



KUBRA PRESENTS

VOL. 1

THE AFFORDABILITY UTILITY ALLIANCE





AFFORDABILITY ISN'T A FUTURE PROBLEM. FOR MILLIONS OF UTILITY CUSTOMERS, IT'S A MONTHLY CRISIS.



80-85% of us pay late, but we always pay our bills. We just needed a little more time.

1 in 5 of us delay our utility payments to pay other bills. We have to choose. It isn't easy!

Things are tight. Like **27%** of customers, I have no choice but to put off paying my utility bill.

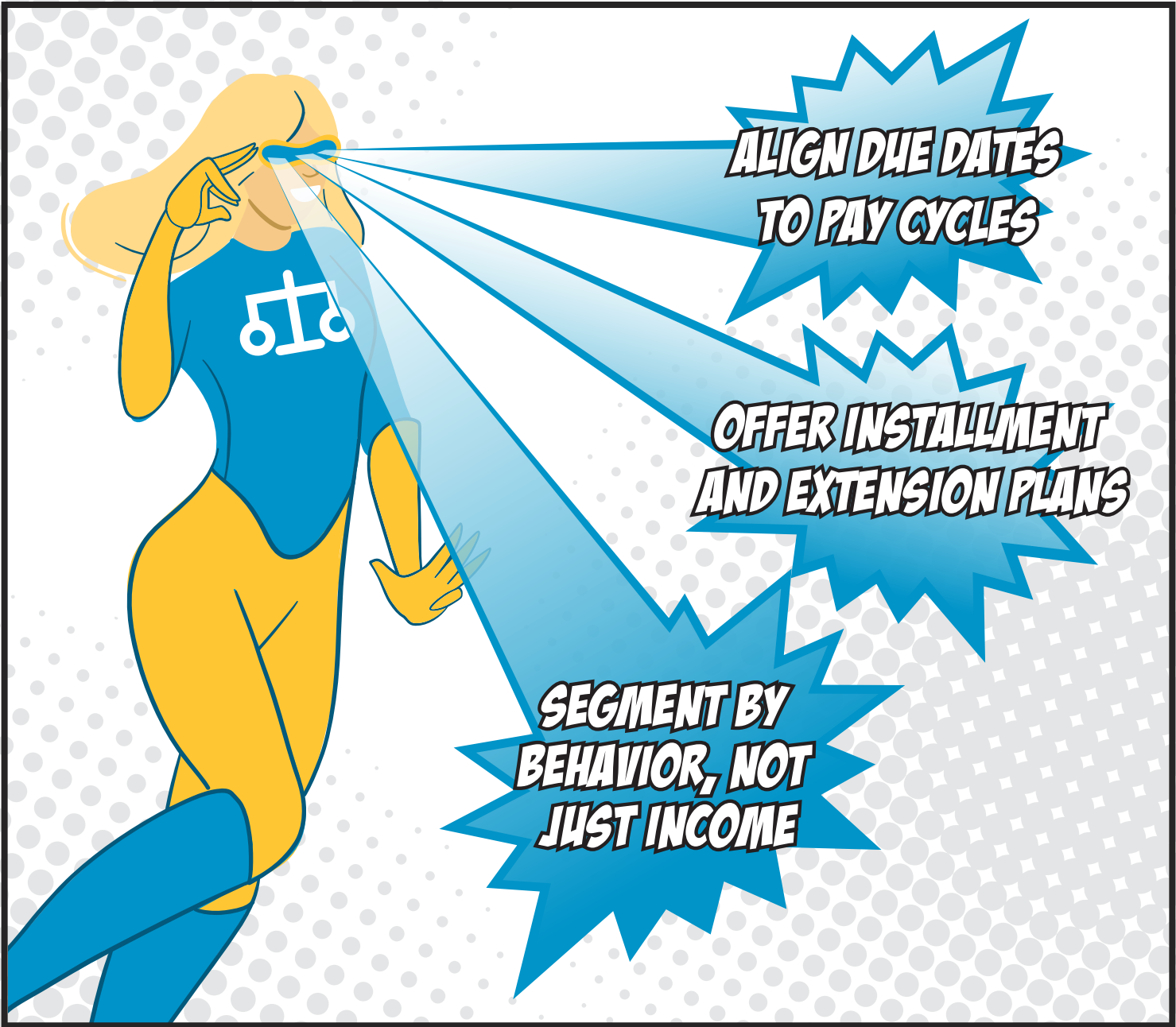
More payment options!

THAT'S IT!

That's how I will get people on track and shave **3-10 days** off how long they're carrying this burden.



42% already pay bills with digital wallets. I just need to meet them where they are.



ALIGN DUE DATES TO PAY CYCLES

OFFER INSTALLMENT AND EXTENSION PLANS

SEGMENT BY BEHAVIOR, NOT JUST INCOME

UNLOCK INNOVATION FOR FINANCE LEADERS THAT SHOWS UP IN MOMENTS OF NEED WITH KUBRA HQ™