

Taunton Deane Borough Council

Executive – 14 July 2010

Southwest One Customer Contact: Development of Customer Access to include 24 hour Automated Telephony Payments

Report of Southwest One Customer Contact Business Development Manager – Claire Olohan-Bramley

(This matter is the responsibility of Executive Councillor Terry Hall, Portfolio Holder for Resources)

1. Executive Summary

- 1.1. This report is to request approval be given for Southwest One to investigate the implementation of a 24-hour, 365 days automated telephone payments solution

2. Background

- 2.1. The Customer Access Strategy adopted by the Authority on 24 August 2005 stated that customers wanted both “Contact when it was convenient to them” and “Easy methods of contact to suit them”. Since moving into the Southwest One partnership, a new citizen portal plus an integrated CRM system have been implemented which provide customers with enhanced access to services and the ability to obtain information electronically whenever required. In addition, by developing a new portal, we have seen that deeper self serve is important to delivering this Customer Access Strategy.
- 2.2. Customer Contact have now embarked on a programme of work to develop and improve customer access further and make the CSA (Customer Service Advisor) experience more interactive, effective and rewarding. This programme includes developing further customers understanding of what we can deliver electronically via the citizen portal 24 hours a day plus the viability of providing a simple way of taking payments via the telephone outside our traditional working hours of 8am – 6pm Monday to Friday.
- 2.3. In addition to providing a more comprehensive method of making payment for those who simply wish to pay and have no queries, we have been determining the best way forward for taking payments in line with the new Payment Card Industry (PCI) debit card standards. These standards state that encrypting phone call recordings (as we currently do) will no longer be an acceptable method of protecting customers payment card details.
- 2.4. At present, payments are taken by CSAs for a variety of services including:
 - *Council Tax*
 - *Housing Rent*

- *PCNs (Penalty Charge Notices for Parking etc)*
- *Waste – Bulky Waste, Garden Bins, Garden Sacks, Additional Bins*

3. Southwest One Proposal

- 3.1. Customer Contact have undertaken some initial work to look at both the customer experience and that of our highly trained Customer Service Advisors, who would benefit from having time released from taking standard payment calls both by being able to invest time in further training, plus protecting them from the risk of being challenged over the security of payment card data. There are two main options available to the Contact Centre – both based on forms of IVR (Interactive Voice Recognition) – one a traditional “Press 1 for ..” followed by a series of push button commands and the second a fully voice recognised system with push buttons for entering card details only.
- 3.2. If the system proved to be cost effective (cost borne by SWOne not TDBC), we would plan to implement initially on the Council Tax and Payments lines, moving to the main 356356 number if the system proved successful. Customers phoning to simply make a payment would be given the option of using the automated system, during standard working hours should there be a problem with the payment, customers would have the option, during the automated call, of speaking to a CSA to help guide them through.
- 3.3. At the same time, to meet PCI standards, we would also plan to retrain CSAs to move the payment element of ANY call to the automated service, once queries have been resolved or orders taken (e.g., provide information about CTAX account, order garden waste collection etc). As no element of the automated payment system is recorded, TDBC and SWOne would be fully compliant with the new standards.
- 3.4. Attached as an Appendix is a case study on Swale Borough Council who have recently implemented such a service.

4. Recommendations

- 4.1. The Executive is asked to consider the content of the report and Appendix and support the proposed development.

Contact

Officer: Claire Olohan-Bramley, Business Development Manager, Customer Contact
 Telephone: 01823 356429
 E-mail: c.bramley@tauntondeane.gov.uk

Appendix 1: Case Study on Swale Borough Council

Case Study: Public Sector

Swale Borough Council introduces 24 x 7 Council Tax Payment Service for its residents

Telephonetics vip
making sound business sense

Meeting revenue collection targets whilst ensuring high levels of customer satisfaction are two key challenges affecting Local Authority Council Tax departments today. With rising customer expectations and the need to provide increased access to services, outside of standard office hours - how can Swale Borough Council meet its targets, maintain high satisfaction levels and ensure accessibility?



Swale has a prime location, within 40 miles of London and the Channel ports, but set in the Kentish countryside. Swale Borough Council serves a population of 123,000 people, encompassing the towns of Faversham, Sheerness and Sittingbourne. The council believes in working in partnership with its customers and constantly strives to improve its services. "Ambitions for Swale" is the strategic plan to transform Swale into "one of the best places in Britain in which to live, work, learn and invest".

Key technology foundations have been laid to enable Swale to support its ongoing commitment to transformational change. Together with IT, Customer Services have developed core skills and Swale's Customer Service Centre (CSC) now delivers more than 100 services to its community.

The Challenge

Swale's Council Tax section is responsible for the billing and collection of council tax from over 50,000 properties, with front office services providing payment options. In a cost saving efficiency measure the authority

closed three cash offices leaving residents with the option to pay over the phone via a live agent in their contact centre. This sharply increased the number of incoming calls to front office staff taking credit or debit card payments for council tax.

Consequently the Swale customer service team's call handling was stretched to capacity and the time they have to handle other customer service tasks was decreasing.

Following a review of service delivery, senior managers agreed that an automated, secure extended payment telephone service should be provided similar to the one that is available over the council web site. The solution should allow 24 x 7 payments, operating during and outside of office hours. It should also offer increased card security and assist the department in meeting its collection targets. In addition, management wanted to create capacity within the department to handle more complex customer requests.

“Residents have quickly adopted the automated payment line seeing a success of almost 25% of all payment calls being handled in the first 5 months.”



The Solution

On 1st April 2009, Swale introduced the Telephonetics VIP speech automated payment service to allow customers to make payments over the phone 24 x 7. The service accepts various card types and callers are easily and simply routed through the system.

Launched with the minimum of marketing, residents have quickly adopted the automated payment line seeing a success of almost 25% of all payment calls being handled within the first 5 months.

The graph shows the current trend of Swale's payment channel. Front office employees were taking the majority of calls, however since March, when the new Telephonetics VIP Payments solution was installed, the number of residents opting to pay via the automated payment line increased, freeing up live agents to focus on more complex calls.

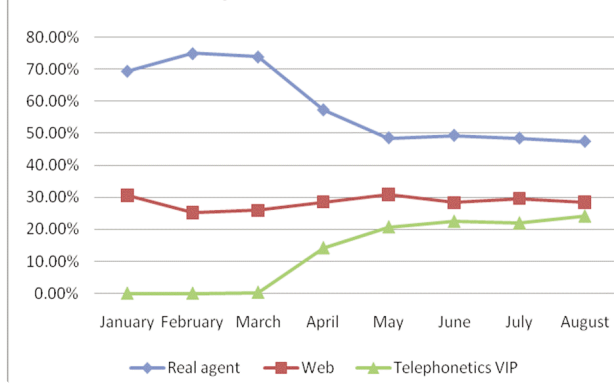
Telephonetics VIP deploy technologically-advanced telephony systems that deliver real business benefits to our customers. Our solutions are developed with 15 years of solid performance delivery - 550 installations, and over 50 million scrutinised calls.

Our market-tailored speech solutions work to provide assistance in demanding environments, providing speech self-service, call steering, mobility, outbound messaging and business continuity. Whether you need a solution to automate the payment of council tax or parking charges, to allow the reporting of a missed dustbin collection or an abandoned vehicle, we have the solution to meet your needs.

At a time when everybody's talking about value, beyond simply cutting costs – we can play our part in making your existing budgets work more effectively.

**Learn more -
call 01442 242 242 and say
"Speech matters"**

Swale Borough Council Payment Channel Use



put through to a Council Tax Officer. These fallback calls are handled internally via a whisper transfer, (a member of staff is given the account number and reason for the transfer before the customer is connected).

This ensures that the customer does not have to repeat the information they have already provided.

Telephonetics VIP How we make a difference

- **Improved customer service**
Residents can call in 24 x 7 and make a payment
- **User friendly**
Quick and simple to use
- **Manages traffic peaks**
Handles routine calls politely and consistently, reducing queuing times
- **Data Security**
Secure encrypted data collection
- **Single, easy to promote contact number**
- **Peace of mind**
Real time confirmation of financial transaction
- **Staff involvement**
During office hours, calls can be transferred to a member of staff in the Council Tax department, as necessary
- **Removes mundane tasks**
Allowing members of staff to focus on and prioritise their workload.

➤ Residents no longer have to hold and be put in a queue to make a payment, instead they instantly dial into the speech recognition system and a payment can be completed in record time. There is also the added security of keying in card details as opposed to saying them out loud, removing the risk of being overheard, thus improving data security.

Whilst on the call, the flexible system allows customers to check the amount of council tax owing, decide on the amount they wish to pay, or even make a part payment. Using the Payments solution removes the need to speak with a person, which in times of financial difficulty takes away any embarrassment an individual may feel around the level of payment they are able to make.

Following a payment, a transaction number is allocated which is read back to the customer and the backend system is then immediately updated; helping with back office reporting. During the call, if a bank card fails or a balance needs to be queried, the customer is

The Future

Dave Thomas, Head of ICT and Customer Service, Swale Borough Council comments: "As each month passes we have seen an increase in the use of our new automated payment line which in turn releases valuable time for our Customer Service Advisers to speak with customers on more complex and personalised issues, resulting in a better service. Feedback we have had both internally and from our customers shows that the new system has been very positively received."

"At present we use this system for the payment of council tax and business rates and now due to its success, we would like to further expand its use to incorporate the payment of parking fines, Housing Benefit overpayments and invoices too."

