

# 5

## ways to maximize return on bill pay campaigns

We studied millions of bill payment text messages to find out what works best. Our analysis shows which SMS techniques get more people to respond, report fewer texts as spam, engage with your messages, and click on payment links. These five best practices can help you turn routine bill reminders into effective payment requests.



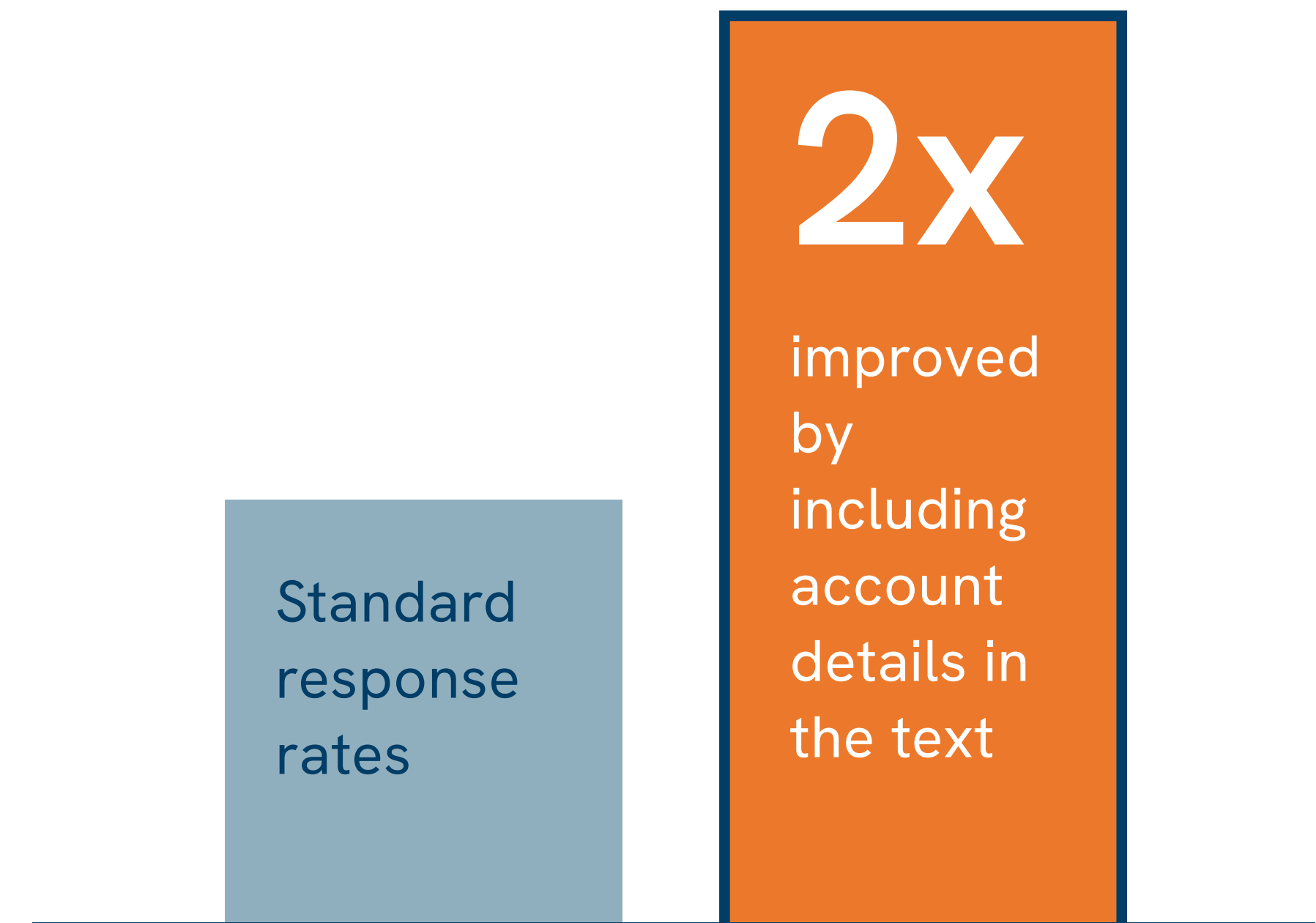
1

Want to double response rates?

Include name and amount owed in the text.

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This will make the message feel more personal and tailored to the recipient, and will increase the likelihood that they will engage with it.

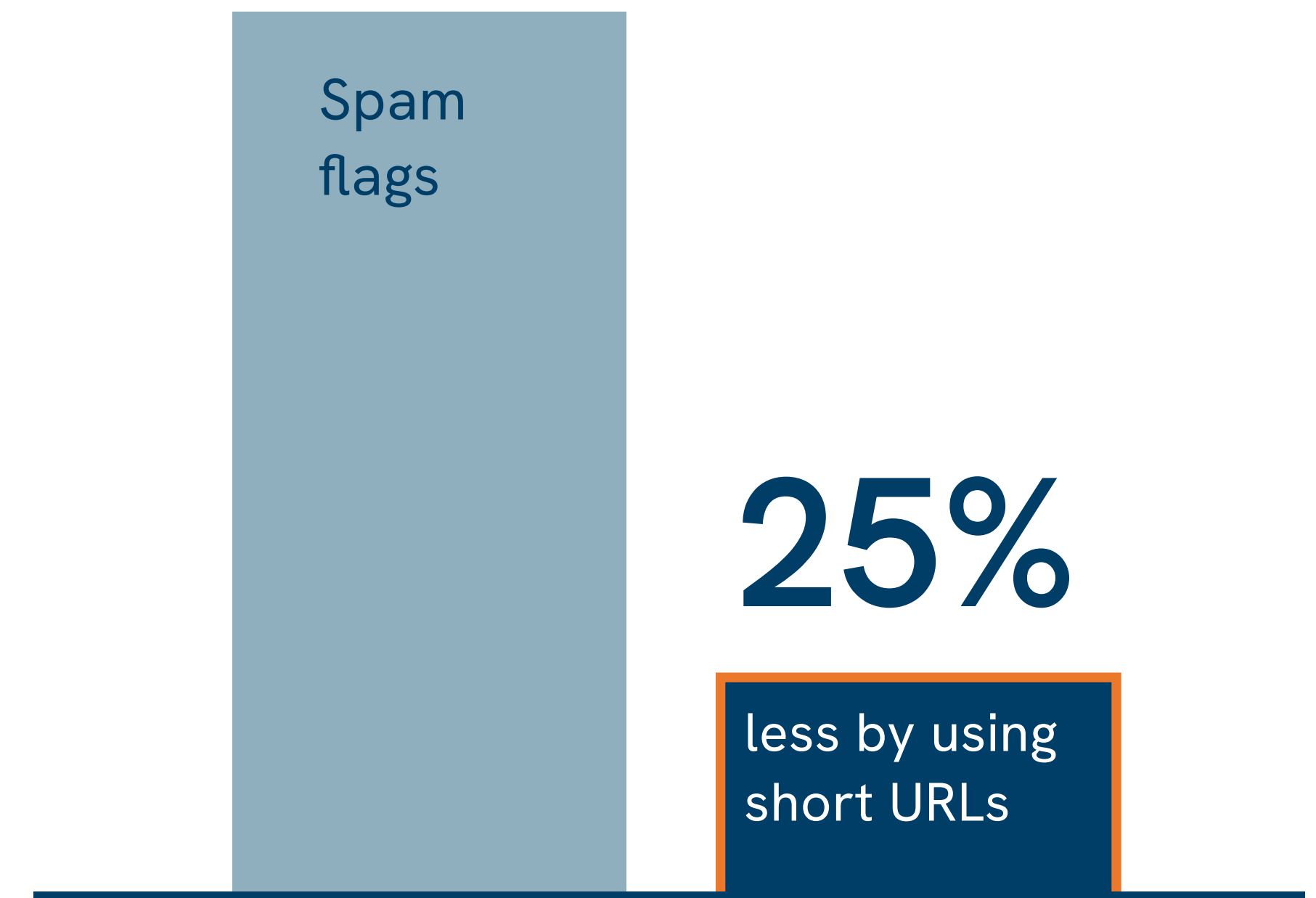


2

## Issues with spam flags?

Use short URLs to minimize spam flags by 25%.

Short, branded URLs ensure your text messages reach their intended targets without being flagged.



3

**Want to boost engagement 150%?**

Include phrases like 'lower payments' or 'payment plan' in the text.

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Customers are often looking for solutions and options, so speak their language and address their concerns to encourage higher response rates.

Lower payments from....

Hi, I'm interested...

Great! Let's go ahead...

4

The best way to increase CTRs 3x?

Send a text a within a 3-day range of payday.

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Catch borrowers when they have funds available and are more inclined to act.



5

**How can you improve campaign effectiveness?**

*Know your audience and tailor your approach.*

*In fact, borrowers with a median annual income below \$60K have an unsubscribe rate that is 3x higher than average.*

*Geography also plays a crucial role. New York has the lowest response rate, coming in at less than 1%.*

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Not all consumers react to campaigns in the same way. Tailoring your approach based on audience insights is crucial.



Interested in....?

Ready for more ways to  
**maximize your returns**  
on bill pay campaigns?

Let's talk