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## **Push or Pull Monthly Virtual Statements: for Vendor or for Consumer Sake?**

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# Push or Pull Monthly Virtual Statements: *Vendor or Consumer Sake?*

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More and more monthly services providers, especially banks and utilities (e.g. internet providers) are strongly encouraging their customers to switch to electronic invoicing and consequently place the burden on the consumer to download their monthly statements themselves. These suppliers are stepping up their pressure on consumers to adopt new behaviors, from which they benefit far more than consumers. These companies evoke saving trees, but in fact their goal may be to reduce their operating costs. Indeed, as mentioned in ConsumerAction (2019), if the customer has to print his invoices him-self (as recommended), there is no longer any tree spared, only a change of payer. The consumer protection law undoubtedly includes the obligation for suppliers to inform their customers regularly of their purchases. Most merchants are pushing to provide virtual statements imposing their preferences and offering the customer no choice as to the form of the statement, some charging for paper form.

The consumer should be the one who decides how he will receive the information to according to ConsumerAction (2019) and National Consumer Law Center (2016). Why would a consumer have to own a computer to subscribe to a TV service? Companies defend themselves against "pro-choices" by mentioning that they notify consumers by email as soon as a statement is available on the website. However, receiving a statement of account in your email and having to go and download it yourself from the supplier's site does not involve the same degree of effort as it takes time to retrieve the login info and a lot of discipline to do it regularly. Isn't there a little procrastinator lying dormant in all of us?

In this business model, the burden of change to be adopted rests on the shoulders of the consumer rather than on the company providing the service. Studies cited show that people registered for online statements lose awareness of their purchases, because they neglect to check their statements (Weisbaum, 2019), experience a delay before detecting fraudulent purchases or notices of increase (Irby, 2020). Greenbaum (2019) lists the disadvantages of the virtual survey. Merchants prefer that consumers won't know what they buy, that they lose consciousness of their spending and to consume compulsively. Once again, who wins at this game? However, there would be solutions that would allow a win-win game. I offer you two, but it should be up to the merchants to do so, and failing that, the government to impose them.

1) Instead of sending an email notification to the consumer saying "your statement is ready", the merchant could send the statement themselves. To avoid security objections, it would suffice to protect the file with a password, the same one used by the customer to connect to the merchant's site. If the password is effective enough to protect access to the site, why doubt its effectiveness in decrypting the file sent?

2) Another solution would be to email a link directly to the statement rather than a link to the home page. If this approach is secure enough to change a forgotten password, why not also use it to access your statement?

## References

National Consumer Law Center (2016). <https://www.nclc.org/media-center/report-paper-electronic-statements>

Consumer Action (2019). <https://www.consumer-action.org/news/articles/paper-or-digital-winter-2018-2019>