

Payment Modernization:

A CEO's Guide to Compliance, Cost, and Trust



Table of Contents

01 The Challenge

1.1 Customer Expectations Are Rising	08
1.2 Satisfaction Scores Are Falling	09

02 The Data

2.1 What Customers Are Saying	11
2.2 Preferences & Financial Realities	12
2.3 Trust and Transparency Drivers	12

03 The Opportunity

3.1 Why CEOs Are Taking Action	14
3.2 Satisfaction, Cost, and Compliance Wins	14
3.3 Resilience & Brand Engagement	15

04 The Solution

4.1 Real-Time, Customer-Preferred Payouts	14
4.2 Full Visibility and Compliance Tracking	14
4.3 Fast Implementation, Low IT Lift	15

05 Next Steps

5.1 Book Your Executive Consultation	14
--------------------------------------	----



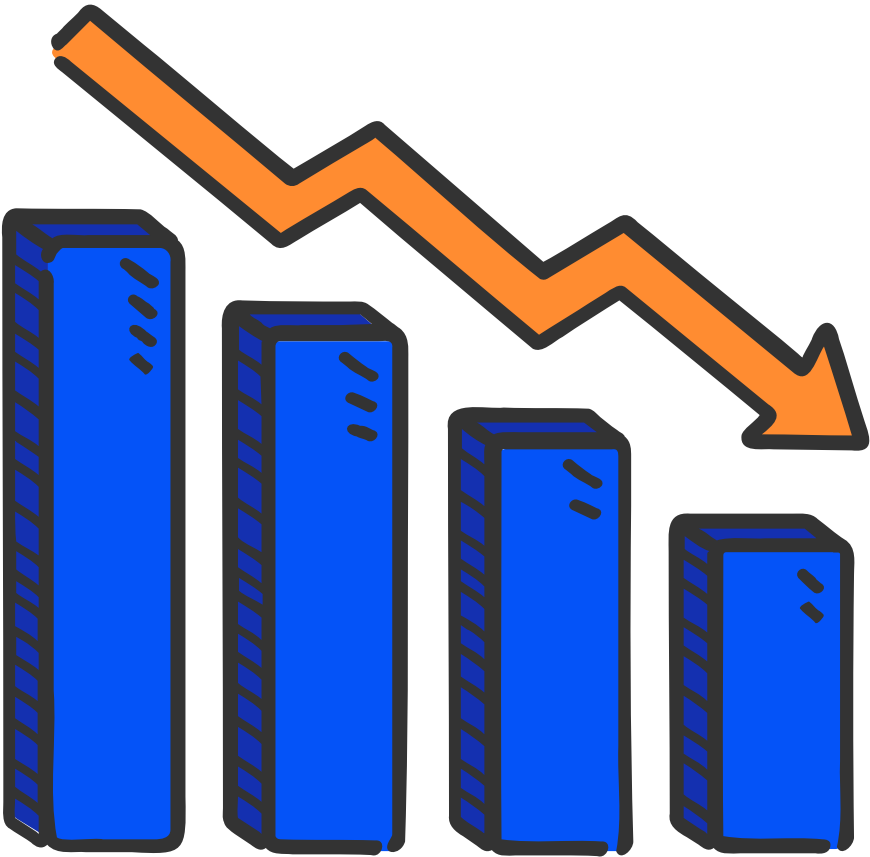
1.1 Customer Expectations Are Rising

In the age of Amazon, Uber, and Apple Pay, utility customers now expect the same seamless, real-time convenience from every interaction—including how they receive program benefits, refunds, and rebates. They want choices, speed, and transparency—not a paper check two weeks later with little explanation.

Disbursements may seem like a back-office function, but to customers, they represent your brand's responsiveness and reliability. If a customer has to call in to ask where their check is—or worse, if they incur a fee just to access their funds—the payment becomes a point of friction instead of goodwill.

The bottom line: Payments are no longer just administrative.

They're strategic.



1.2 Satisfaction Scores Are Falling

This shift in expectations is showing up in the data. The 2024 J.D. Power report shows troubling declines across the board:

- Billing satisfaction fell 11 points
- Customer service satisfaction dropped 11 points
- Digital contact satisfaction plunged 23 points

For many utilities, disbursement-related frustrations—lost checks, unclear communication, payment delays—are quietly driving these drops. And unlike outages or major rate changes, this is a problem leadership can directly control. That’s why more CEOs are beginning to treat payments as an extension of customer experience strategy, not just finance or operations.



2.1 What Customers Are Saying

Customers aren't just passively dissatisfied—they're actively telling us what they need. In the 2025 State of Energy Payments report, thousands of customers shared clear preferences that challenge the status quo:

- 88% say payment choice boosts satisfaction
- 70% want faster, digital payment methods
- 66% say they live paycheck to paycheck
- 41% pay fees just to access their funds

These figures underscore an urgent truth: For many, waiting for a check in the mail isn't just inconvenient—it's a hardship. Delays or rigid payment options make it harder for households to stay on track financially or feel valued by their provider.

2.2 Preferences & Financial Realities

Too often, utility programs are designed for the "typical" customer—someone with a checking account, time to visit a bank, and the flexibility to wait a few days for a deposit to clear. But today's customer base is far more diverse.

Many are unbanked or underbanked, or they prefer alternative financial tools like digital wallets. Some live in remote areas where mail delivery is unreliable or cashing a check requires time off work. Others simply want a faster, more modern experience that reflects how they pay and get paid in other areas of life.

By offering flexible payment methods, utilities aren't just keeping up—they're showing empathy and leadership.

2.3 Trust and Transparency Drivers

Trust is built in the details—and for customers, disbursements are one of the most tangible ways a utility can demonstrate respect and clarity.

Modern payment platforms enable real-time delivery, clear status tracking, and automatic communication, reducing anxiety and eliminating guesswork. Instead of wondering “Where’s my rebate?” customers can log in and see it was delivered yesterday to the method they chose.

This kind of experience drives long-term loyalty—and reduces calls, confusion, and complaints.



3.1 Why CEOs Are Taking Action

CEOs today are under increasing pressure to improve satisfaction, manage costs, and stay ahead of compliance—all without adding friction to internal systems. That's why a growing number are reevaluating the role disbursements play in their broader strategy.

The reality is: outdated payment systems are low-hanging fruit. Upgrading them provides immediate, visible returns across key business metrics—without requiring months of cross-departmental change.

Modernizing payments is no longer just an IT project—it's a strategic leadership decision.

3.2 Satisfaction, Cost, and Compliance Wins

Choice Digital clients typically realize:

- 15–25% in operational savings by eliminating postage, manual processing, and inbound support calls.
- Higher satisfaction scores due to faster, more flexible disbursements.
- Improved compliance through built-in audit logs, escheatment tracking, and secure delivery.

Payments can either be a pain point—or a strategic lever. When modernized, they reduce overhead, unlock brand value, and eliminate regulatory headaches.





3.2 Resilience & Brand Engagement

As climate events, outages, and unexpected disruptions increase, utilities need payment systems that work even when traditional infrastructure doesn't.

Digital disbursements can be deployed instantly—even when postal service is down or offices are closed. They also present a chance to reinforce brand identity through co-branded or white-labeled card options that remind customers who's supporting them during key moments.

Whether it's a rebate, a refund, or a relief payment, the message is clear: "We see you. We've got your back."



4.1 Real-Time, Customer-Preferred Payouts

Choice Digital offers a disbursement platform built specifically for utilities and cooperatives. With it, you can offer customers:

- Real-time delivery to their preferred method—PayPal, Venmo, ACH, prepaid cards, and more
- Full branding options to keep your co-op or utility front and center
- Instant access to funds without unnecessary fees or delays

You choose the payment rules. They choose the method. Everyone wins.

4.2 Full Visibility and Compliance Tracking

Regulated industries can't afford blind spots. That's why Choice Digital was designed for full transparency:

- Dashboards show payment status, delivery method, and timing
- Detailed logs enable easy audit prep and escheatment follow-up
- Custom reports make regulatory reporting painless

Whether you're navigating state-level mandates or federal oversight, you'll have the tools to stay compliant—and confident.



4.3 Fast Implementation, Low IT Lift

You shouldn't need a massive technical lift to modernize payments. Choice Digital makes it simple:

- Flexible integration via API, file uploads, or embedded widgets
- Onboarding in weeks, not months
- Minimal staff training required

You get enterprise-grade capabilities without tying up your IT team for a quarter.

5.1 Book Your Executive Consultation

Modernizing payments isn't just a good idea—it's a competitive advantage. The sooner your organization evolves, the faster you'll see gains in satisfaction, trust, and operational efficiency.

Schedule your 30-minute consultation

Our team will walk you through how peer utilities are transforming disbursements—and show you what kind of results they're seeing within just a few months.

sales@cdco.io

