

# IRRV Wales

## Cynhadledd IRRV Cymru



Income from  
'crumb' sized debts

Recovery of sundry debt using  
self service techniques.

Gathering the crumbs to form a  
sweet revenue solution.

# Agenda

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- Rates of non collected revenue within local authorities
- Levels or written off debt and why this happens
- Current process for recovery of uncollected monies
- Why technology services are changing local authorities to increase income rates
- What you have available now and why this just does not work
- Using customer behaviour and technology to recover debts
- Results from this process – why it works
- Charges for the service.

## Rates of non collected revenue within local authorities



Town hall chiefs have been forced to write off £626,000 of debts and uncollected business rates including nearly £100,000 owed by a charity.

Six hotels are also included among traders which defaulted on their payments.

The sums are in Blackpool Council's latest report setting out outstanding debts where the authority judges "there is no prospect of recovery" or where the cost of pursuing the debt outweighs the benefit.

It comes amid warnings a 4.99 per cent jump in next year's council tax could also lead to fewer people being able to pay that charge in the future.



### Council Tax bill

The council was forced to issue a staggering 12,200 more council reminder letters than in the previous year - up to 67,344.

The courts also issued an additional 3,000 liability orders to force those not paying their tax to cough up. That figure now stands at 19,429.

Approximately £630,000 remained uncollected from council tax support scheme cases at the end of 2016/17 - affecting about 5,500 people.



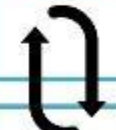
# Data - Gap filling



REF	Firstname	Middlenames	Surname	Address1	Address2	Address3	Address4	Address5	Postcode	Payment
48933	Al-Mansur		Muktar	Flat 87	Alice House	25 St. Clements	Oxford	Oxfordshire	OX4 1GJ	£144.50
52116	Masood		Benbo	133 Milton Street	Walsall	West Midlands			WS1 4LW	£144.50
38024	William		Andrews	34 Thirsk Road	Curby				NN18 0PN	£289.00
50234	Ana-Maria		Andros	40 Waterfront Way	Walsall	West Midlands			WS2 9NH	£289.00
48007	Richard	Michael	Andrew	93A Spring Gardens	Buxton	Derbyshire			SK17 6BP	£144.50
51828	Alex		Brown	6 Rottingdean Place	Falmer Road	Rottingdean	Brighton	East Sussex	BN2 7TS	£144.50
34441	Mohamed	Mohammed	Yusuf	151 Deanery Road	Bristol				BS1 5QH	£433.50



REF	Firstname	Middlenames	Surname	Address1	Address2	Address3	Address4	Address5	Postcode	Payment	Mobile telephone number	Current email address (if any)	Previous email address (if any)	Previous telephone number (if any)
48933	Al-Mansur		Muktar	Flat 87	Alice House	25 St. Clements	Oxford	Oxfordshire	OX4 1GJ	£144.50	018522158			
52116	Masood		Benbo	133 Milton Street	Walsall	West Midlands			WS1 4LW	£144.50	090791220			
38024	William		Andrews	34 Thirsk Road	Curby				NN18 0PN	£289.00	018522158			
50234	Ana-Maria		Andros	40 Waterfront Way	Walsall	West Midlands			WS2 9NH	£289.00	018522158			
34441	Mohamed	Mohammed	Yusuf	151 Deanery Road	Bristol				BS1 5QH	£433.50	018522158			
46029	Polly		Zarimbis	52 Mandfield Road	Curby				NN18 0AE	£144.50				
47511	Margareta		Rugulovska	8 The Puddocks	Dunstable				LU6 3FQ	£144.50	018522158			
47035	Olivia		Marijane	Flat 1 Ground Floor	15 Delia's Place	Brighton	East Sussex		BN1 2H	£144.50	018522158			
43441	Fangfang	Ling	68 Radcliffe Road	London					SW6 5DL	£144.50				
48007	Richard	Michael	Andrew	93A Spring Gardens	Buxton	Derbyshire			SK17 6BP	£144.50				
51828	Alex		Brown	6 Rottingdean Place	Falmer Road	Rottingdean	Brighton	East Sussex	BN2 7TS	£144.50				
50700	Salim		Zekini	486 Highgate Road	Walsall	West Midlands			WS1 3JE	£144.50				
52122	Ulla		Zimba	4 Butler Street	Stoke-on-Trent	Staffordshire			ST4 1EG	£144.50				



## E-Device Channels

Scheduled delivery and suppression logic applied.



## Mailed Post Channel

Records with no E-device contact details ignored or forward flowed to mailing function

# Data Appending example



Premium Mobile <b>Search</b> Charge	
	Records Loaded
<b>Job 1</b>	8314
<b>Job 2</b>	
<b>Job 3</b>	

Search dated Monday 19<sup>th</sup> March 2018

Premium Mobile Numbers Available	
	Record Volume found
<b>Job 1</b>	787
<b>Job 2</b>	
<b>Job 3</b>	
Total Found	787

Consented Numbers Available	
	Record Volume found
<b>Job 1</b>	843
<b>Job 2</b>	
<b>Job 3</b>	
Total Found	843

Email Addresses Available	
	Record Volume found
<b>Job 1</b>	1554
<b>Job 2</b>	
<b>Job 3</b>	
Total Found	1554

## Moving from 'Events' to 'Trigger processes'



- Existing recovery processes use a series of manual events, not directly connected
- Managing the process takes careful planning
- The recovery process is long and has to fit into a diarised monthly plan and deadline often due to mailing timescales
- Reporting is not utilised to track customer reaction / behaviour to improve income results
- 'Low value' (> £50) debts become uneconomic to recover after initial contact

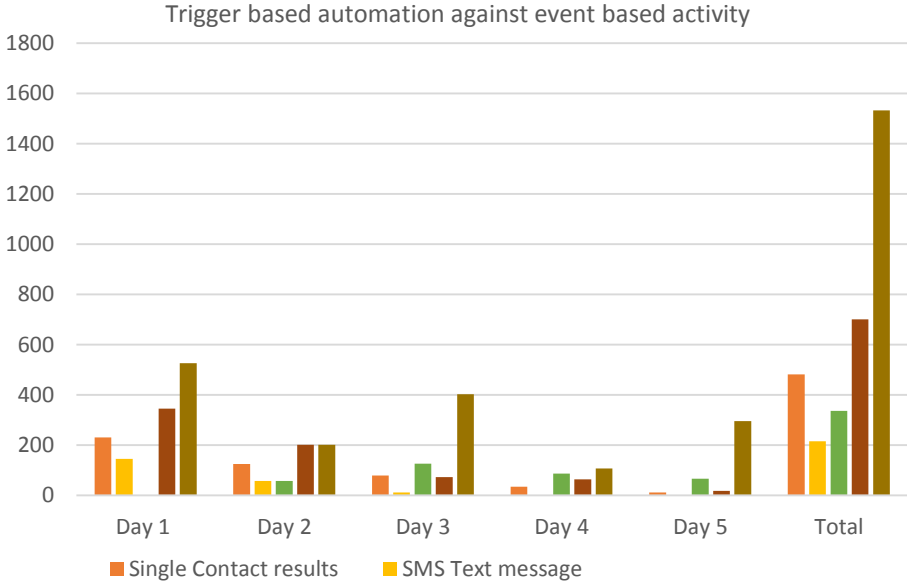


# Events – Trigger Process Results



## 2500 cases 3x Test

	Day 1	Day 2	Day 3	Day 4	Day 5	Total
Single Contact results	231	125	79	35	12	482
SMS Text message	145	57	12	0	1	215
Postage	0	57	126	87	67	337
Treble Touch results	345	201	73	64	18	701
Trigger Based results	526	201	403	107	296	1533



**Automated Voice Messaging:** Automated Voice Messaging (AVM) uses pre-recorded audio that is inserted with text to speech for personalisation. Its interactive to connect customers and prompt action. Delivers to both landlines and mobile numbers.

**SMS WebForms:** Mobile enabled WebForms© are a new development that enhances the popular SMS text message communication channel which has deficiencies by lacking customer open reporting, whilst taking advantage customers preference to self-service and use of smart mobile phones.

**Email:** Email is direct 'business to customer' contact channel with open rate tracking. Although direct to customer, the popularity of email has reduced. Email has many advantages to enforcing the sense of urgency as a back up to the other more proactive channels.

**\*All services operate in multi language mode – Cymraeg – English**

**Customer behaviour engine:** Data controller that reacts to customer behaviour, recording outcomes and determining next actions.




# WebForms – Self service collections – trackable outcomes

Mobile enabled WebForms© are a new development that enhances the popular SMS text message communication channel. This takes advantage of customers preference to self-service and use of smart mobile phones.

The WebForm tracking is uniquely configured for that customer & gives an insight into their activity & potential outcomes.

This differs from just simply routing a customer to the local authority website that is not usually mobile enabled or designed around revenue and collections applications and offers no customer insight or intention.

This is an important message from Southwark Council in regards to your account TEST54321 Please click on the link to read further details <http://gsys.io/71cj2>. Please do not ignore this message.



Dear Daniel Pearce,

This is an important message from Southwark Council regarding your Council Tax account.

To see the full contents please enter your postcode below, so that we can verify your identity.


Please do not ignore this message.

**\* To view full details - verification is required**  
Please enter your full postcode for authentication:

SUBMIT

Messages 11:23 51%

service3.soundbite.com



Dear Daniel Pearce

Council Tax account number: TEST54321

Property Address: Other1

You were due to pay £ Other2 recently to your council tax account and we haven't yet received payment. To bring your account up to date, and avoid a formal reminder notice, please make payment using the links below.

Automated Payment ...

Online Payment

To avoid future missed payments we recommend you set up a direct debit, or consider a more suitable payment date.

Direct Debit

Change Future Instal...

# Trigger Process (stage 1 pre-processing)



1

The customer data provider using SFTP only is to provide:

- 1 - Campaign file on an agreed basis.
- 2 – Daily payment file from the IVR / Online payment gateway.

Data transfer must be automated for security and suppression purposes.

SFTP

Local Authority  
- Enforcement Agency



Local Authority  
/ Enforcement

DAILY ONLINE  
& IVR  
PAYMENT  
GATEWAY FILE.



- OBJECTIVES:**
- 1 - Postal reduction primary objective.
  - 2 - Load data Monday and walk away.
  - 3 - Fully automated process.
  - 4 - Adaptable for low value debts and high value strategies.

2

Data is loaded to Telsolution's for the 'Pre-processing' data enrichment.  
(Empty records with no e-contact channel)  
Telephone and Email appending.



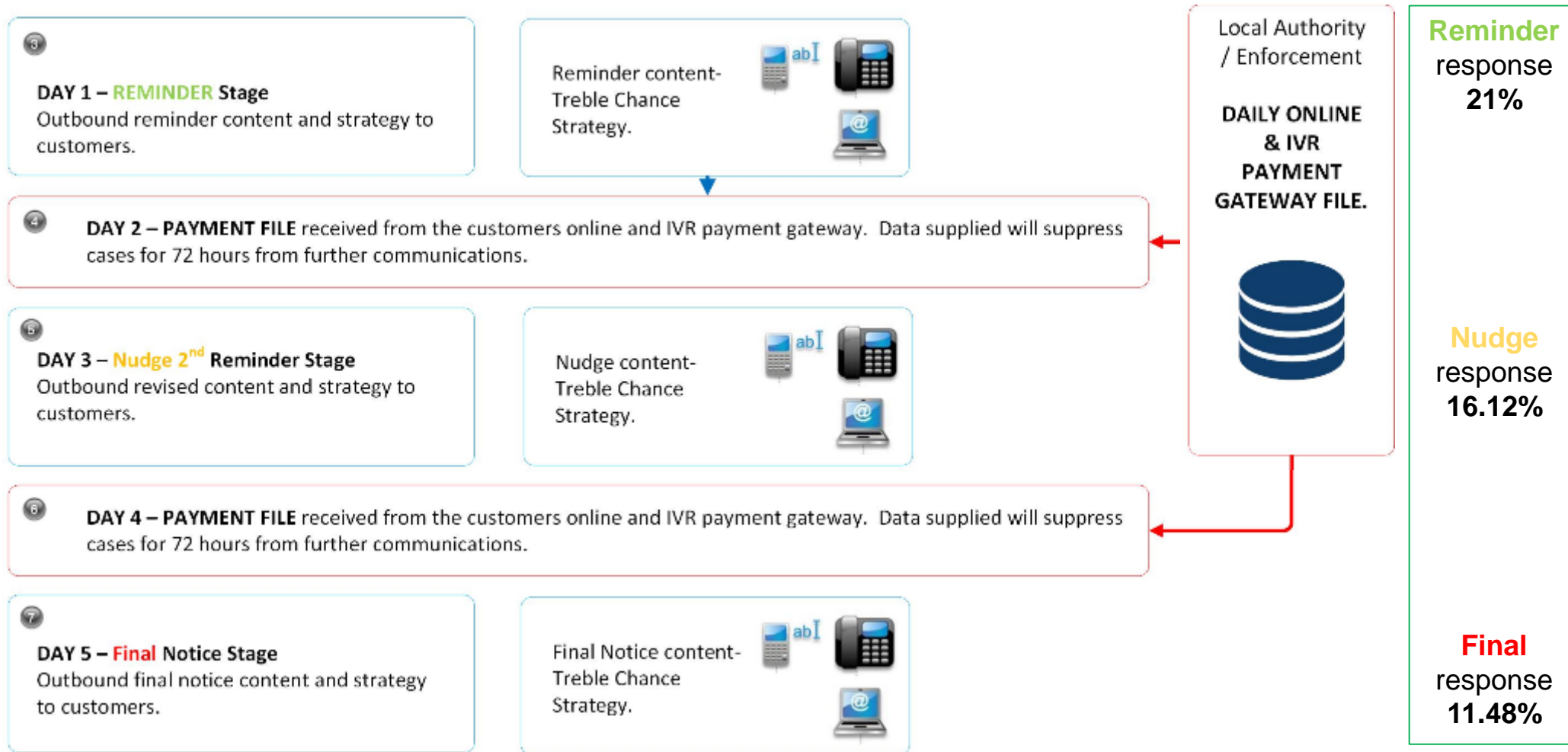
market  
location

GBGroup



Appending results are copied back to the customer.

# Trigger Messaging (stage 2 activity)



## OUTCOMES:

Charges are tightly fixed permitting:-

- Very low value debts tackled with ease.
- Process can be repeated twice (18 customer touches), for less than the cost of 1 stamp per 1 contact.
- Payment file suppresses active customers.

## Trigger Post Processing (stage 3 activity)



8

**DAY 6 – Campaign Reports** transferred back to the customer for CRM import



9

Invalid campaign data is loaded to Telsolution's for the '**Post-processing**' data enrichment.  
(Invalid customer contact records)  
Telephone and Email appending.



Appending results are copied back to the customer.

	Day 1	Day 2	Day 3	Day 4	Day 5	Total
Single Contact results	231	125	79	35	12	482
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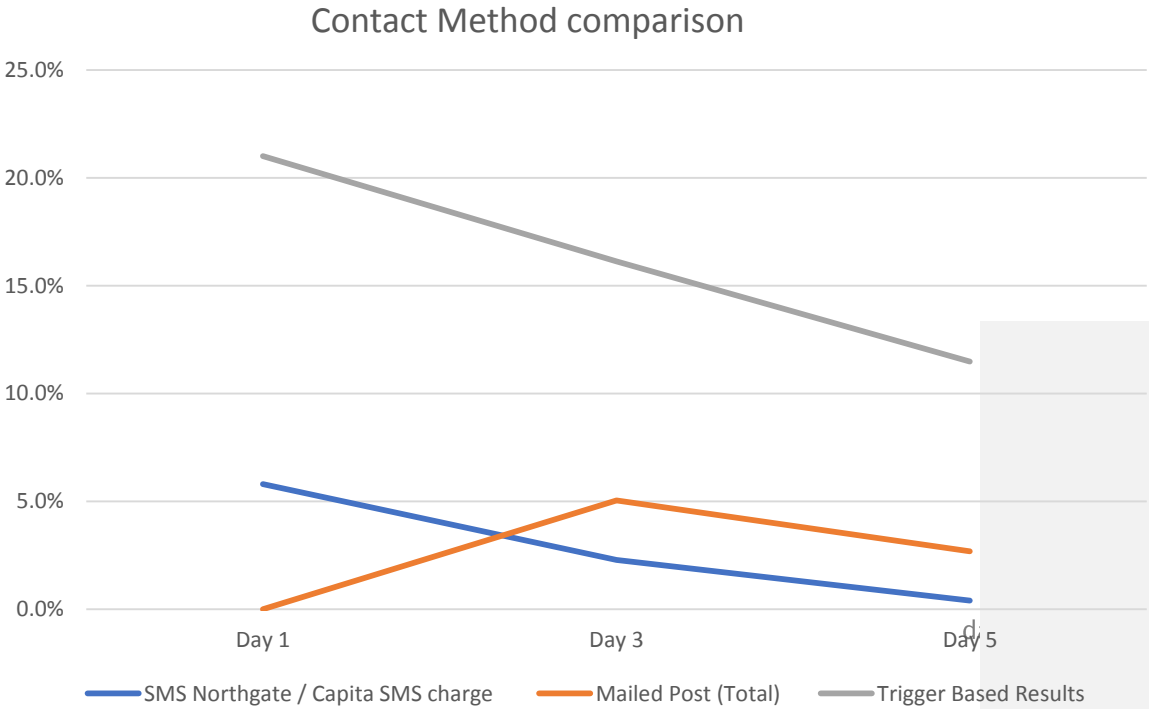
### Outcomes:

- Customer will pay for you to go away! (*Swiss model*)
- Higher response rates.
- Reports show up to 9 contact attempts with clear intentions or non-interaction.
- Invalid data can be loaded for appending based on economic value.
- Pursue debts down to £5 in value.

# Trigger campaigns costs / income



			Response Rates			Contacts	Day Response	Cost	Income
			Day 1	Day 3	Day 5				
SMS Northgate / Capita SMS charge	£0.08	Per message	5.8%	2.28%	0.4%	3	8.48%	£0.24	
Mailed Post (Total)	£0.96	Per letter	0%	5.04%	2.68%	1	7.72%	£0.96	
Trigger Based Results	£0.13	Per 3 contacts	21%	16.12%	11.48%	9	48.60%	£0.39	£26,658.87





## Contact details – Trial offering for IRRV Wales members



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@collectionnow



Daniel Pearce

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