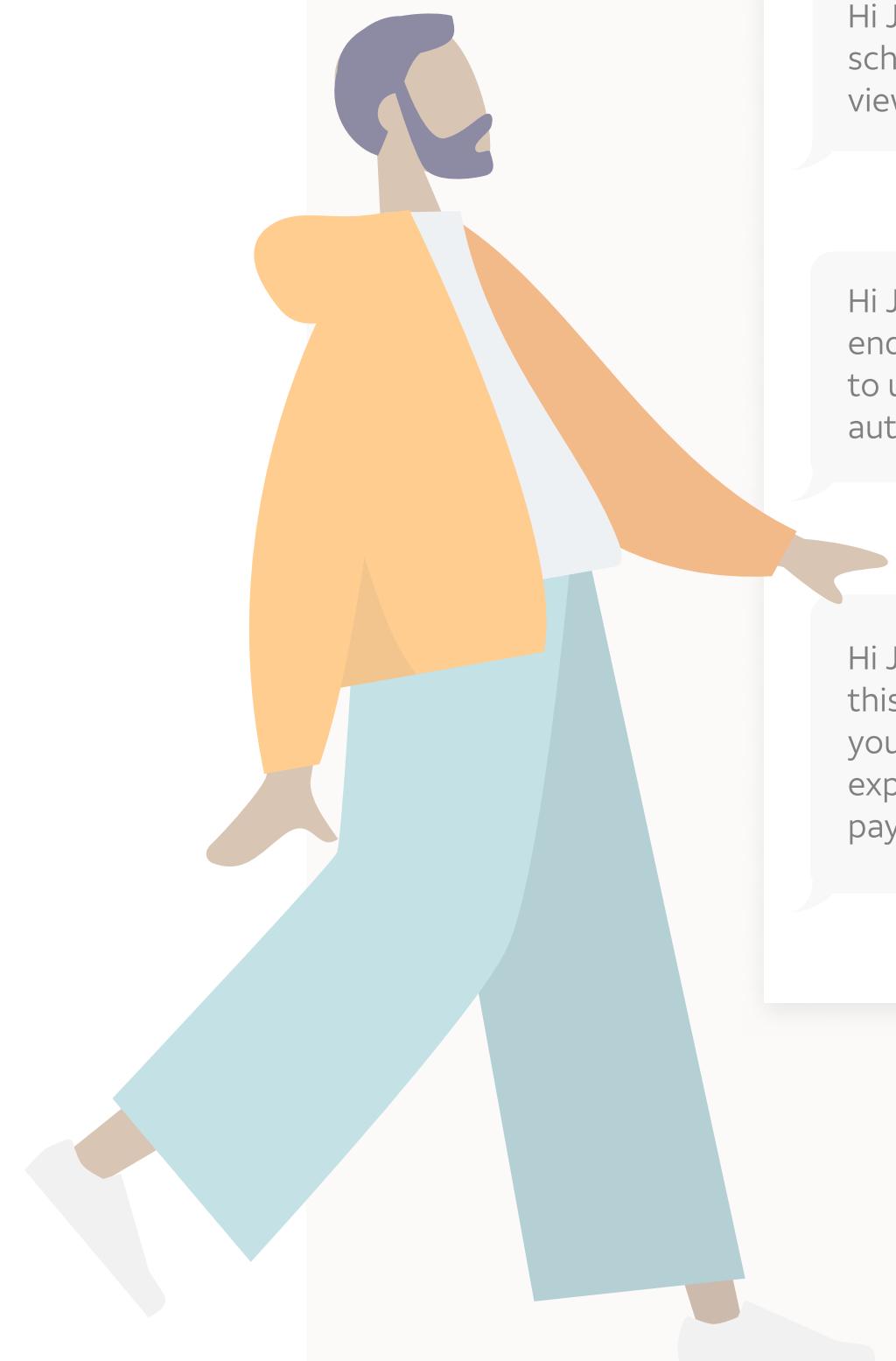
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## Proactive notifications

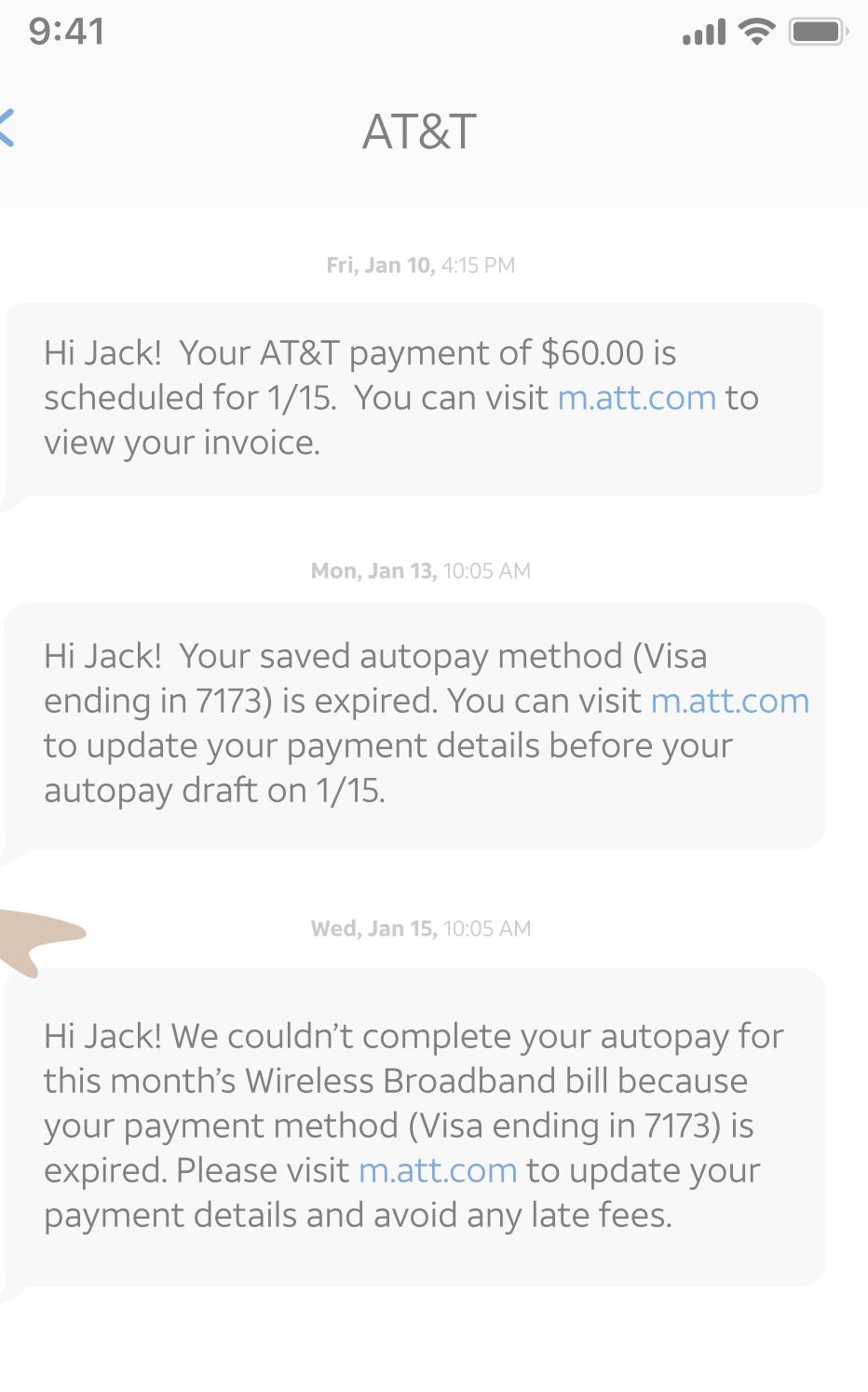
- Describe what's important and why
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## Clear pathways to resolve problems

- Describe what's important and why
- Call out any key enablers
- List assumptions



Prototype



A screenshot of a mobile web browser displaying an AT&amp;T bill statement. At the top, it says "9:41" and shows the AT&amp;T logo. The title "My Internet Bill" is followed by the period "Jan 1 - Jan 31, 2020". Below this, a red-bordered box contains a warning: "Your autopay method is out-of-date. Let's fix that!". The main section shows a large "\$60.00" in bold, followed by "Total charges" and "Due by Jan 21, 2021". It also says "Updated payment method needed". A blue button labeled "Edit Payment Method" with a right-pointing arrow is visible. Below this, a table lists a service: "Internet 75" for "\$60.00" at "356 Clinton St Brooklyn, NY 11231". At the bottom, a button says "View/Print Statement as PDF" with a right-pointing arrow.

# Adaptivity

The digital bill can adapt to the current circumstances of the account and show just what is relevant to that user. Instead of asking customers to do their own billing forensics investigation, we are surfacing the most-important information and allowing them to flow easily between relevant documents.

## Dynamic presentation of real-time data

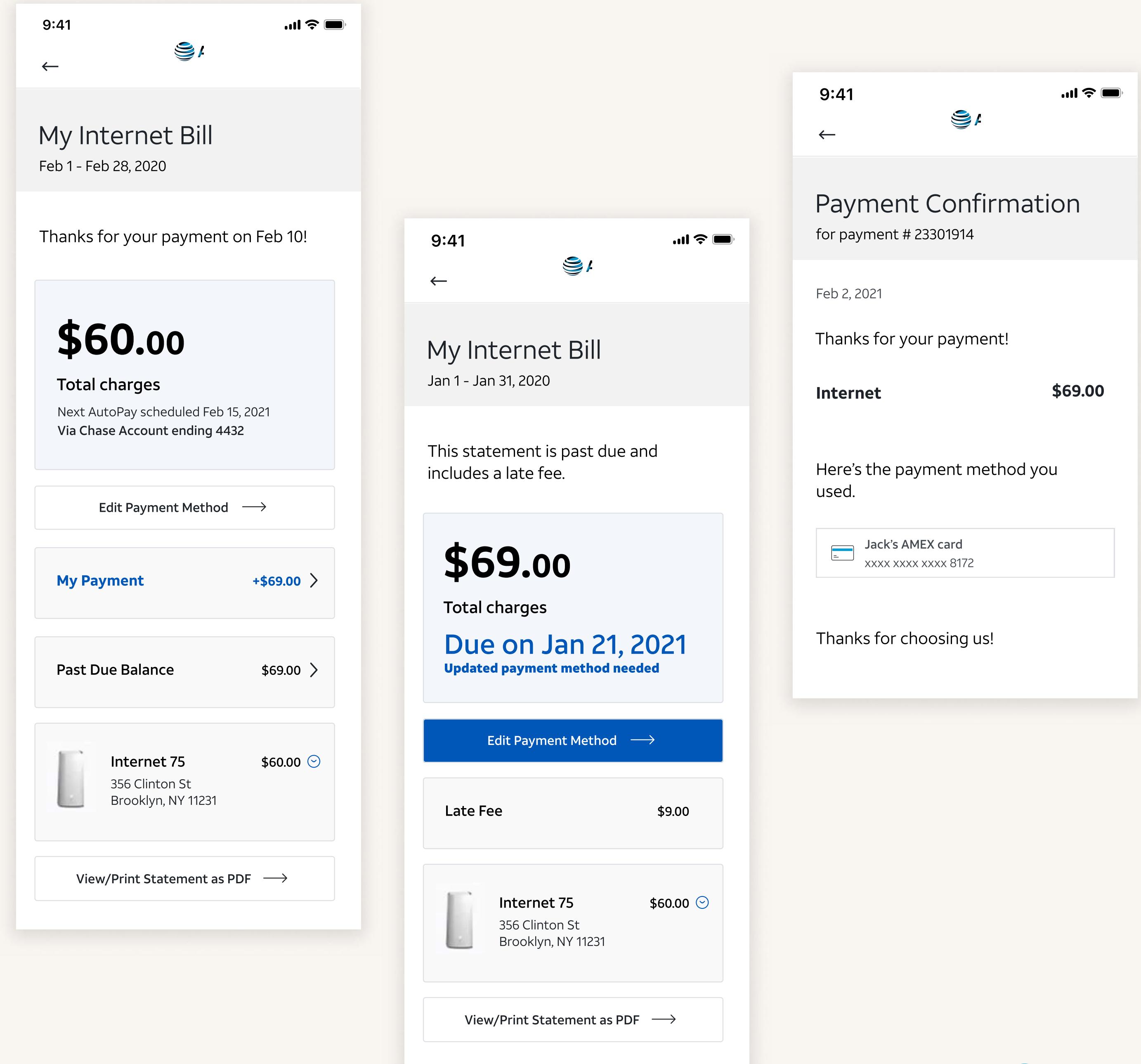
- Describe what's important and why
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## A simple interface to accommodate complex interactions

- Describe what's important and why
- Call out any key enablers
- List assumptions

## Clear pathways forward

- Describe what's important and why
- Call out any key enablers
- List assumptions



# Thoughtful backstops

While we attend to the big picture, we're also paying attention to the details of where a journey can go wrong and patching experience gaps when we find them.

## Catching common mistakes before they happen

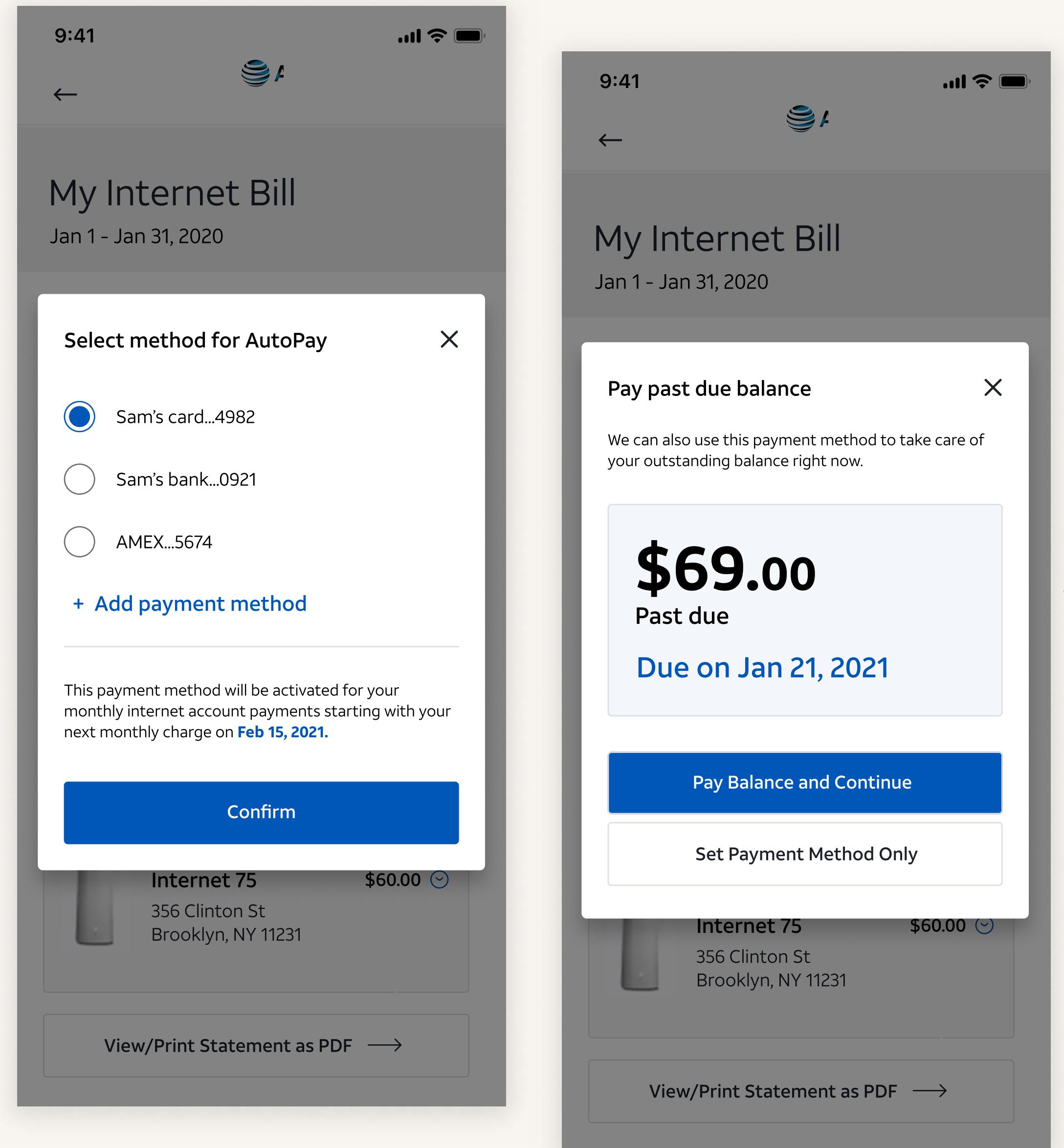
- Aligning flows to customer intention
- Addressing gaps in the existing flows
- Anticipating complex needs

## Streamlining journey

- Eliminating repetitive actions
- Consolidating multi-step processes in single flows

## Accommodating multiple approaches

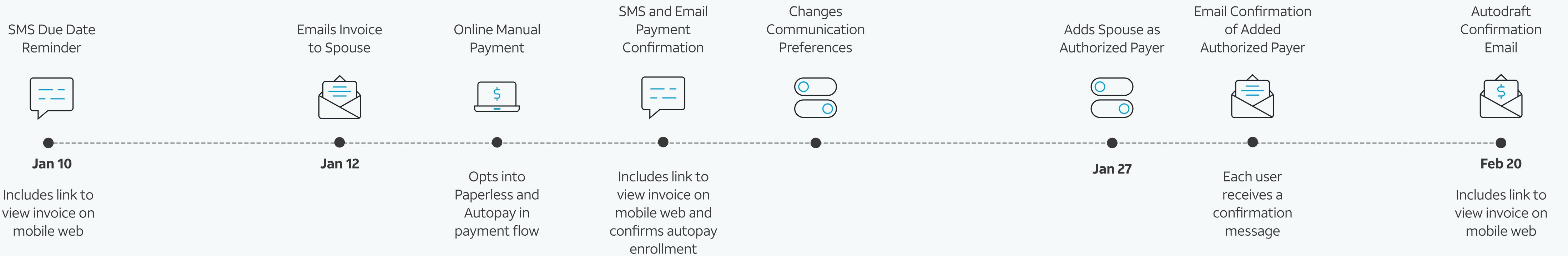
- Making edge case experiences as easy as the happy path
- Understanding larger context of user actions



## CUSTOMER JOURNEY

### Elena's Account Management

Manual to Paperless & Autopay



### DESIGN TECHNOLOGY

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# Reducing Friction

By emphasizing options that result in stable bills and predictable invoices, we can reduce the confusion and call-center volume that comes from anomalous customer choices.

## Funnel users to the happy path

- Normalize payments that match amount due to reduce confusion and customer-generated volatility
- Highlight the ease and value of paying via AutoPay and offer one click, in-flow enrollment
- Over-deliver on our Paperless & AutoPay discount for new enrollees

## Anticipate common deviations from the happy path

- Behaviors of late payers are taken into account
- A flow that is adaptable to multiple payers/payments

## Provide for unique situations

- Payment arrangements, overpayments, delayed payments and alternative payment options are available, but not emphasized
- Backstops to catch unintentional deviations from the happy path (underpayments, scheduling past the due date, unusual overpayments, etc)



9:41 Signal Strength



**Make a payment**

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**My Internet** Due Feb 29, 2021 **\$127.00**

[View statement →](#)

Total balance **\$127.00**

Past due charges **\$67.00**

Custom amount

Save \$5 today and \$60 over the next 12 months by enrolling in Paperless Billing

**Today's Payment** **\$122.00**

**PAYMENT METHOD**

Visa \*\*\*\*1234

Use this payment method for AutoPay

**AUTHORIZE PAYMENT**

# A Holistic View

Billing and identity are the peanut butter and jelly of account management. A holistic view of the billing experience takes into account ways users are already sharing billing tasks and information and can grow to accommodate new ways of doing so.

## Integrated understanding of customer expectations

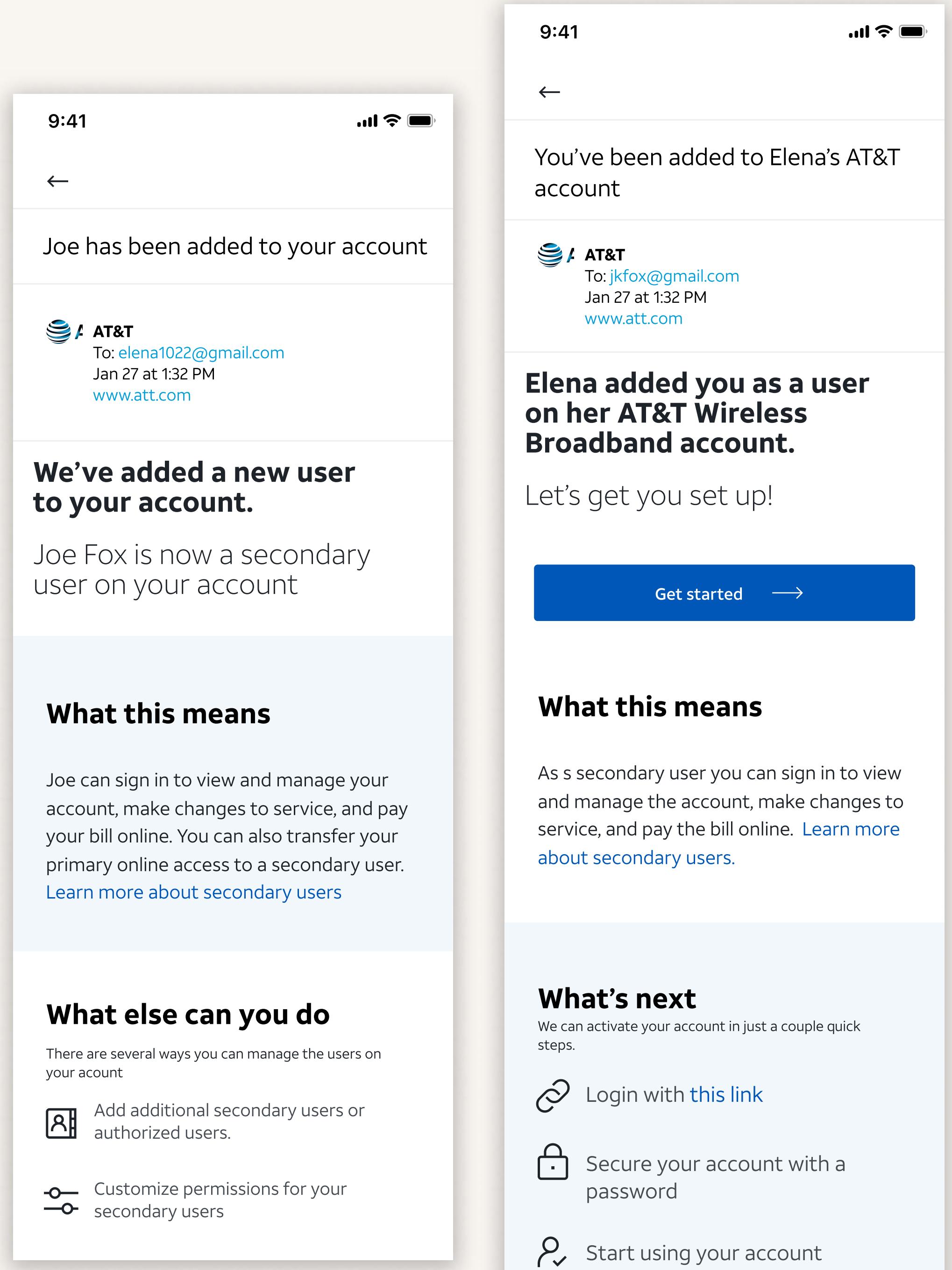
- Usability testing spanning identity and billing account management tasks tells us where users expect specific account management tools
- High level research into how users think about their account security informs identity work and billing work

## Aligning our tools to existing user behaviors

- Customers have created their own work-arounds to get the billing experience that they need
- Understanding these ‘desire paths’ helps us build the right account management tools for billing

## The account holder is not our only user

- Caring for the experience of secondary users improves the experience for all users
- Account holders have a strong desire for secure ways to engage secondary users



**9:41**

Joe has been added to your account

**AT&T**  
To: [jkfox@gmail.com](mailto:jkfox@gmail.com)  
Jan 27 at 1:32 PM  
[www.att.com](http://www.att.com)

**We've added a new user to your account.**

Joe Fox is now a secondary user on your account

**What this means**

Joe can sign in to view and manage your account, make changes to service, and pay your bill online. You can also transfer your primary online access to a secondary user. [Learn more about secondary users](#)

**What else can you do**

There are several ways you can manage the users on your account

-  Add additional secondary users or authorized users.
-  Customize permissions for your secondary users

**What's next**

We can activate your account in just a couple quick steps.

-  Login with [this link](#)
-  Secure your account with a password
-  Start using your account

