

## Local Authority Services CASPAR Debt Support & Advice BOT services

Using intuitive customer communications to enhance income.

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

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#### Customer contact debt recovery

#### I never received the invoice

#### That person does not live here

We've a cash flow problem, can you call next week

You have messed up!

I'm busy now working, you will have to call later

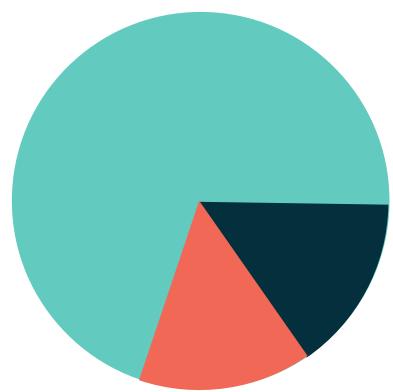
#### No one wants to admit that they cannot afford to pay for something

**Organisations balance the need to make progress**, pick the right time and make fair judgements

Customers don't want to be embarrassed and for the matter to go away



# Inbound calls and queries (Per Hr)



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- 28% I don't understand 'Info seekers'
- 33% I need advice

# **61%** of Queries are not urgent or require a member of staff.



#### CASPAR - Debt Support & Advice objectives

Never lose any opportunity to engage customers creating better outcomes for both the customer and organisation

Provide responsive and interactive support and advice to customers available around the clock

Reduce pressure on resources to focus on more complex cases

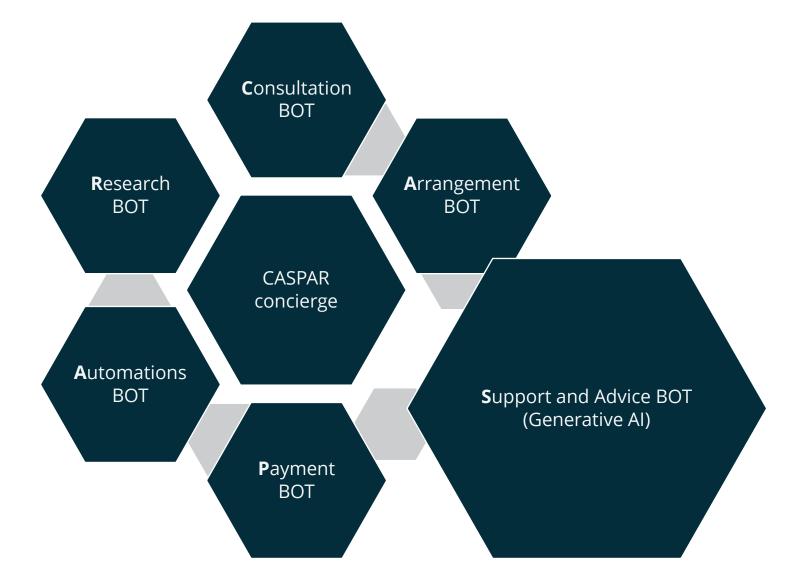
Using responsible AI interacting with customers with natural language and answers





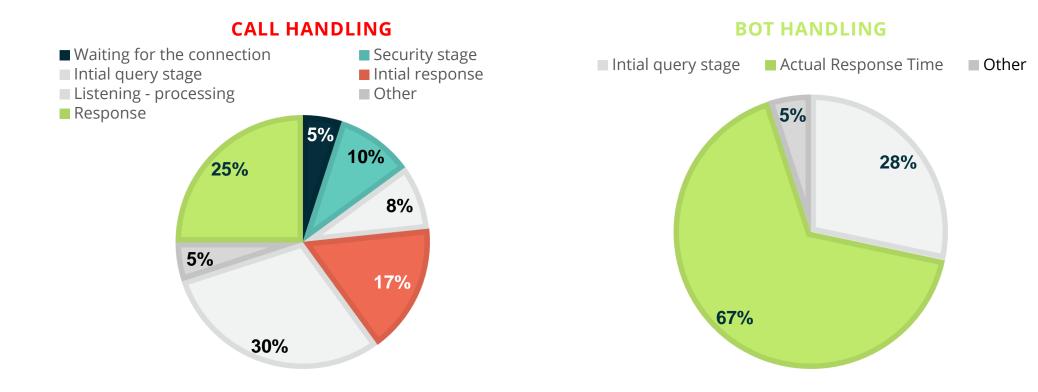
#### CASPAR – A family of BOTs

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# Inbound call handling vs BOT automation



#### 15 Minutes Talk Time | 45 Minutes Dead Time

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49 Chat Time | 11 Minutes Dead Time



'formal' online activities and response desires

#### Support peaks when contact centres are typically closed





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#### Local authority objectives with ChatBOTS

**Productivity** – Reduce inbound calls and increase self-service.

**Options** – Align customer service options with customers expectations.

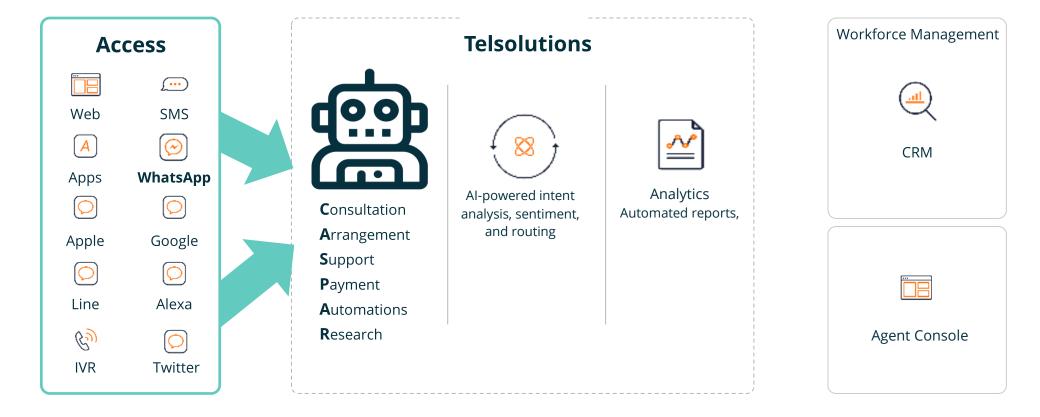
**Efficiency** – Replace mundane repetitive tasks.

**Enhance** – Understanding of customers and their behaviours to achieve better outcomes.





# Funneling contact from all inbound channels





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#### Types of Al



# **Machine Learning- ML**

# Natural Language Processing - NLP

# **Generative - Al**



Photo by Ali Shah Lakhani on Unsplash



# Concierge profiling

Intent	Determines consumer intent based on transcript data, support logs, websites, and more	Profile & segment quickly
Targeting	Proactive consumer outreach based on behavioral targeting	
Routing	Directs consumers to right agent or bot	
Capacity	Manages agent conversation workload	
Queue	Queues consumers based on attributes such as lifetime value, churn risk, and more	
Sentiment	Real-time measure of conversation health and consumer relationship	Vulnerability & Challenge
Topics	Uncovers trending issues in consumer experience	

# **BOTs working and decisioning**



**Concierge** - Meet, greet, signpost and guide.

#### Arrangement BOT –

Transactional rules based decisioning.

#### **Support and Advice BOT**

using Generative AI is for customer advisory role.



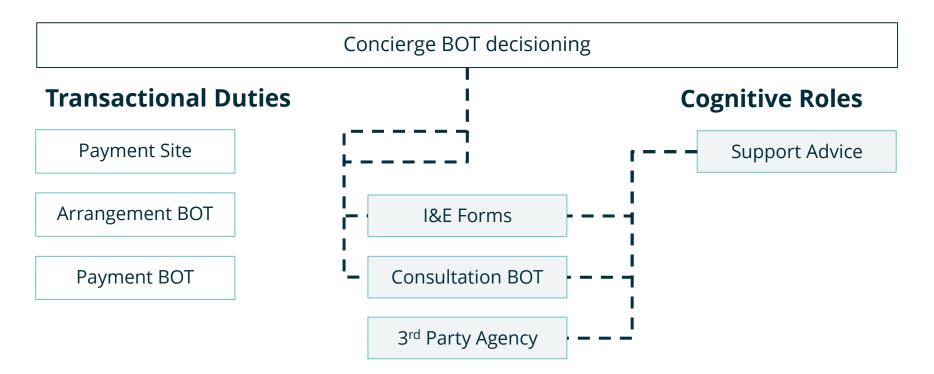


#### Support and Advice BOT

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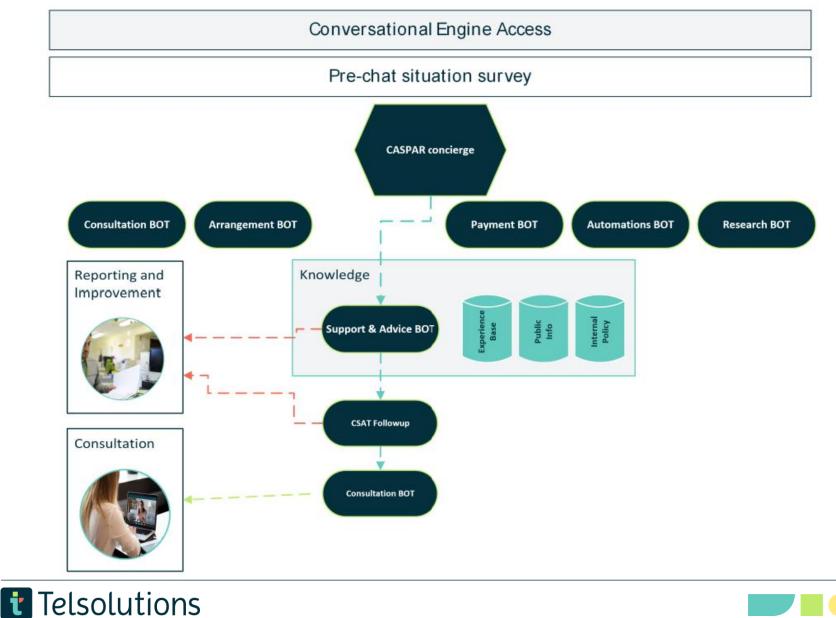
**Conversational Engine Access** 

Pre-chat situation survey





#### Sourcing – Demo





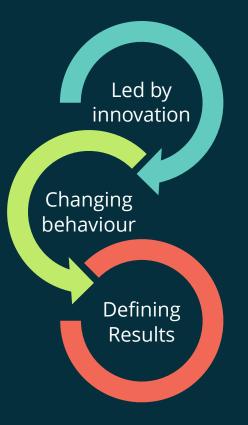
#### Track and improve – continuous evolution

#### Conversational AI KnowledgeAl **Knowledge Bases** Test & Tune Add knowledge base Home **Consumer Queries** Test Redbridge Debt Advice ~ All articles Answered Unanswered Last 7 days (UTC) 🗸 主 18 Jul 19 Jul 20 Jul 24 Jul O Reviewed O 8 Total gueries for 18 Jul 2023 12:00 am - 24 Jul 2023 11:59 pm Clear all Bot Al search Good Bot Al search Good Bot Al search Very good Bot Q. I'm struggling to pay my bills Q. I can not pay debts Q. I have lost my job Q. Can I get income support Add answer Don't answer Answer Answer Answer I will never be able to afford repayments Could I get help to pay my water bill? Lost Job $\sim$ Bot Al search Very good $\sim$ $\sim$ $\sim$ Q. Can I get some debt advice? Answer Bot Bot Bot Debt advice Q. I have lost my job Q. I'm struggling to pay my bills Q. I'm terrible Add answer Don't answer Add answer Don't answer Add answer Don't answer $\sim$ **S** $\sim$ $\sim$



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# Get in touch

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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.



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