



Changes in Behaviour, Our Customer Habits.

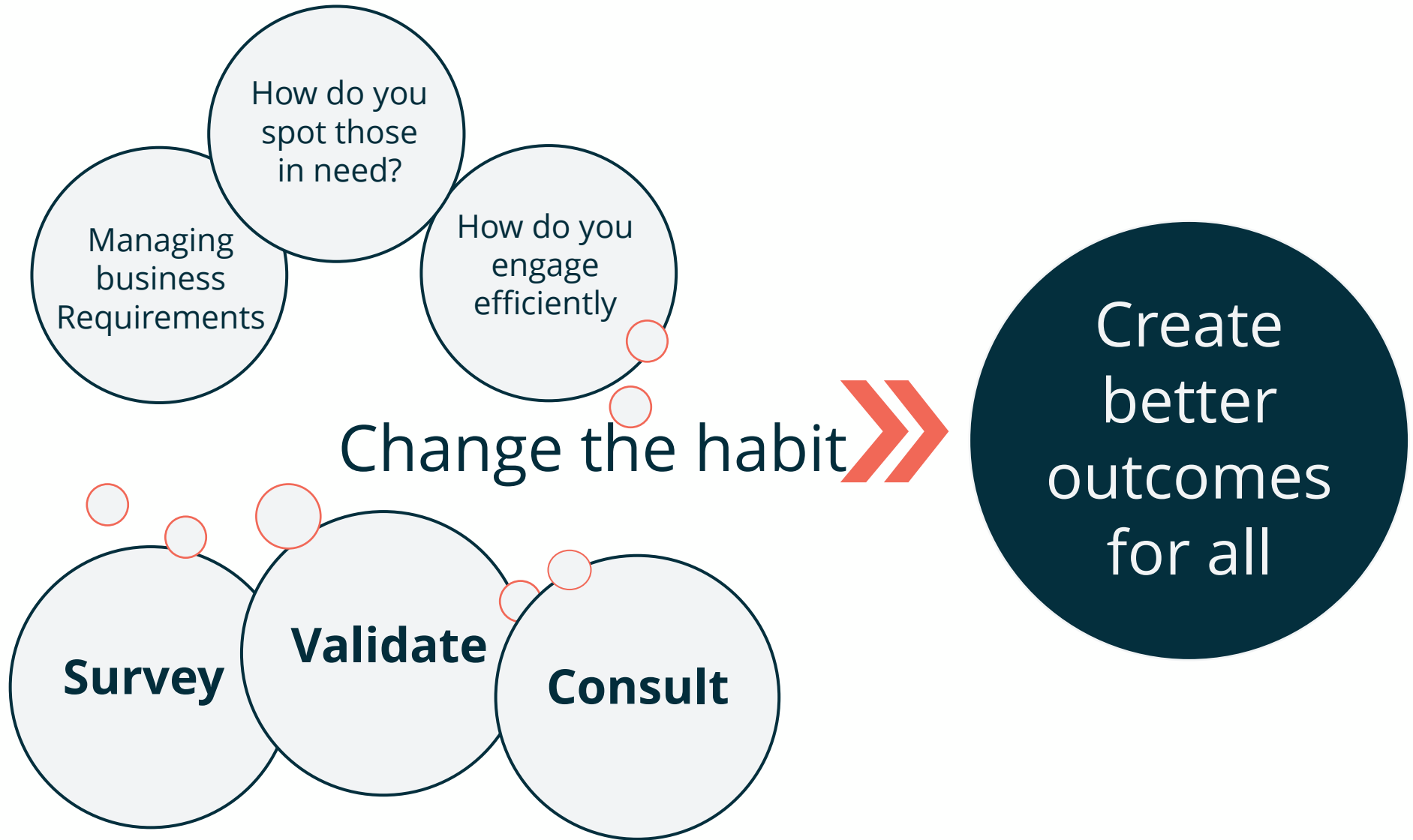
How to identify and support customers
through the Cost-of-Living Crisis



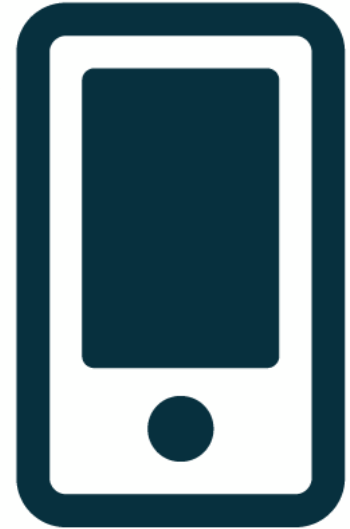
Exploring developments in technologies & how this can be used for income applications.



How to identify and support customers - *SVC*



Surveys using reactive & proactive comms




Situation Survey

Projecting income and creating early intervention requires an up-to-date measurement of a customer's ability to pay and vulnerability level.

Surveys present accurate real time customer interventions based on actual responses.

Complete an entire survey process over a 3-day period is 90% cheaper and more effective than any equivalent mailed or telephone technique.



Messages 14:46 textm.co 86% battery

Please advise on the department you need help with *

- ☐ Advice on rent
- ☐ Advice on Council Tax
- ☐ Advice on Business rates
- ☒ Other

Do you need help with any of the following

- ☐ Setting up payment arrangement
- ☐ Changing your direct debit date
- ☐ Speak to a trained advisor
- ☐ List of debt charities
- ☒ Other

If other please tell us

Elderly care support

Take a picture to support your claim

SELECT FILES

Any other question - please write here

Ref	Na	Q3-Score	Q4-Score	Q5-Support	Q6-Comment
67881244		5	1	YES	
90118333		2	2	YES	
90211312		1	2	NO	Univeral Credit
97658793		4	2	NO	
56886565		4	1	NO	
55101332		2	4	N/A	Furloughed from work and on benefits

Situation Survey

Reactive and proactive survey responses are captured within the original message.

The simplest process always create the highest results, not website forms and URL links.....

Essential Accessibility Requirements:-

Instant language translation.

Link informational videos.

Messages 14:45 86%

AA textm.co

Pleasant Valley Council
Bringing communities closer

Resident help form

At Pleasant Valley Council, we are following the advice from Public Health England, and other Government departments to ensure the safety of our staff and their families. Therefore many of our Council staff will be working from home. This doesn't mean we are unable to deal with your query, it's just we may need to change the way we do things.

Therefore to help us prioritise and get the right resources for your query, please complete the form below and submit when you have finished. We are monitoring all responses in real time so please be patient and we will get back to you as soon as we can.

Full name: *

Daniel Pearce

Best contact telephone number *

07515100808

Email address

Daniel.peare@yahoo.co.uk

Messages 11:20

Rent collection services

Overall satisfaction with service you received

You prefer to be contacted regarding your rent

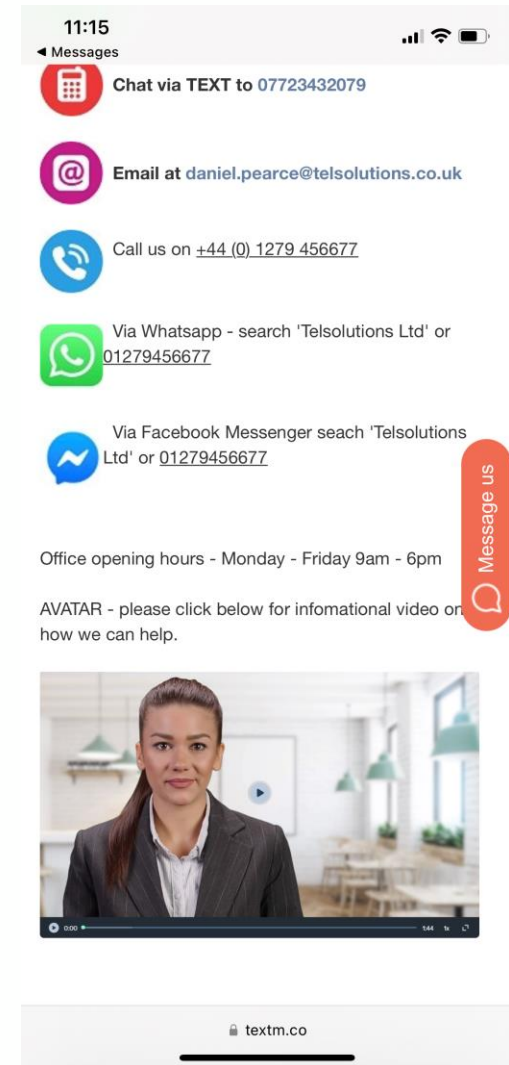
Voice call

Any additional feedback. Your feedback is valued.



Telsolutions

Using AI Avatars guiding & supporting customers



https://youtu.be/iOr1siUv_go



Reporting results

- Customers have adopted digital engagement for commercial transactions, responding to requests, questions and chat.
- Behaviour and habit change has increased response rates over other methods to canvas for information.
- With higher response rates, decisioning and intervention can be made.

Ref	Name	Q3-Score	Q4-Score	Q5-Support	Q6-Comment
67881244		5	1	YES	Charged my address? How can I inform you
90118333		2	2	YES	Universal Credit has been applied for.
90211312		1	2	NO	
97658793		4	2	NO	
56886565		4	1	NO	Furloughed from work and on benefits
55101332		2	4	N/A	

Validate using open banking services

But, what is Open Banking?

Payments

Pay directly from your bank account – no need for a card

Data

Consent to securely share your bank account information

It's totally secure – the consumer is protected at all times.

Validate - Account Information Services(AIS)



Consent given by account holder



Minimum: account information to make a payment or set up a Direct Debit



Full data categorisation – compatible with SFS



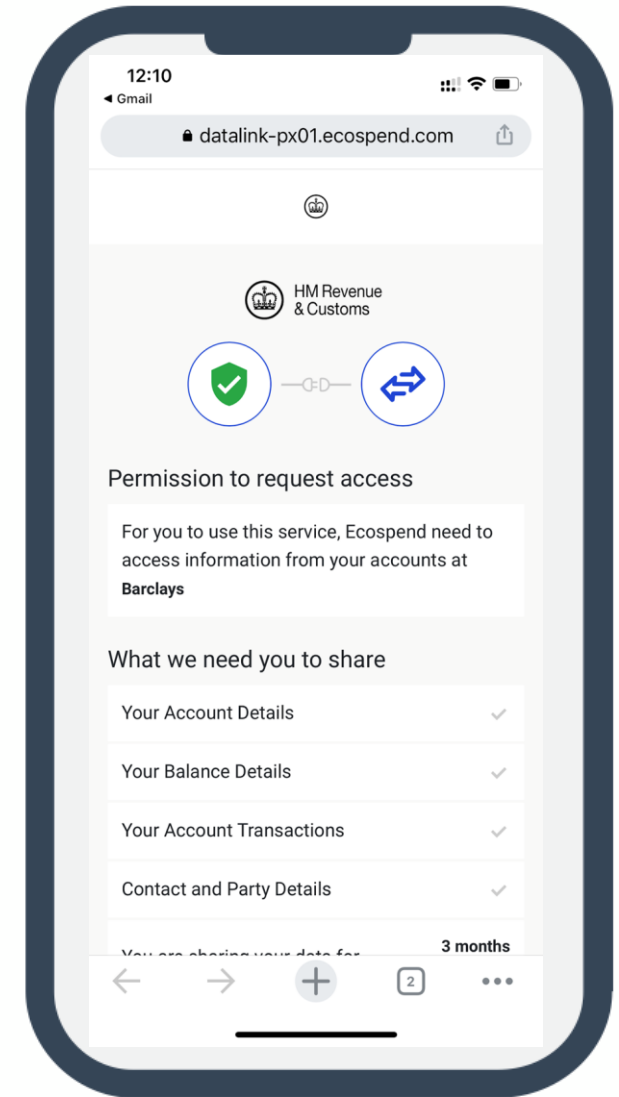
Only request the level of information required



Maximum: full transactional information to assess affordability (up to 5 years)



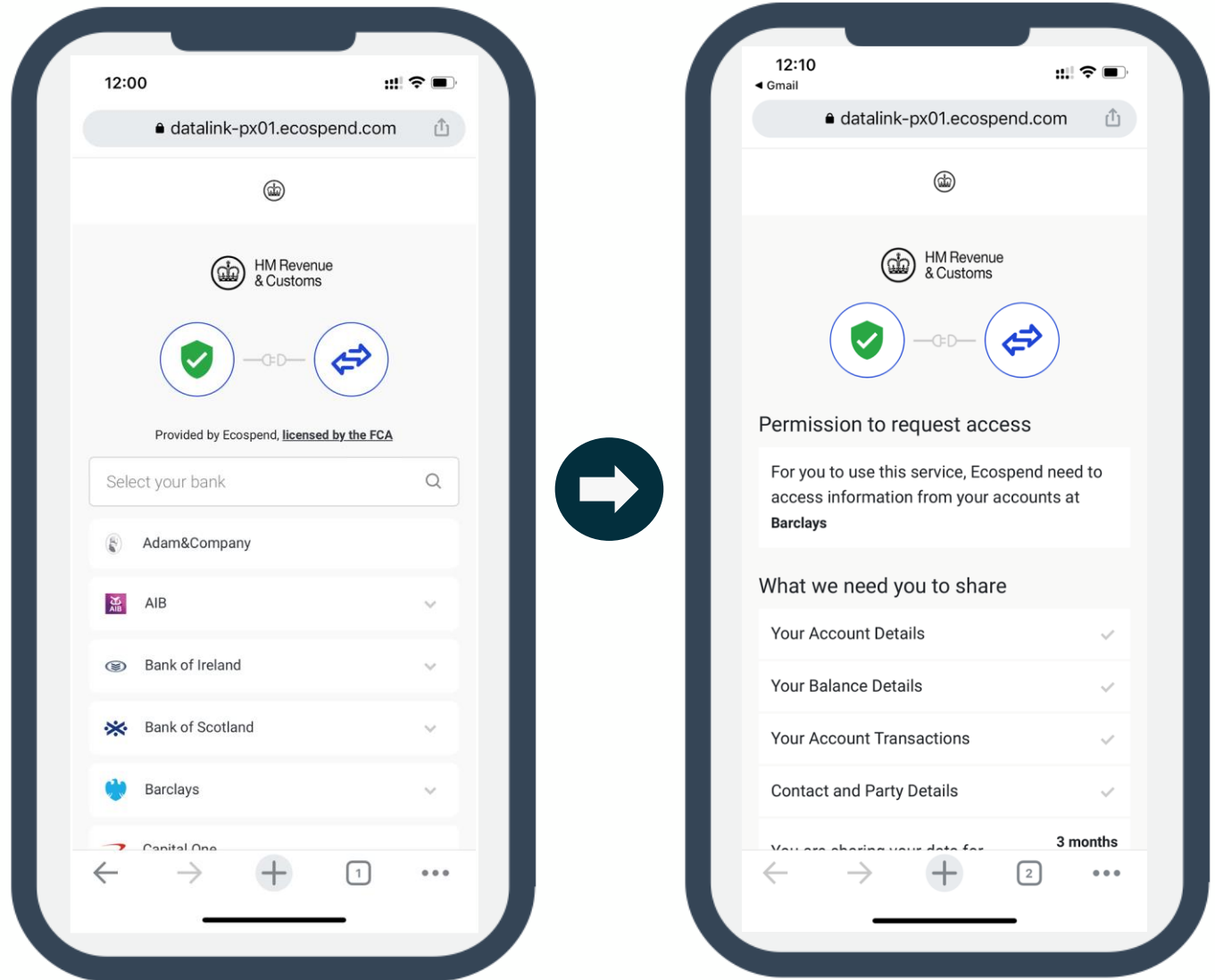
Granular I&E data drives affordability / eligibility decisioning



Validate – Affordability decisioning in an instant

Securely collect bank account Information to populate DD forms and distribute grants and refunds

- Account Number
- Sort Code
- Account Holder Name
- Bank Name



Validate – Affordability decisioning in an instant

Affordability and Eligibility checks - faster, cheaper and more accurate

Simple intuitive
process



Customer
stays in
control



Quick, cheap
and accurate



Instant access to customer's
**categorised
financial Data**



Calculate customer's affordability and
eligibility **instantly**



Uses **bank-level security**



Validate – Seamless & simple Customer Experience

Customer Centric Journey:

Customers authenticate the data request using biometric ID on their smartphone. Bypass any friction with paper or scanned statements.

Keep the customer always in control:

The Datalink can only function with the consent of the user, giving both customer and requester piece of mind that the customer is fully in control.

Receive fully verified and accurate information

Through Open Banking data comes direct from the account holder's account and is less vulnerable to fraud or error.

Simplify eligibility checks

Reduce the burden of proof needed to check eligibility by accessing instant categorised data to make reliable and fair judgements on customers eligibility.



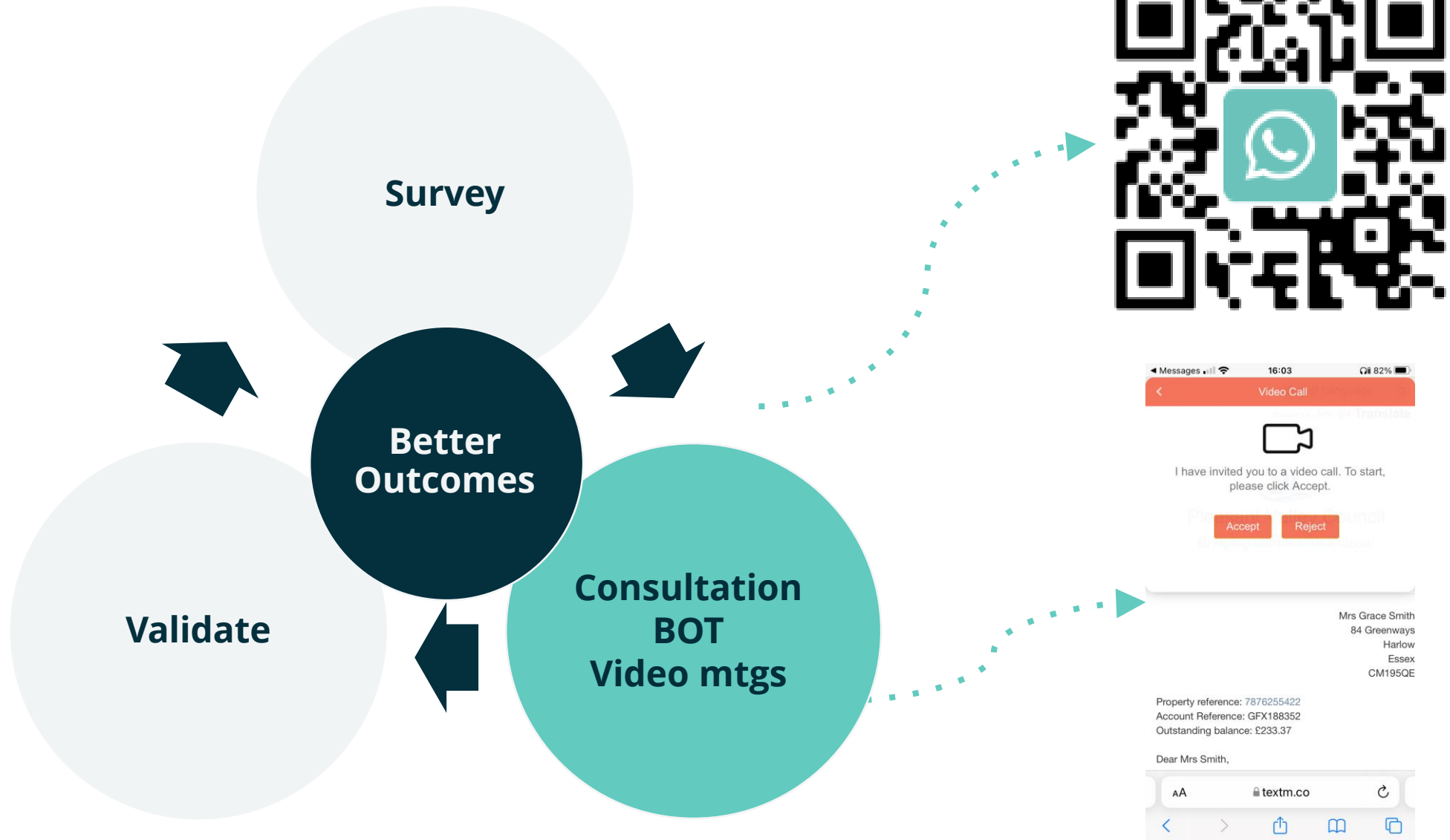
Consult - Video and audio consultation

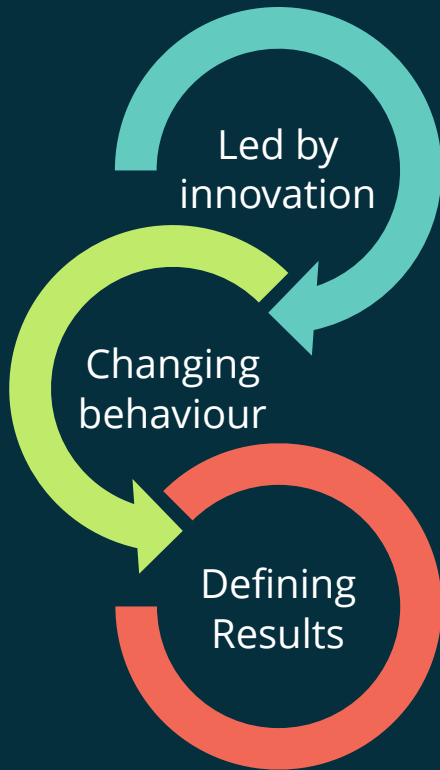
The objective for the consultation application is to offer telephone or video consultations with a recovery officer in a completely new, personal and direct way that benefits both parties and reach a better outcome.

- To combine a range of current service technologies linked together into a deliverable process that is simple for customers to engage with
- Reduce operational overheads by replacing expensive physical activities with new digital alternatives
- Introduce new high standards of customer engagement that are measured
- Reduce inbound call volumes and the pressure on staff to handle customers whilst improving CSAT (Customer satisfaction)



Conversational & video case resolution





Get in touch

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🐦 @collectionnow

For application details on Income Accelerator & AI 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.



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