



Local Authority Income Accelerator & Enforce Income.

Destin Solutions Open Day

Using intuitive customer communications to enhance income.

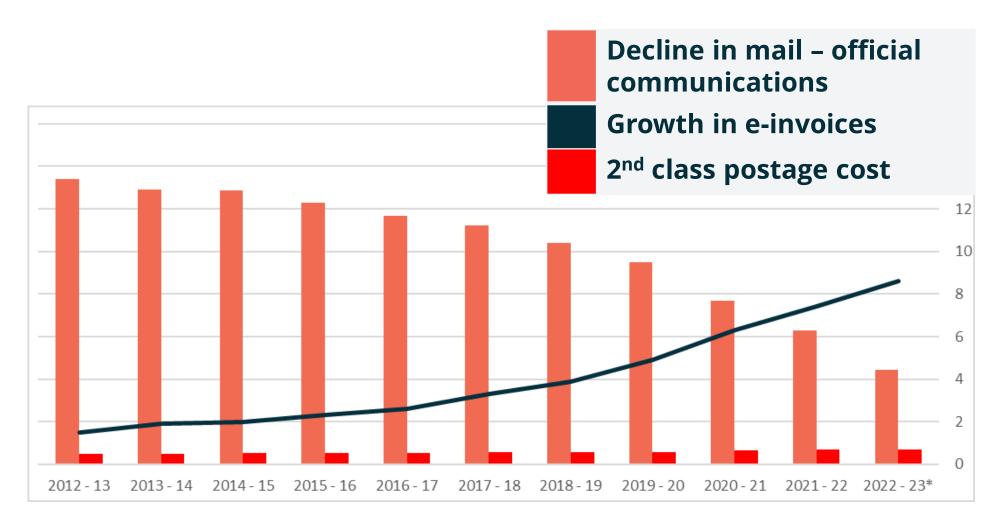
Adopting behaviour automation to create efficiencies & positive outcomes. *Telsolutions – Always go a little further* 



# Your life in your pocket



#### Mail decline & migration to digital



Source: Annual Monitoring Update for Postal Services Financial Year.

### SMS Text Messages aren't private or secure

# Loss of trust in basic reminder SMS Text messages is affecting recovery rates

Scam text messages increase by nearly 700% in first six months of 2021

In March 2022, spam texts rose 28% from February 2022 and increased by 1,024% from April 2021

In 2020, the average number of spam texts received by an individual was 14.7.

The average rose 15% in 2021 to 16.9

Scam text messages outpaced scam calls in 2021.
While there were 72.2 billion scam calls in 2021, there were 87.8 billion scam texts.



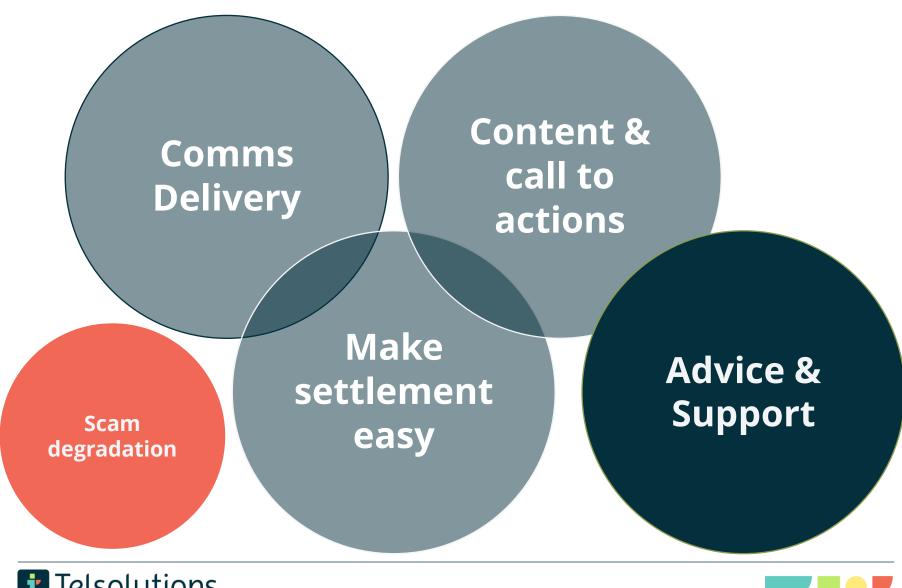
# Pay link performance

| Pre Pandemic 1100 live campaigns (2019 - 2020) x 500 case average load |     |   |         |         |        |                   |                                |  |  |
|--|-----|---|---------|---------|--------|-------------------|--------------------------------|--|--|
| Responses  |     |   | e cycle | respons | 28 Day | Standard services |                                |  |  |
| 21%  | 107 | 0 | 0       | 14      | 36     | 57                | Basic SMS Text link activation |  |  |
| 2  | 107 | 0 | 0       | 14      | 36     | 57                | Basic SMS Text link activation |  |  |

| Post Pandemic Results - 450 live campaigns (2022) x 500 case average load |        |         |         |   |           |    |     |  |  |
|---|--------|---------|---------|---|-----------|----|-----|--|--|
| Standard services   | 28 Day | respons | e cycle |   | Responses |    |     |  |  |
| Basic SMS Text link activation  | 33     | 33      | 4       | 0 | 0         | 70 | 14% |  |  |
|   |        |         |         |   |           |    |     |  |  |



#### **Debt Collection Performance**

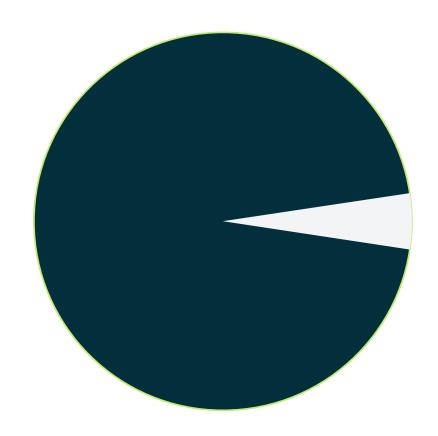


### It started digital but customers went backward

A customer's first stop is digital, even those that call

90%

of phone calls begin in digital, but they leave when they can't find what they need





# Digital communication objectives

- Introduce services that replace traditional mailed postage, manual calls
   & basic SMS texts.
- Use proven & more effective customer engagement tools that reduce inbound call volumes, whilst increasing customer self service.
- Use independent process automation and AI replacing mundane tasks and create clear measurable efficiencies.
- Use digital reporting to understand customer behaviours, habits and vulnerabilities getting to the heart of matter.
- Achieve digital migration goals with live data enrichment. 'Email & Teleappending'.



### Technology – combined services achieving results

**Automated Voice Messaging (AVM):** uses the power of voice & interactive functions to evoke high levels of customer response and interaction. SMS WebForms, RCS and WhatsApp: Mobile enabled messaging takes advantage of a customer's preference to self-service and use of smart mobile phones to provide trackable reporting for analysis. **Email:** Email is the most direct to customer channel with tracking. Email enforces the sense of urgency as a back up to the other more proactive channels **Messaging Chat and Chatbots:** Intelligent customer engagement using the customers preference to chat and resolve queries. Chatbots, replicate interactions between people. **Number & Email Address Appending:** Data enrichment of missing or invalid existing contact data is appended to create more effective and efficient processes.



### Messaging - SMS WebForms

Pleasant Valley Council DEMO:

Dear Mrs Smith,

We are contacting you regarding an urgent matter regarding your Council Tax account \*\*\*\*\*352. For more information please click here <a href="https://textm.co/t/bsxug95df42">https://textm.co/t/bsxug95df42</a>

Please do not ignore this message.

Thank You.

Daniel Pearce Revenues & Benefits Manager

#### Text:

**PVCC** – Revenues Example **SURVEY** – Survey Example **Student** – CTAX exemption

07860 019301





This is an important message from Pleasant Valley Council about your Council Tax Account \*\*\*\*\*352

We are keeping your information safe with industry standard protection, therefore to access this message, please enter your full postcode below and click Proceed.

If you have any concerns whether this message is genuine, please visit the Council's website: https://www.haringeyexample.gov.uk

Cm195qe

Proceed

DPA page with instant language translation for customers.



Property reference: 7876255422 Account Reference: GFX188352 Outstanding balance: £233.37 Mrs Grace S 84 Green Ha E

CM195QE

Dear Mrs Smith.

Your Council Tax is a priority bill - pay today! Please use the links below.

Online Payment

Pay via online banking

Telephone Payment

Schedule a call

Debt Advice & Support

Pay by cash @ Paypoint





Activity tracking on links and chat options.





# Open banking payments (OBP's)

Dear Mrs Smith,

A liability order has been issued against you for nonpayment of Council Tax.

Your Council Tax is a priority bill - pay today! Please use the links below.

Online Payment

Pay via online banking

Telephone Payment

Schedule a call

Debt Advice & Support

Open banking directly, accesses your banking App







Message us

# Fix this with Rich Communication Services (RCS)

#### Results

55%

Increase in people choosing make a payment

90%

People felt more reassured



60%

Increase in people choosing to engage for support or help

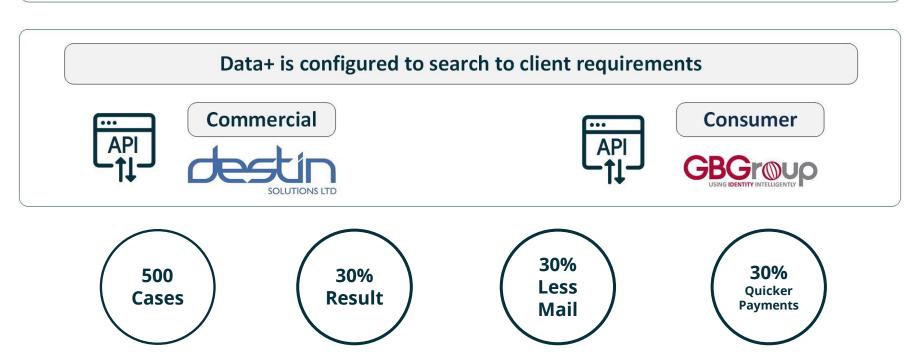
90%

People felt this was better than the SMS

#### **Data Enrichment**

**Data+** Accelerates the digital migration initiatives correcting historic held records & infilling missing data with publicly available information.

| Ref      | Name          | Addr 1             | Addr 2          | Addr 3 | Addr 4 | Postcode  | Mobile | Email                                      | Phone Other      |  |
|----------|---------------|--------------------|-----------------|--------|--------|-----------|--------|--|------------------|--|
| 12345678 | Daniel Pearce | 53 Avenue Road     | Southgate       | London |        | N154DD    |        |  | Dad - 0208 88412 |  |
| 87858489 | Rob Perry     | 5 Hornchurch Lane  | Bishop Stortfor | d      | Herts  | SG1 5AH   |        | Plank records no digital contact details   |                  |  |
| 23578212 | Rob kelly     | Flat 2 Brown field | Harlow          |        | Essex  | CM19 5QE  |        | Blank records - no digital contact details |                  |  |
| 90125781 | Grace Smith   | 55 Acacia Avenues  | Harlow          |        | Essex  | CM 17 1BP |        | gracie.smith@@yah                          | noocom           |  |







### Digital strategies creating positive outcomes

To ensure contact opportunities are maximised and the strategy is as effective and efficient as possible

#### Service strategies as standard **Treble Touch** Letter Replacement Event based process **Trigger Based** contact strategy **LRS** contact strategies contact strategies strategies Low Impact Inbound call Customer **BOT** process contact strategies deflection situational surveys handling

Detailed behaviour segmentation reports creates better outcomes and results

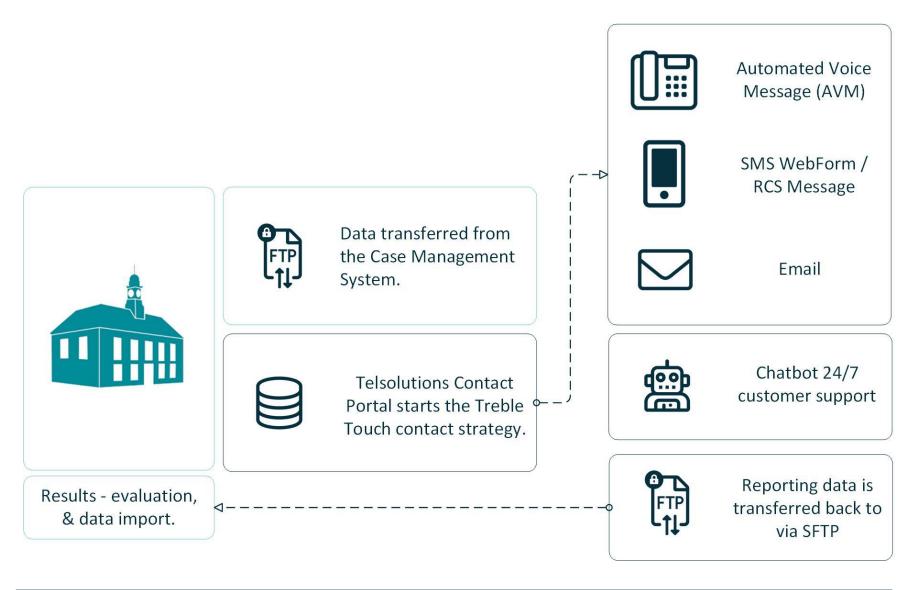
Can pay Self service Wont pay avoidance detection

Financial difficulty inclusion detection

Dealing with 3<sup>rd</sup> party DMC

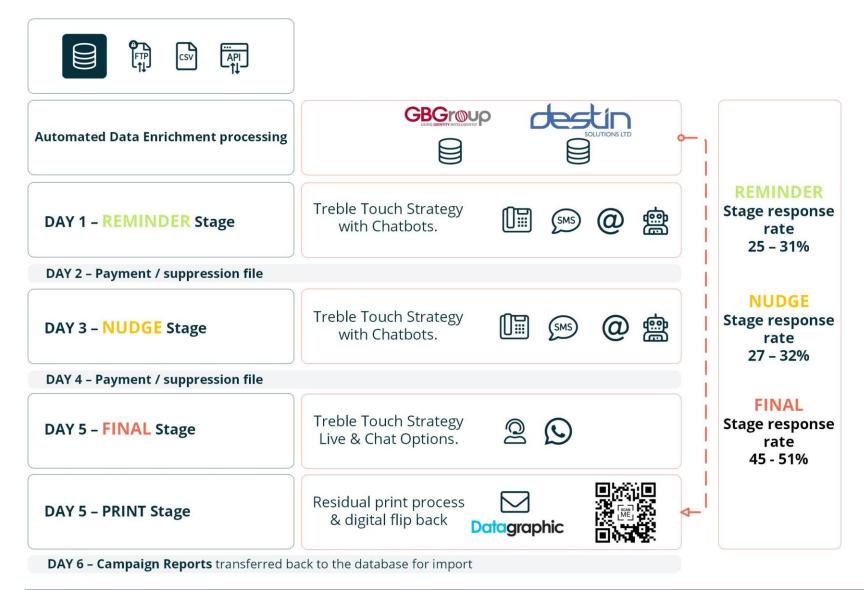


# Strategy – Treble Touch contact strategy





# Strategy - Trigger Based contact strategy







# Strategy results

#### Results from 1100 live campaigns (2019 - 2020) x 500 case average load

\*In year debt, no advance communications

| Standard services                                   |     |    |     |    |    | Responses | Campaign Cost | £ - Response |
|---|-----|----|-----|----|----|-----------|---------------|--------------|
| Lettered Post - Reminder Activity                   | 0   | 19 | 33  | 23 | 19 | 94        | £560.00       | £1.12        |
| Basic SMS Text Messaging                            | 57  | 36 | 14  | 0  | 0  | 107       | £20.00        | £0.04        |
|   |     |    |     |    |    |           |               |              |
| Digital Strategies                                  |     |    |     |    |    |           |               |              |
| Combined AVM, Webform, Email ( <b>Treble Touch)</b> | 193 | 79 | 31  | 11 | 0  | 314       | £25.00        | £0.05        |
| Combined AVM, Webform, Email & <b>Chat</b>          | 220 | 98 | 50  | 39 | 19 | 465       | £50.00        | £0.10        |
| 3 Day strategies (Trigger Based)                    | 142 | 98 | 125 | 42 | 13 | 420       | £40.00        | £0.13        |
|   |     |    |     |    |    |           |               |              |
| Individual services                                 |     |    |     |    |    |           |               |              |
| Telsolutions SMS Webforms                           | 49  | 51 | 26  | 13 | 7  | 146       | £25.00        | £0.08        |
| Automated Voice Messaging AVM                       | 147 | 49 | 13  | 0  | 0  | 209       | £40.00        | £0.13        |
| Email   | 69  | 23 | 17  | 7  | 3  | 119       | £10.00        | £0.05        |
| Chat and Chatbot conversations                      | 63  | 33 | 40  | 9  | 6  | 151       | £25.00        | £0.13        |

Timescale Day 1 Day 3 Day 7 Day 14 Day 28



# Physical to virtual





#### Messaging – Conversational Chat & Chatbots

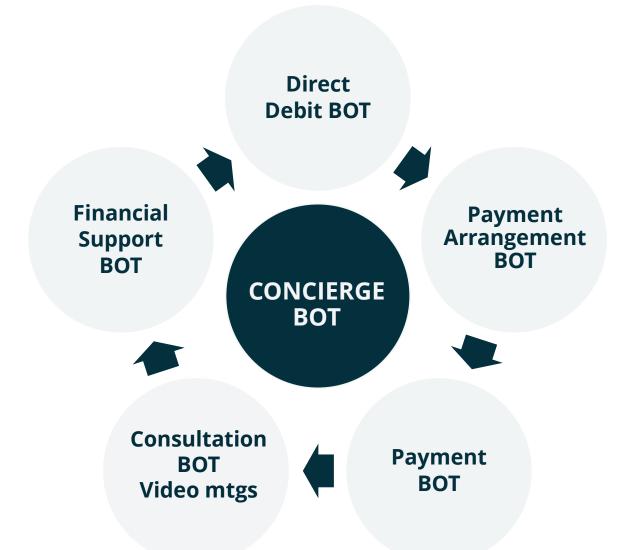
# Automation in a conversational world reducing resource heavy calls and delivering high-quality customer interactions.

When optimised, bots drive several benefits to income recovery.

- Automation makes it possible to significantly expand digital interactions as bots manage all mundane inquiries initially, while human officers manage complex cases.
- Increased conversations: Telsolutions income recovery chat services have reporting and analytics to help bots learn and improve over time.
- Cost reducing: Chat services and bots are more cost efficient than staff officers and improve staff efficiency by automation of a number of human tasks.
- Customer satisfaction: Bots can handle more customers and faster than humans, improving satisfaction and reducing stress.



#### **Conversational Chat & Chatbots**





Messaging chat options direct with staff

Process automation using BOTS

\_

Data capture & surveys using chat





# BOTs in supportive understanding - vulnerability

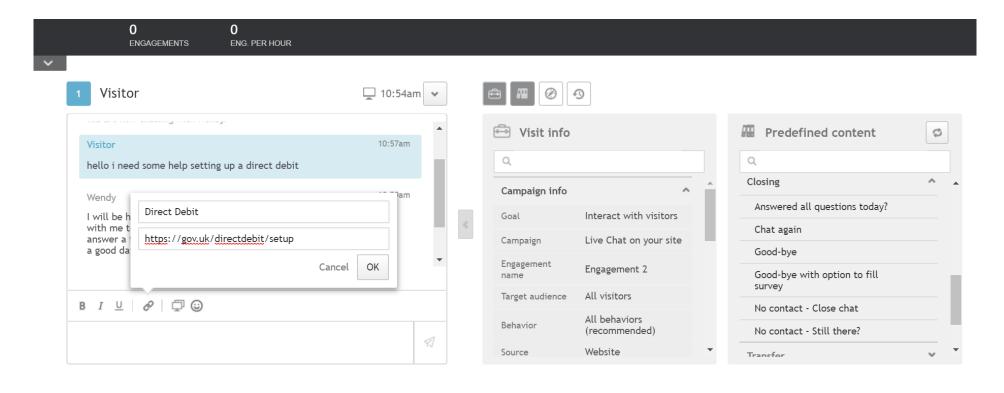


Real-time sentiment for conversations

Sentiment for conversations in the last 24



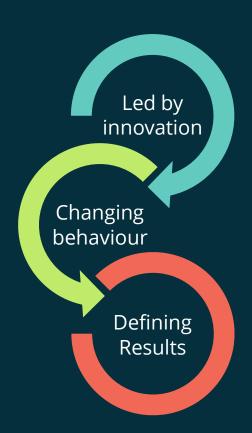
### Conversational – Bot & officer partnership



- Transfer conversations between specialised staff
- Staff can share screens & coach customers through processes. Co-Browsing
- Pre-defined content libraries
- Insert secure payments
- Post chat surveys and for feedback







# Get in touch

Daniel Pearce,
Director of Development & Sales

- **J** 01279 456 679
- in Daniel Pearce
- @collectionnow

For application details on Income Accelerator & Al Recoveries. Designed and developed by Daniel Pearce.

#### **Telsolutions Ltd**

We are the Pilgrims, master; we shall go Always a little further: it may be Beyond the last blue mountain barred with snow.

Across that angry or that glimmering sea, White on a throne or guarded in a cave There lives a prophet who can understand Why men were born: but surely we are brave, Who take the golden road to Samarkand.



