

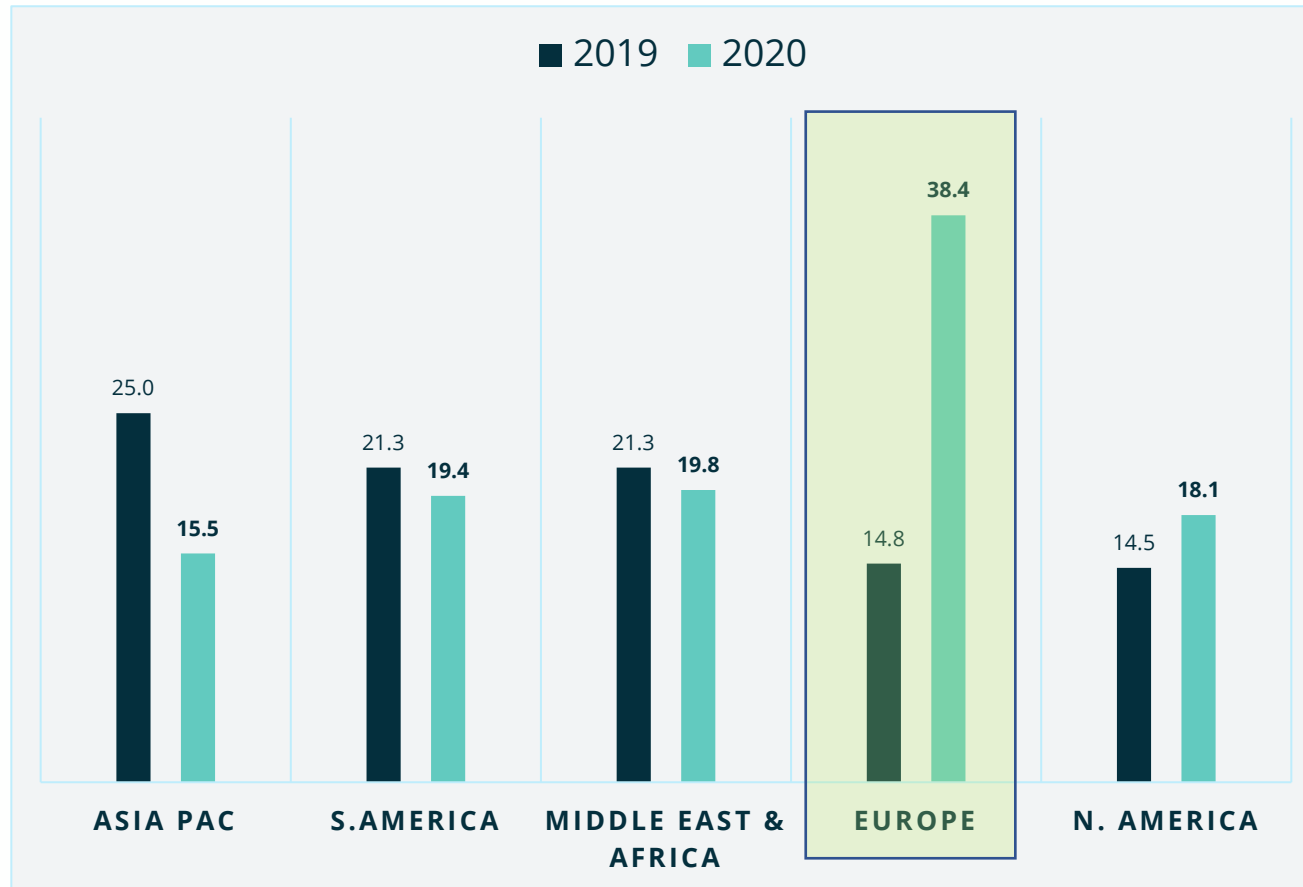


## Future collection techniques for enforcement services.

Exploring developments in technologies &  
conversational commerce trends.



# The changing trends during & since the pandemic



## Retail Ecommerce Sales Growth Worldwide.

% change by region – eMarketer 2020

The growth trends have been uneven, but growth does look set to continue in some regions and for sometime.

For example, we are seeing strong growth in Europe & North America compared to 2019.

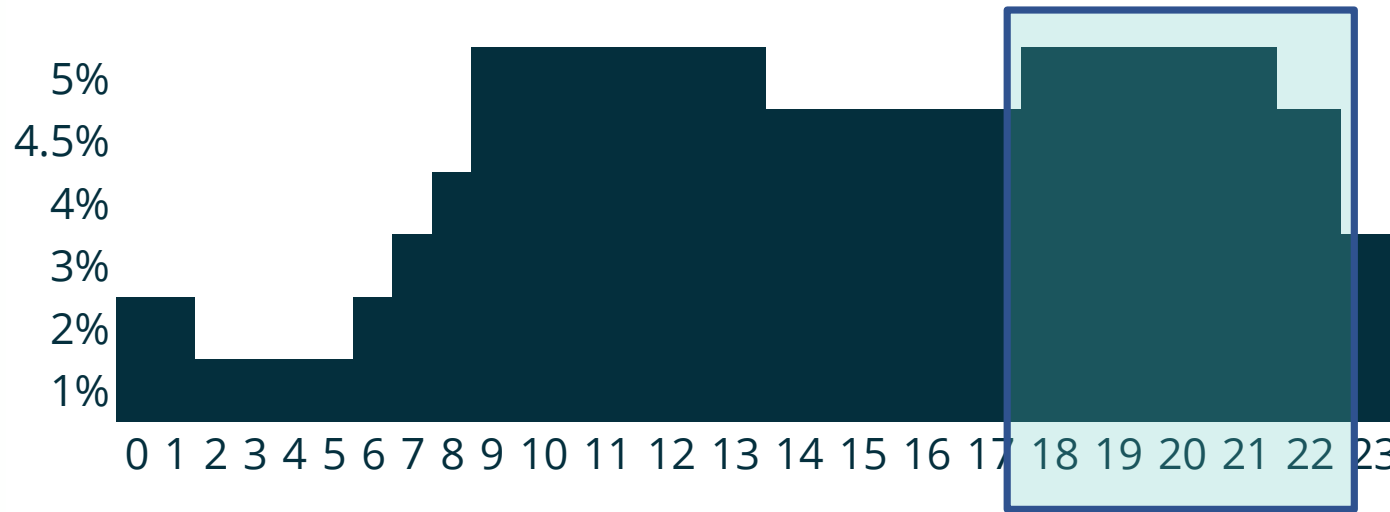
1 - Source: United Nations Conference for Trade and Development

2 - When Are People Most Likely to Buy Online? - MAY 11, 2021, BY GRAHAM CHARLTON - LAST REVISION BY Brad Ward ON May 11, 2021

Photo by Firmbee.com on Unsplash

# Day , time and channel

## Online sales & traffic by device



Mobile Sales  
**51,361,433**  
Mobile Traffic  
**76%**

Desktop Sales  
**25,913,083**  
Desktop traffic  
**24%**

Source: When Are People Most Likely to Buy Online? - MAY 11, 2011, BY GRAHAM CHARLTON - LAST REVISION BY Brad Ward ON May 11, 2021



# Are our strategies still relevant?

- Encouraging and pushing customers to make contact or pay outstanding amounts via self-service portals.

COUNCIL TAX, HOUSING BENEFIT, BUSINESS RATES OR LANDLORD SERVICES.

We have guides on setting up an account and how to then add in the services you want to manage.

## How to set up an account

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Instructions for setting up an online account +

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## How to add services to your account

Please make sure you have set up an account first

Which service would you like to add?

---

Council Tax +

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Housing Benefit +

homepage

Claim council tax support ▶

Problems paying? ▶

Related links ▼

Paying your council tax

Contact the council tax team

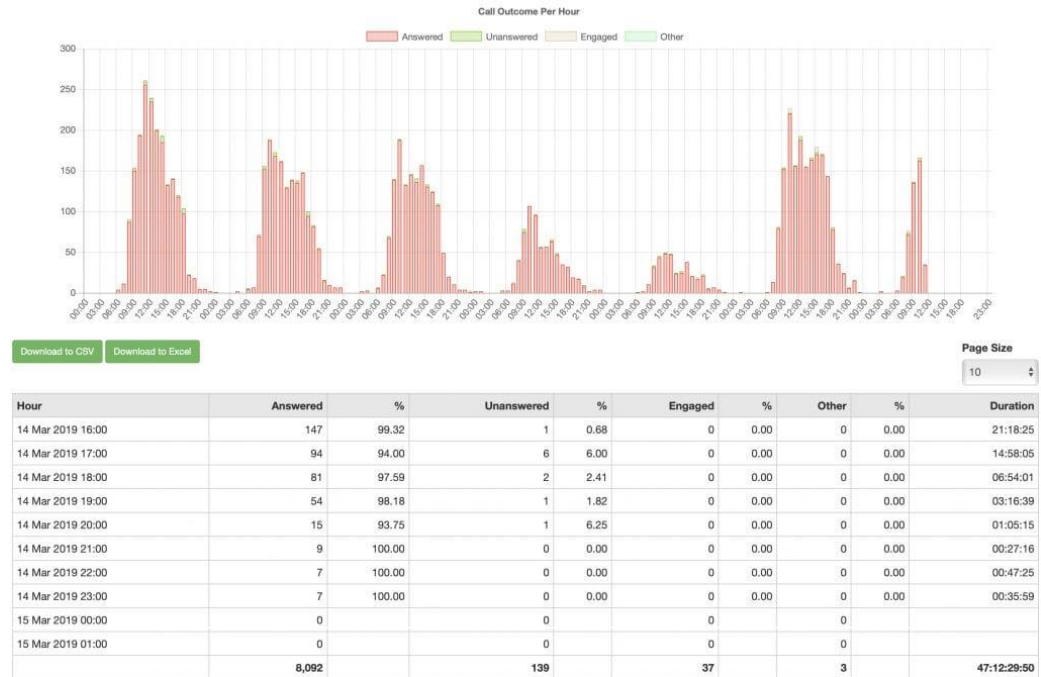
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OK, I agree No, thanks

# Are our business beliefs & strategies still relevant?

- Do you understand why some customers abandon processes?
- Are the strategies for following up missed calls, emails and messages customers still effective?



# Fixes for post pandemic habit changes



**prominent & convenient QR codes** pulling down a SMS Webform.  
Tracking and reporting to show which customers have engaged from the letter.



Once the customer has scanned the QR code, the tracking of the customers activities will begin, giving a valuable insight and trail.

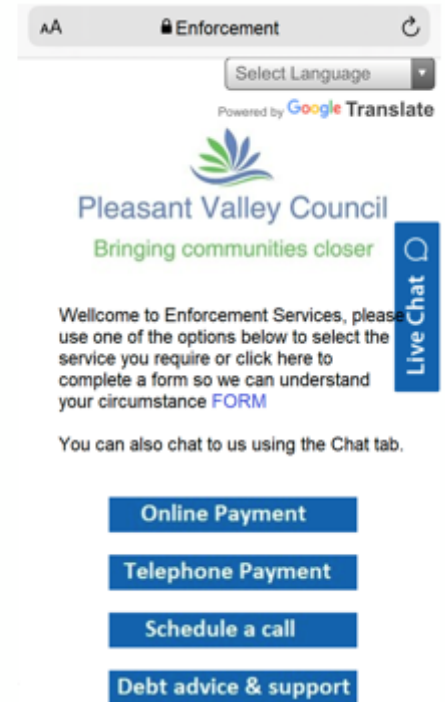
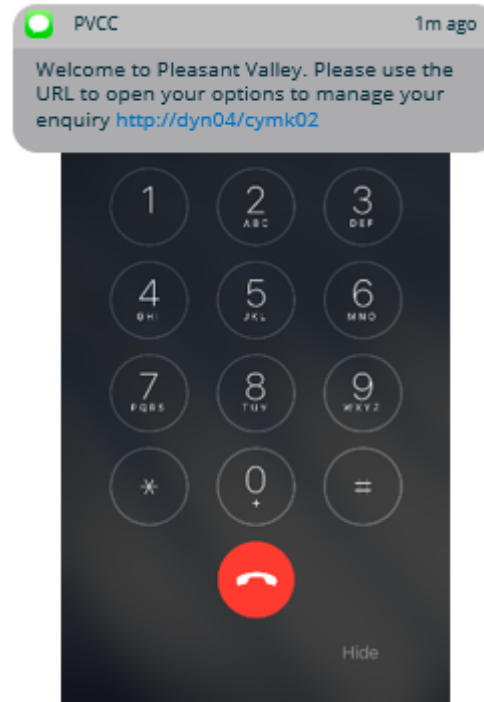


customer's have self-service and chat options that can be promoted to discuss the case.

# Fixes for post pandemic habit changes?

Text:

**SUPPORT to  
07537 417083**



Customer calls the contact line. 24/7, 365 days regardless of actual opening times

IVR suggests messaging. 30-50% of consumers take the option and hang up!

SMS Webform is delivered to the customers handset

The conversation and customer engagement continues here

# New habits – Open Banking Payments

Open banking for payments is a fast, safe option for customers that reduces payment charges.

Transactions completed within the customers App are highly secure raising customer's confidence in the process.

×

Send money

?

BANK A/C

40-06-18

Available balance

HSBC ADVANCE

40-08-18

Available balance

Arranged overdraft limit

i

Be careful, if you fall victim to a scam you may not get your money back.

Once you select finish, the payment should reach the payee immediately, subject to our standard checks and Ecospend Technologies Limited submitting the payment. The payment cannot be recalled.

Any new payees will be added to your payee list for future payments. You can manage these by selecting 'My Payees' on Online Banking.

You will then be automatically redirected to Ecospend Technologies Limited.

Finish

◀ HSBC UK

13:52

73%

paylink.ecospend.com

Telsolutions

£0.10 →

Telsolutions Ltd

✓

Completed

Payment Completed

Bank Reference ID

63rlfmsyza1z0isob3dbzql65ouhetianl5

Amount

£0.10

Payment Date

19/09/2021

Bank

HSBC

Reference

7765525252

Description

Telsolutions Ltd Test Payment

Payee

Telsolutions Ltd

Sort Code

60-83-71

Account Number

85072558

Back to Telsolutions



# Open banking payment demo

Open banking for payments is an alternative that make payments safe for customers & considerable cheaper for recoveries to take payments.

Text: **PVCC**  
**07537 417 083**

Open banking directly,  
accesses your banking  
App

Dear Mrs Smith,

A liability order has been issued against you for non-payment 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

Message us

# Recurring payments



- **Subscriptions**

Set up a weekly or monthly recurring payments. Instant confirmation of funds and refunds.

- **Variable recurring payments**

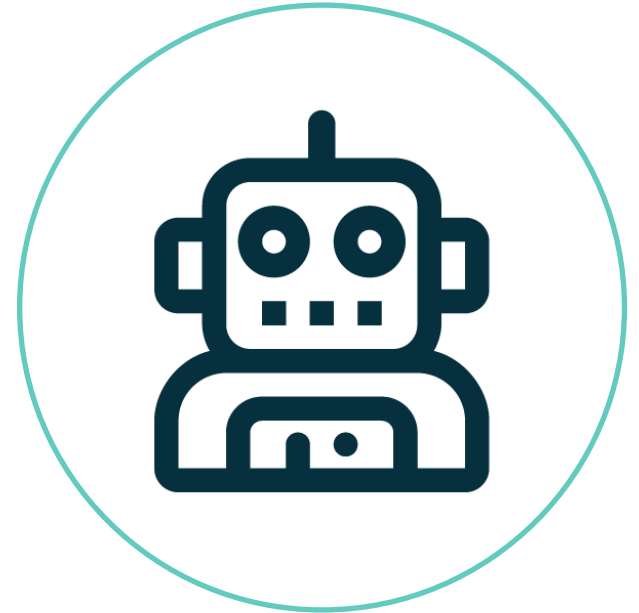
Replace expensive direct debits and cards on file.

Variable recurring payments to top-up accounts or pay subscriptions. (2022)

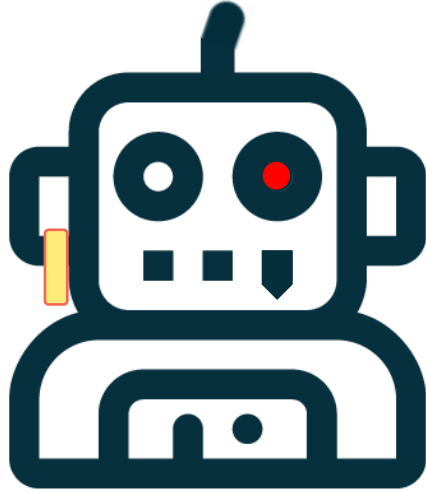
# The rise of workflow automation with BOTs

**Automation in a conversational world reduces resourcing on heavy calls and delivers high-quality interactions.**

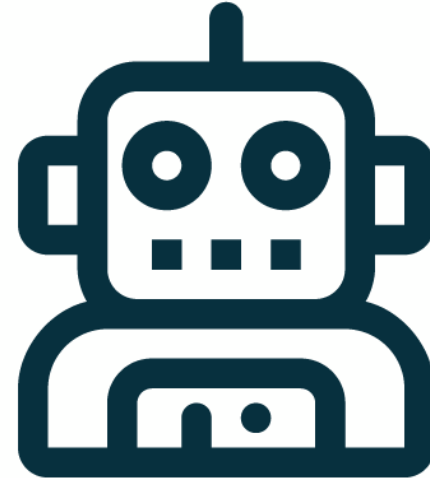
- Automation made it possible to expand digital interactions 24/7 as bots manage all mundane, while human officers manage complex cases.
- Increased conversations: Reporting and analytics enable Chatbots learn and improve over time.
- Chat services and bots are more cost efficient than staff and improve officer efficiency by automation on a number of human tasks.
- Customer satisfaction: Bots can handle more customers than faster and at a faster rate, improving satisfaction and reducing stress.



# Bad BOTs vs Good BOTs

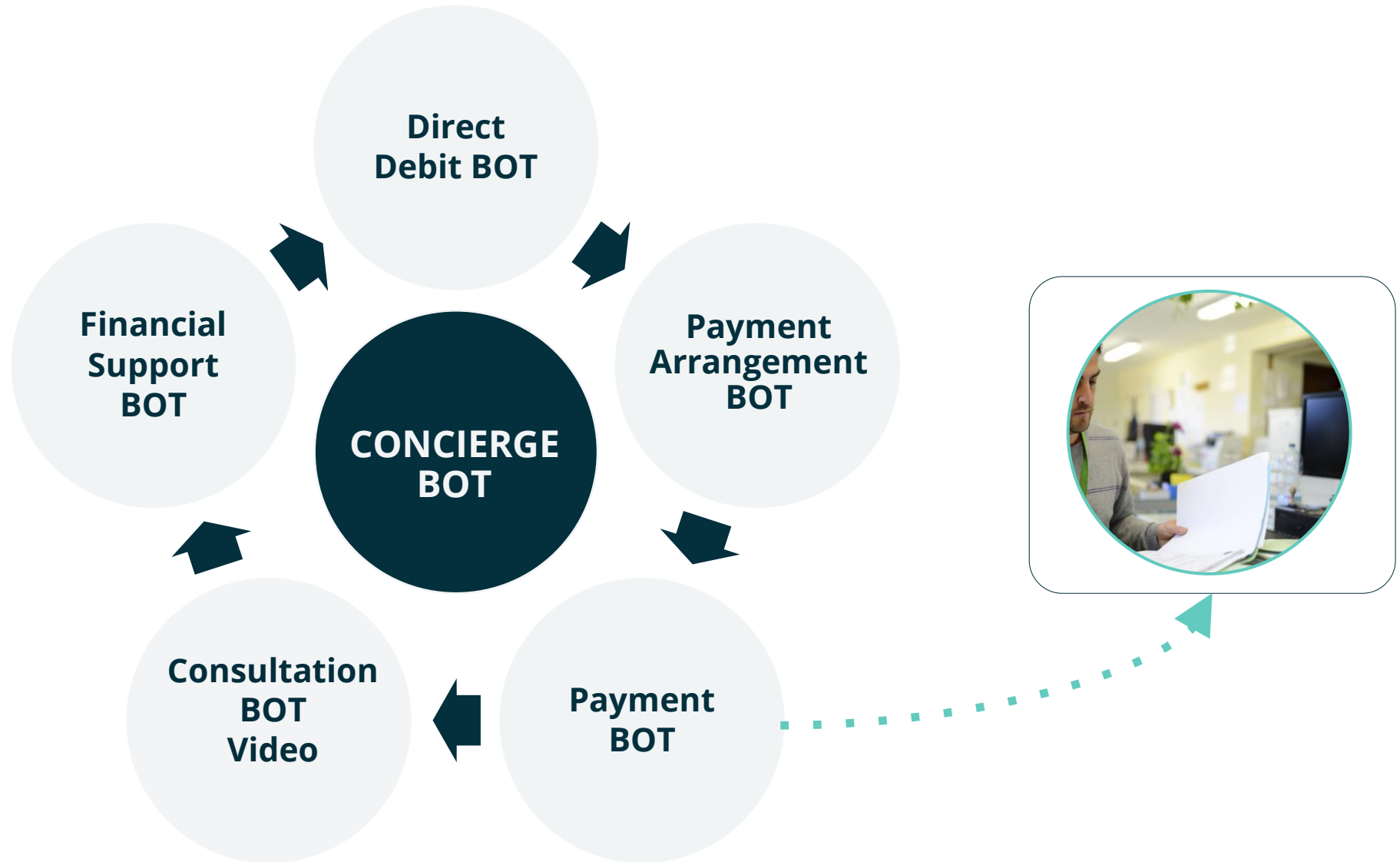


- Lack continual development
- Jack of all trades and master of none
- Are not linked to staff for live chat

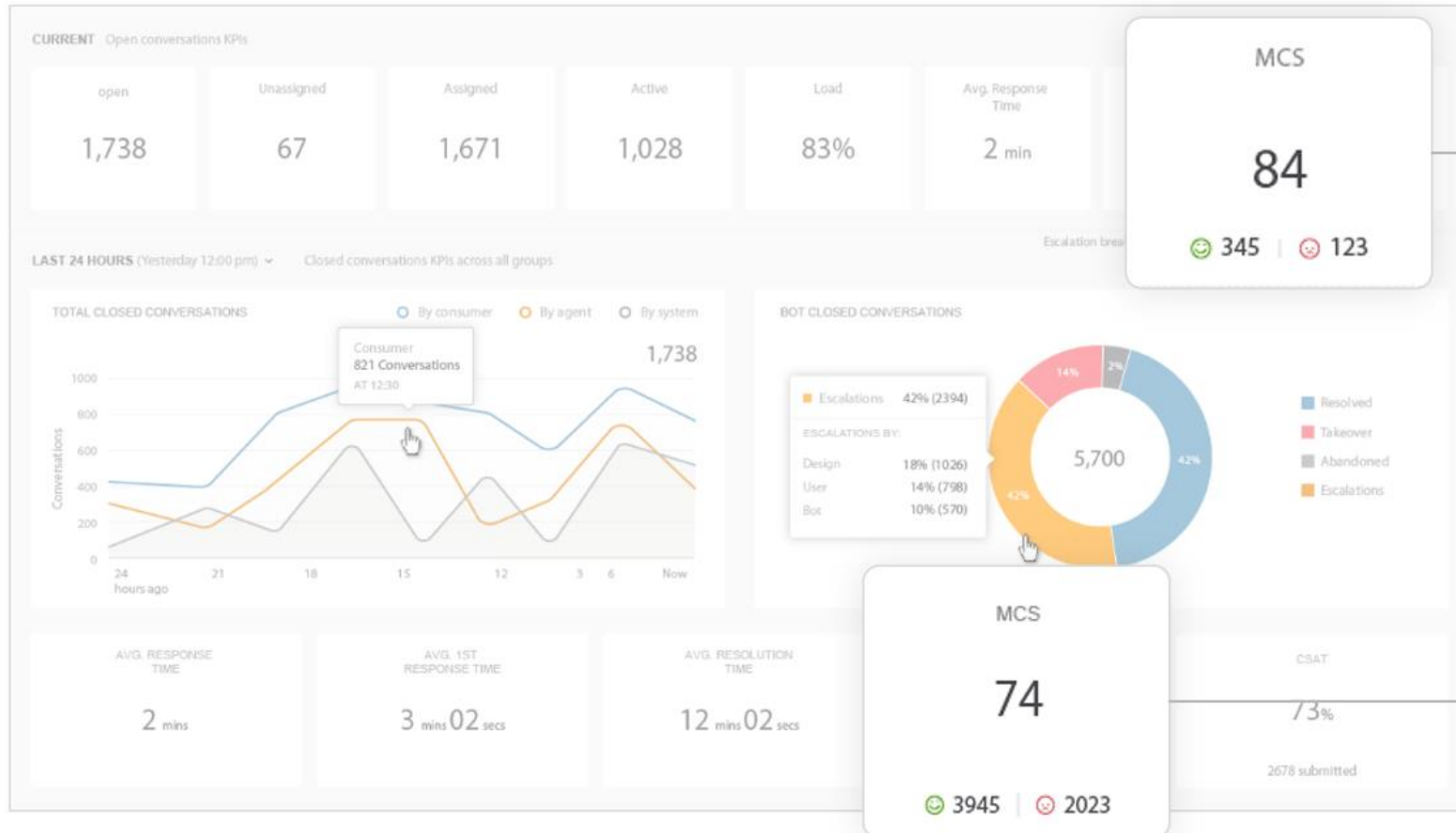


- Interlinked with live staff to learn through development
- Focused on specific tasks and departments
- Managed by the user team

# Chatbots driving the conversation



# BOTs and vulnerability

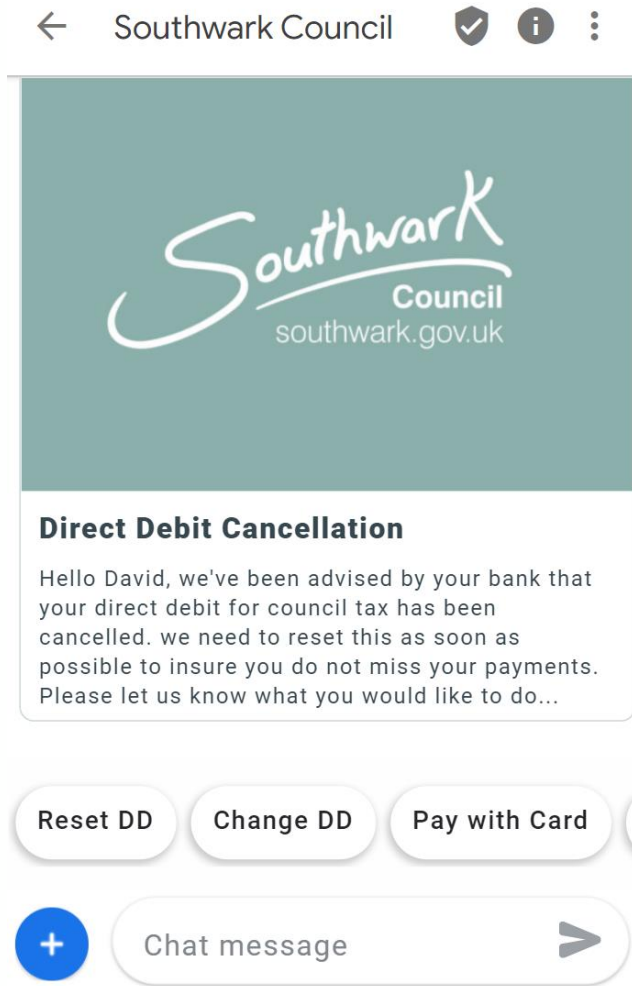


Real-time sentiment for current conversations

Sentiment for conversations in the last 24 hours

# RCS – Secure self service

**Rich Communication Services** - the next generation SMS protocol.



## Higher responses.

Verified sender and branded conversations provide assurance and confidence to customers.

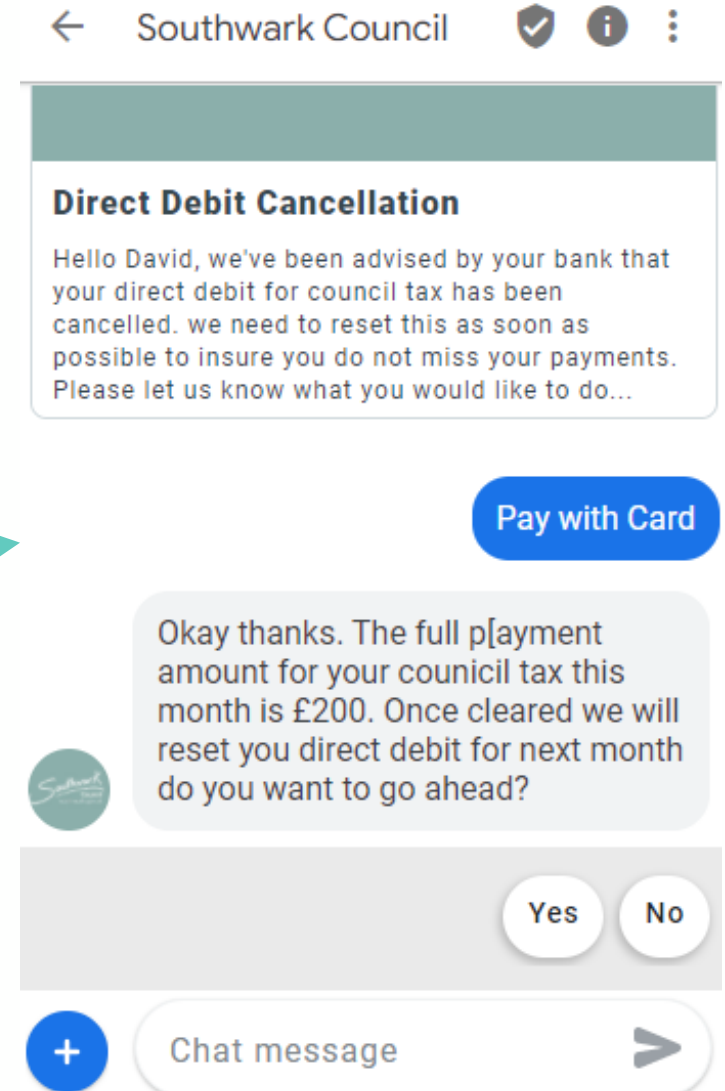
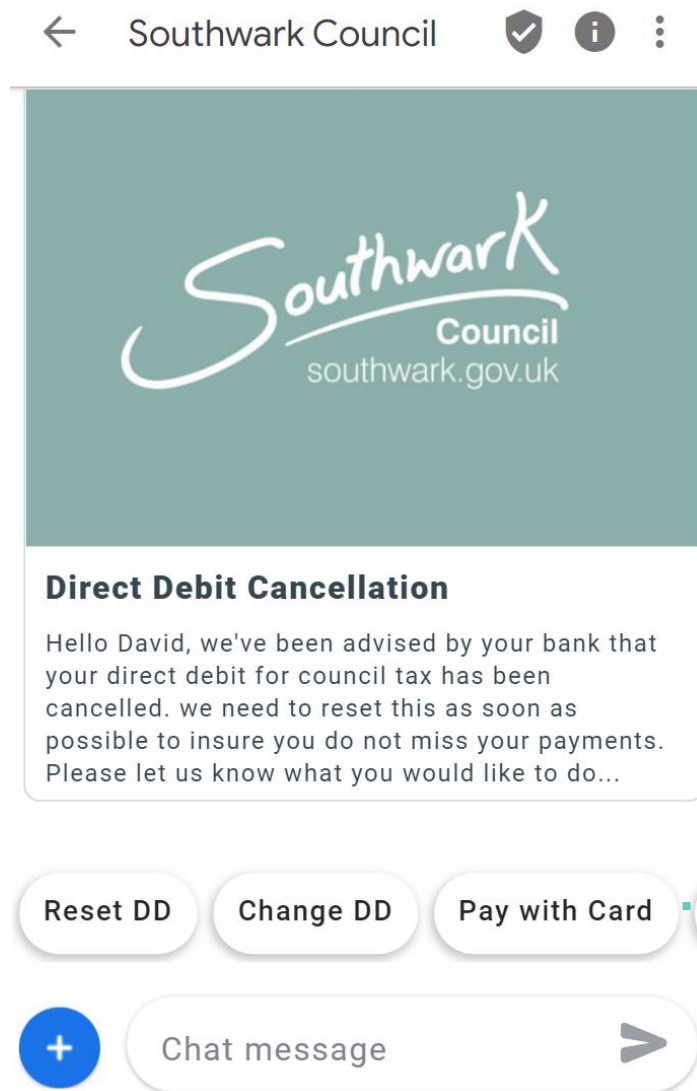
## Rich Media

Pictures, Audio and activity buttons create an unparalleled customer experience.

## An app-like experience

Messages contain interactive functions. Nothing to download.

# RCS for recoveries





# RCS Workflow example



## Customer entry from RCS

This is a message from OneSource Debt Resolution Services for <NAME>. Your account has been passed to us by <CLI-NAME> for collection and an Agent is due to visit you shortly. Please use the option buttons below to make a payment or contact as soon as possible.

### Options Carousel

#### Make a Payment

You can make a payment online using the payment button below:

If you need your account reference number balance – please enter your postcode below.

**Make a payment**

Payments

#### Contact us now

Our opening hours are Mon-Fri 7am to 6pm

**Call to OneSource**

0203 373 3588

**Alternatively click here to request a call back**

#### Live chat

Click below to access our online options including live chat to our staff during working hours

**Transfer to chat services**

Live Chat

SEE Sub TAB

#### Set-up a Payment Plan

If you are unable to pay in full, we may be able to offer you a payment plan. To set up a payment plan you can arrange a call to discuss your situation with One Source.

**Transfer to payment plans**

Payment Plans

#### What are recovery fees?

**Link to Website**  
<https://enforcement.onesource.co.uk/payment/>

#### Welfare Services

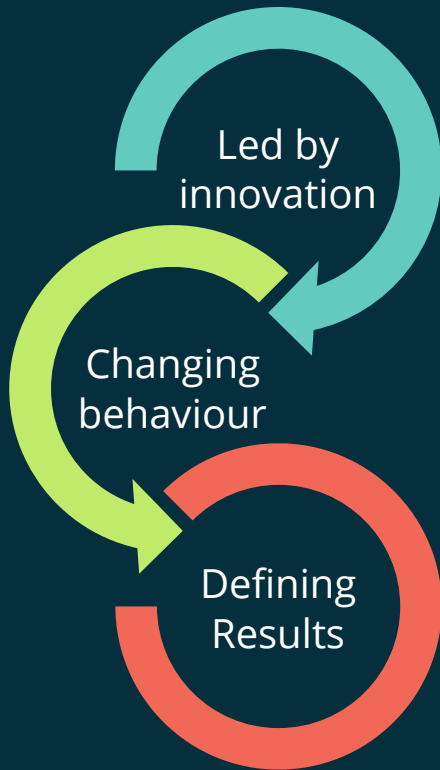
oneSource Welfare team can also offer help and support.

We have a team of trained Debt and Welfare Benefits advisers who can assist by providing impartial and confidential advice and guidance.

Our Welfare Team will conduct an assessment and examine the different ways that

#### Who are OneSource?

**Link to Website**  
<https://enforcement.onesource.co.uk/faq/>



# Get in touch

Daniel Pearce,  
Director of Development & Sales

☎ 01279 456 679

✉ [daniel.pearce@telsolutions.co.uk](mailto:daniel.pearce@telsolutions.co.uk)

🌐 Daniel Pearce

🐦 @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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