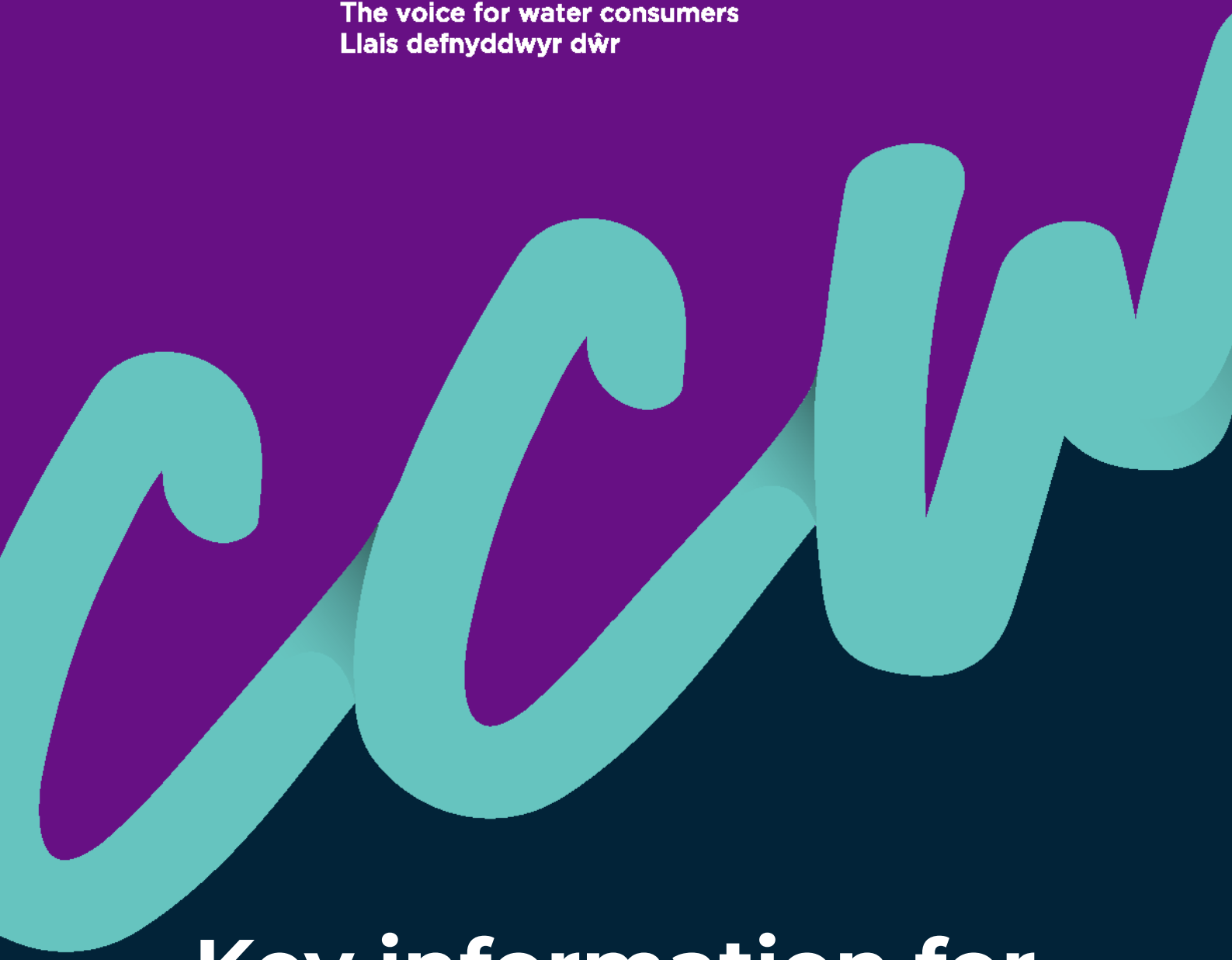




The voice for water consumers
Llais defnyddwyr dŵr



Key information for customers on and with bills

WATER INDUSTRY GOOD PRACTICE GUIDE

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Key information for customers on and with bills

Water Industry Good Practice Guide

Background

In September 2024 the Strategic Panel published its Roadmap to a Flourishing Market¹, setting out 34 actions to improve the business retail market for the benefit of customers.

CCW is responsible for the delivery of action **C1: Key information for customers on and with bills**. This action is under the theme Customer engagement and choice, which states that *“customers of all sizes are clear how the market operates, have confidence in exercising the choices that are available and know they are protected from malpractice.”*

Action C1 requires CCW to: Define a list of fields/information to be included on or with customer bills and lead the work in collaboration with market participants to agree a list of fields (based on improvements from other markets, for example the energy market) to be provided to customers by the retailer.

Successful delivery of this action is expected to contribute to the following market health indicators:

- Awareness should go up;
- Customer engagement is expected to rise;
- Switching may go up.

Improving the clarity of water bills and the information with bills that customers receive can also be expected to reduce the number of billing related queries that retailers receive.

Approach

The action requires CCW to work in collaboration to deliver the outcome, this is important in order to deliver a good practice guide that is useful to the market.

Bills are an opportunity for retailers to differentiate themselves in the market to some degree, so this guidance has taken the approach of not being overly prescriptive to allow innovations outside of the existing market requirements.

¹ [ROADMAP TO A FLOURISHING MARKET - MOSL](#)

This guide is not intended to act as a rigid set of actions that we are expecting retailers to adopt, besides those currently required by the Customer Protection Code of Practice. Instead, its intention is to highlight examples of good practice that should be considered by retailers when they are (re)designing their customer bills. Its aim is to help make bills clearer and more understandable for customers.

Scope

The action has two elements: information on bills and information with bills. While these appear distinct there are clear interactions – information that is not on the bill itself will need to be provided with bills. This can mean additional documents (or pages) for paper billing or links to websites or portals for digital billing.

What “on bills” means is also a consideration when thinking about the scope of this project. Should we consider the front of the bill or every page – since bills are often multi-page documents? To address this, the good practice guide considers what information should go where.

To create this good practice guide, CCW undertook desktop analysis of online sources of information about best practice in billing. Sources were found from regulators, consumer bodies, water companies and retailers. In line with the wording of the Roadmap action, we considered sources outside of the water industry, including evidence from experts such as design agencies.

Retailers were asked to provide copies of their current bills and analysis of the supplied bills, alongside those published online on retailer websites, was used as part of our evidence base². Together, the retailer bills we looked at cover 95% of the market.

The evidence gathered and our suggested approach was presented to retailers during an online forum in November 2025. This document has been shared twice with all retailers for review and comment ahead of publication.

Fields to be included on bills

There is already a requirement for certain elements to be included on all bills through the Minimum Information Requirements (MIR) section of the Customer Protection Code of Practice (CPCoP). Ofwat recently consulted on this and there was broad support for all the MIR elements, outside of a few suggestions for change, none of which were accepted by Ofwat. Following consultation, an additional element was introduced regarding promotion of the market itself (ability to switch and/or renegotiate).

Minimum Information Requirements in the CPCoP means the following information:

- I. the Non-Household Customer’s SPID(s);
- II. the tariff and details of how the bill has been calculated, including, for example, a summary of the basis for estimation where the bill is based on estimated consumption;

² FIVE RETAILERS PROVIDED CCW WITH A BILL EXAMPLE FOLLOWING OUR REQUEST

- III. whether the Terms and Conditions of Supply are pursuant to a Scheme of Terms and Conditions or the statutory duties of a relevant undertaker;
- IV. any expiry date of the applicable Terms and Conditions of Supply;
- V. ways to pay any outstanding debt;
- VI. details of the relevant Retailer's Complaints Handling Process;
- VII. contact details for the relevant Retailer;
- VIII. other useful third-party contact details, including the Authority (Ofwat) and the Council (CCW);
- IX. General information that water is a competitive market and customers may be able to switch Retailer or renegotiate their terms of supply with their Retailer and may benefit (including financially) from doing so. There shall be a link to the Open Water Website.

Retailers who contributed to the forum in November 2025 agreed that all the MIR information should remain as required information for each bill. As such we are not recommending any changes to the MIR as part of this project.

Recommendations and Considerations: Summary

We are proposing the following actions as part of this good practice guide. These are summarised here and explained in further detail in the main document:

Recommendations:

- Check compliance of bills with MIR, including the examples used on bill explainer pages on websites.
- Ensure bills meet the CPCoP Principles of retailer-customer interaction
- Test bill redesign choices with customers before finalising
- Include emergency contact information on all bills

Considerations:

- Simplify bill design to improve readability
- Consider personalisation for different customers where possible
- Make accessibility a key part of design considerations
- Determine more effective ways of communication re-billing or bill changes, including use of consumption graphics
- Involve CCW in discussions about bill redesigns

- Consider best practice in presentation examples when redesigning bills
- Encourage customers to self-serve by signposting additional information clearly
- Include bill explainer pages on website with up-to-date bill information and provide a link to them on bills

Current bill information fields

CCW reviewed bill samples from eight retailers – from those provided directly to us and those available online on retailer websites – to understand how information is currently being presented to customers. To compare like for like and to cover most of the market we looked at metered bills only. However, the intention is for the recommendations produced as part of this good practice guide to be applicable to unmeasured bills (where relevant) as well.

Our review identified that **some of the sample bills may not fully reflect current MIR requirements**. It may be that some of the online examples are out of date and do not reflect recent changes to the CPCoP. **We strongly recommend that all retailers review their billing information to ensure they are complying**. It is important that customers have the information they need on and with their water bill.

Generally, the information fields on retailer bills are consistent in the information they detail and where it is found on the bill itself.

All the bills reviewed contained the following fields on the first/front page of the bill:

Billing address; Account number; Retailer contact information; Invoice number and date; Bill start and end date; VAT information.

This information helps customers verify that the bill relates to the correct account and provides them with the details needed to raise any queries

One of the objectives of this good practice guide is to improve bills so that customers are better able to understand the information that is presented to them and find out additional detail if they require it. However, there are always going to be occasions where a customer needs to speak to the retailer about a query they have. Bills should clearly signpost the most appropriate contact routes for different types of queries.

All bills also contain some variation of the following information on the first page:

Net charges; Total charges; Total amount due.

Including all this information on the bill adds to transparency for customers but brings about challenges and decisions for the retailer about presentation. Retailers should consider whether this information is being presented in a clear and unambiguous way so that customers understand the difference between the various amounts shown and any action they need to take.

All bills contained SPID numbers and most also contained the supply address or the SPID postcode. Where a supply address is included, this is almost always on the front page of the bill. SPID information is generally included alongside detailed charges information on pages 2 or 3.

Bills are also consistent in presenting detailed charging information on the second or third pages, including the following information fields:

Volumetric and non-volumetric charging details; Meter serial number and size; Meter read type; start and end reads; usage.

Some bills also included average daily consumption figures and consumption graphics to allow customers to better understand their usage.

Feedback on the use of consumption charts was mixed. MOSL recommended that this be included in the MIR during the recent CPCoP consultation. While Ofwat did not include it as a requirement, it noted that *“it may be a helpful addition to encourage water efficiency”* and that retailers should *“consider how bill design can encourage water efficiency”*³.

Retailers at our online forum in November 2025 did not feel that consumption graphs should be used as standard on bills, with concerns raised about how they would impact on bill design and the amount of information that would need to go on the bill itself. There was greater support for making this information available alongside bills through customer portals or online accounts. Consumption charts were thought to be particularly useful in explaining why a re-bill had taken place or to highlight unexpectedly high consumption.

Appendix 1 details the other information fields found across the retailer bills that we sampled. Much of this was related to payment information and account management, such as providing meter readings, notifying a change of occupier or requesting a greater non-return to sewer allowance.

Emergency contact information was one of the areas where the greatest variation existed across retailer bills.

Only one retailer bill had this listed on the front page of the bill. Most directed to a webpage for more advice but there were differences in whether a customer was directed to contact the retailer (during office hours) or to report issues to the wholesaler directly. Some examples of good practice in this area were to provide a list of wholesaler telephone numbers and provide a postcode lookup function on the website so a customer could identify their wholesaler if they were unsure.

Given the broad consistency in the information provided across retailer bills, the focus of this project expanded beyond the information itself to consider how that information is presented and understood by customers.

³ [OFWAT: STRENGTHENING PROTECTIONS FOR CUSTOMERS IN THE BUSINESS RETAIL MARKET: CUSTOMER PROTECTION CODE OF PRACTICE \(TRANCHE 2 CHANGES\) – CODE CHANGE PROPOSAL CP0013](#)

The next section explores the evidence we have gathered relating to billing best practice.

Evidence

There are several guides from the energy sector that offer best practice examples which could be applied to the business retail water market. Ofgem and the Utility Regulator for Northern Ireland have produced guidance specifically for non-domestic customers, while Which? has examined energy customers' experiences of billing communications and have provided advice on how these can be improved.

Ofgem⁴

The Ofgem guidance covers best practice and voluntary standards aimed at improving billing transparency. It was developed through collaboration between Ofgem, suppliers and consumer groups.

The guidance is aimed at smaller business customers and focuses on areas where customers have said they would benefit from additional information.

Examples of good practice highlighted by Ofgem include explaining acronyms, using graphs to make usage comparisons easier and making it clearer whether meter reading is actual or estimated.

The guide also emphasises that even apparently straightforward terms, such as whether an account is in credit or debit, are not always understood by all customers and further explanation of what these terms mean could be helpful.

Utility Regulator Northern Ireland (NI)⁵

The Utility Regulator Northern Ireland's (NI) work provides a set of principles for a code of practice on non-household billing in the energy sector.

The principles themselves state that bills should be easy to understand, customers should be able to quickly find the information they need, that any action required of customers should be clear and the information on bills is accurate and timely. These principles provide a useful framework when considering the bill design and how information is presented to customers.

Which?⁶

The Which best practice guide relates to domestic customers but provides useful insights into bill design.

The guide was produced based on feedback from 2,000 customers who were shown an example of a "control" bill based on existing energy communication and a "test" communication which incorporated more customer-friendly design principles.

⁴ [OFGEM: NON-DOMESTIC BEST PRACTICE GUIDE ON BILLING TRANSPARENCY APRIL 2024](#)

⁵ [UTILITY REGULATOR: CODE OF PRACTICE ON NON-DOMESTIC BILLS AND STATEMENTS JULY 2017](#)

⁶ [WHICH? IDENTIFYING THE PRINCIPLES FOR CLEAR CUSTOMER COMMUNICATIONS MAY 2023](#)

The main recommendations from the Which? guide are that bills should provide clarity, explanation and personalisation. Key information should be clearly signposted, and bills should explain what action, if any, the customer is expected to take and why.

Design agencies

There are numerous other examples available of “better billing” guidance and bill redesign case studies available from design agencies and utility providers. Key examples reviewed as part of this project are summarised below.

Echo MS⁷

Echo MS undertook a survey of 1,000 households to understand their views on the utility bills they receive. The key finding was that customers wanted clearer, simpler bills.

Customer choice was also important, with recognition that different customers wanted different levels of detail and would value the ability to personalise their bills.

Doxim⁸

Doxim’s work focusses mainly on the presentation of information on bills, emphasising the removal of unnecessary jargon and highlighting key information up front.

Its recommendations focus on “*cutting through the noise*” by presenting key information simply and clearly, without unnecessary detail obscuring the message.

Testing design choices with customers was also a key message from this work. **Testing design choices is something all retailers should consider when undertaking bill redesign projects.** The primary objective should be to ensure bill designs meet customers’ needs.

Kubra⁹

Kubra is a US agency that has published useful insights into customers’ views of utility billing.

Kubra’s work suggests that customers spend less than five minutes looking at their bill. Information should therefore be prioritised so that the most important elements are emphasised.

The use of colour, and visually appealing graphs and charts is recommended as a way of directing customers’ attention to key information.

Plain Numbers¹⁰

Plain Numbers carried out a trial redesign of Thames Water’s bill to test customers’ comprehension before and after.

⁷ [ECHO MS THE SECRETS OF BETTER BILLING 2016](#)

⁸ [DOXIM THE DEFINITIVE GUIDE TO BILL REDESIGN FOR UTILITIES](#)

⁹ [KUBRA UTILITY BILL DESIGN REPORT 2021](#)

¹⁰ [PLAIN NUMBERS TRIALS – THAMES WATER 2021](#)

Plain Numbers recommend simplifying the presentation of figures and using explanations that make the numbers more relatable to customers.

The redesigned bill moved detailed information to the sidebar and following pages, ensuring it remained available to customers without obscuring the key messages on the front of the bill.

Others

Affinity Water¹¹

Affinity Water's bill was co-designed with its customers, staff and design agencies.

The redesigned bill used colour, white space and layout to simplify and clarify the information presented.

Common industry terms were also reworded to make them more customer friendly. For example, using litres rather than cubic metres.

The bill redesign formed part of a behavioural change trial and incorporated comparisons designed to encourage customers to save water. For example, it highlighted whether a customer was using more, or less, water than similar sized households.

Although Affinity Water's bill is targeted at domestic customers, many of the lessons can be applied to the non-household market, particularly those relating to the presentation of key information. Comparative information could also be used by retailers to promote additional services, such as water-efficiency advice and support.

CCW¹²

In 2022 CCW conducted research into business customers' communication preferences as part of our 'Credit Where It's Due' project in 2022.

The project focussed specifically on communicating changes relating to repayment of credit balances. However, the research also provides recommendations for best practice in delivering clear and effective messages to customers in a range of situations.

CCW's research found that most customers engaging with a bill, focus primarily on key information, with few having time to study the "back of the bill." The size of the business was a key factor in determining how much information customers wanted. Smaller businesses are likely to want access to more information, but may have limited time to read it, making clear presentation and signposting particularly important.

CCW's research identified seven communication principles that align with recommendations from the other sources:

- Use a compelling headline

¹¹ [WEIR AFFINITY WATER BILL REDESIGN 2022](#)

¹² [CCW CREDIT WHERE IT'S DUE COMMUNICATION TOOLKIT OCTOBER 2022](#)

- Personalise communications
- Use a friendly and engaging tone
- Use colour purposefully
- Use a clear and accessible typeface
- Use chunking and signposting
- Remember that less is more

Recommendations

REQUIREMENTS

Customer Protection Code of Practice: Principles of Retailer-Customer Interaction and Minimum Information Requirements

This is already a market requirement and there was no desire to remove any of the elements of the Minimum Information Requirements (MIR) currently included. Retailers must ensure that bills contain all required elements, including the recent change to include information on switching.

The CPCoP also contains principles for retailer-customer interaction that should be followed when designing bills. Section 4.2.3 highlights the requirement for communications to be “*in clear and plain language*” which is consistent with the evidence gathered through this project

Although it is not part of the MIR, we believe all bills should include emergency contact information and were surprised not to find this on some of the examples reviewed for this project. We urge retailers to ensure this information is clearly available to customers.

CONSIDERATIONS

Simplification

Not everything needs to go on a bill. Design choices should be made with the aim of providing key information to customers in an easy-to-understand format. More information about how this can be achieved is included in the Presentation Best Practice section that follows.

Personalisation

Different customers are likely to value different aspects of bills. Larger and smaller businesses have different requirements. Third party management companies which often manage utility accounts on behalf of businesses, may require specific bill formats. Bills may also go to different individuals within an organisation depending on the type of business, which will influence the type of information they are most likely to find

useful. Retailers should seek to segment customers and adapt bill designs to meet different needs wherever feasible.

The CPCoP requires retailers to make their communication “*more accessible for a specific non-household customer*” where this can reasonably be done. As retailers are also now required to publish Vulnerability Strategies as part of their CPCoP requirements, we would expect consideration of how billing and other communications can be adapted to improve accessibility for customers with particular needs to be a key part of retailers' approaches.

Rebilling

Altering past charges to reflect changes has the potential to cause customer confusion through an overload of information, particularly where it results in multiple credits, debits and revised meter reads. Retailers should consider the best way to present this information in a format that makes it understandable to customers.

Retailers should prioritise helping customers understand the outcome of any rebilling activity rather than simply providing a detailed list of adjustments. Clearly explaining the result of the change and why it was necessary is likely to be more helpful than providing an exhaustive list of every amendment. However, it remains important that more detailed information is available for customers who require it, either on request or via an online portal.

Consumption graphics

The use of consumption charts can be helpful in explaining charges to customers and in particular highlighting changes - such as higher-than-expected consumption or the effects of rebilling. Retailers should flag unusually high consumption and include links to further information through their online portals. It may not be necessary or appropriate to include consumption graphics on every bill, and in some cases, they may be better provided through online portals to avoid taking up excessive space on bills and creating design issues.

Bill Changes

As part of our response to Ofwat’s review of the CPCoP CCW asked for a change to require retailers to consult with CCW on any proposed bill redesigns. Although Ofwat did not introduce this requirement, it encouraged “*retailers to pursue this if they think it would be helpful in ensuring bill design is customer-friendly.*”¹³

We recognise that retailers should be responsible for how they present bill information to their customers, particularly as it allows them to differentiate themselves within the business retail market. However, we encourage retailers to engage with CCW when making significant changes to bill design. This provides us an opportunity for us to offer an independent customer perspective and help ensure bills remain clear, accessible and

¹³ [OFWAT: STRENGTHENING PROTECTIONS FOR CUSTOMERS IN THE BUSINESS RETAIL MARKET: CUSTOMER PROTECTION CODE OF PRACTICE \(TRANCHE 2 CHANGES\) – CODE CHANGE PROPOSAL CP0013 \(P25\)](#)

easy to understand. If proposed designs are difficult for CCW to understand, they are unlikely to be intuitive for customers.

Engagement with retailers will also help us understand how effectively this good practice guide has supported improvements in billing communications and delivered the objectives of the roadmap action.

Presentation Best Practice

This section summarises the best practice that is recommended from the different evidence sources CCW has gathered as part of this project. **We recommend that retailers consider these factors when undertaking bill redesigns:**

- Explain any acronyms and technical terms (Ofgem)
- Remove jargon and unnecessary information (Doxim)
- Use simple language and full sentences to explain charges and other key information (Which?) (Weir/BIT/Affinity)
- Simplify presentation – put detail in a sidebar or back pages (Plain Numbers)
- Use clear headings (Plain Numbers)
- Explain if meter reads are estimates or actual reads (Ofgem)
- Explain if account is in credit or debit (Ofgem)
- Explain any changes to payments/direct debits (Which?)
- Highlight to customers if they would benefit from a different tariff (Ofgem).
- Use of personalised graphs can be beneficial (Ofgem) (Which?) (Kubra)
- Physical comparators and social comparison to engage customers/drive usage behaviours (Weir/BIT/Affinity)
- Highlight any action that a customer needs to take (or explain that none is required) (NI) (Which?) (Doxim)
- Amount Due/Due Date is most important information (Kubra)
- Customer choice important (some want every detail, others want simplicity) (Echo MS)
- Direct eye emphasis and remove visual noise. Easy to read summary on first page (Doxim)
- Colour, white space and layout to highlight content (Weir/BIT/Affinity)
- Test design choices with customers (Doxim)

Additional Information (With Bills)

To support the aim of simplifying and clarifying bill design, retailers should carefully consider what information should be included on the bill and what can be provided through other channels.

Encourage customers to self-serve.

Bills should provide clear signposting to help customers easily access additional information and services. Some retailers use QR codes to direct customers to online portals or websites, providing a simple and effective way for customers to find information quickly.

Signposting can help customers submit meter readings, request a water meter where they do not have one, notify of a change of occupier or address and access information about added value services, such as water efficiency audits and advice. Links can also be provided to the Open Water website for wider market information, such as explanations about the responsibilities of wholesalers and retailers.

Bill explainer pages

Websites provide an effective way to offer additional information without cluttering bill designs. Many retailers already have explainer pages on their website but only one of the examples reviewed included a reference to these pages on the bill. All retailers should create bill explainer pages and include links to them on bills. **Those that already have these pages should review the example bills included on them to ensure they reflect the most recent designs.**

The aim of this good practice guidance is to improve customer communication through the information provided on and alongside bills, reducing the need for customers to contact retailers with questions. However, some customers will still require additional support or information. Bills should therefore prominently highlight the available contact options so customers can easily request further assistance when needed.

Appendix 1 – Retailer Bill Field Summary

	Retailer A	Retailer B	Retailer C	Retailer D	Retailer E	Retailer F	Retailer G	Retailer H
Billing address								
Contact Information*								
Account Number								
Bill Start date								
Bill End Date								
Bill/Invoice Number								
Invoice Date								
Net Charges								
VAT								
Total Charges								
Balance Brought Forward								
This invoice charges								
Total Amount Due								
Account balance								
Supply Address								
SPID*								
SPID Postcode								
Net charges								
Adjustments								
Charges this period								
Retail Fee or Wholesale/Retail Split								
Volumetric Charges Details*								
Non-volumetric charges detail*								
Meter Serial Number								
Meter Size								
Meter Read Type								
Start Read (last bill)								
End Read (this bill)								
Usage								
Avg Daily consumption								
Consumption graph								
Return To Sewer Allowance								
Payment history								
Surface Water Drainage Reduction								
Struggling To Pay Contact								
Debt collection contact*								
Credit Refund contact								
Payment Options								
Meter Read options								
Switching info*								
Contract End Date*								
Complaints Info*								
Moving/leaving property contact								
Emergency contact								
Advance payment warning/advice								
Water Efficiency Advice								
Tariff Details*								
Accessibility Options								
Annual Consumption								
Late Payment Charges								
T&Cs*								
Link to bill explainer webpage								

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Information Not Present

* Minimum Information Requirement



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