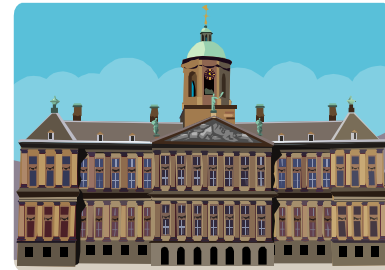


PAYMENT STRATEGY AND IMPROVING CUSTOMER SERVICE

Allan Traynor, past IRRV President

Traditional Model

- Cash culture
- Council payment offices
- Costs



PAYMENT STRATEGY AND IMPROVING CUSTOMER SERVICE DELIVERY

Developments

- Direct debit
- Debit/credit cards
- Contact centres
- Internet



Changing payment trends

PAYMENT STRATEGY AND IMPROVING CUSTOMER SERVICE DELIVERY

Payment Strategy Objectives

- Enhance customer service
- Reduce costs
- Release staff resources



PAYMENT STRATEGY AND IMPROVING CUSTOMER SERVICE DELIVERY

Enhancing Customer Service

- Post offices
- Retail outlets
- Telephone/internet self service
- Payment cards
- Bar coded documents

Making it easy to pay!



PAYMENT STRATEGY AND IMPROVING CUSTOMER SERVICE DELIVERY

Reducing Costs

- Staff
- Bank charges
- Security uplifts



BUT - payments may take longer to reach you!

PAYMENT STRATEGY AND IMPROVING CUSTOMER SERVICE DELIVERY

Releasing Staff Resources

- Staff focus on more complex issues
- Less “transactional” business
- Better targeting of resources
- Improved staff morale
- Staff development opportunities



PAYMENT STRATEGY AND IMPROVING CUSTOMER SERVICE DELIVERY

Implementation

- Consultation
- Post office/retail outlet services tender
- Payment card procurement and design
- Bar coding
- Review of all payment documentation



PAYMENT STRATEGY AND IMPROVING CUSTOMER SERVICE DELIVERY

Implementation (cont)

- Service liaison
- Review/introduction of receipting procedures
- Payment processing and reconciliation
- Publicity



PAYMENT STRATEGY AND IMPROVING CUSTOMER SERVICE DELIVERY

Initial Results

- Extensive use of post offices and retail outlets throughout the UK
- Improved direct debit uptake
- Increased volume of debit/credit card payments
- Savings achieved and more...



PAYMENT STRATEGY AND IMPROVING CUSTOMER SERVICE DELIVERY

What Next?

Interactive web site

- More “book and pay” services
- More “do it on line” services e.g. set up direct debits

Maximise self service facilities!

