

Channel strategy and vision for the future



CUSTOMER TRANSACTION TYPES



SUMMARY OF CHANNELS PRINCIPLES

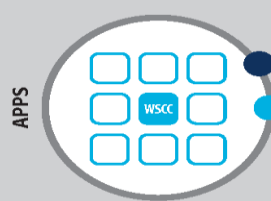
- Multi channel – a range of channels (digital & non-digital) will be made available for customers
- Omni channel – customers will have a seamless experience between channels
- Digital inclusion – customers will be supported with adopting digital channels
- Digital assistance – customers will be provided with assistance to self-serve across channels
- Digital by design – customer transactions will be shifted to cost-effective digital channels where appropriate

DIGITAL CHANNELS AND PRIMARY CUSTOMER TRANSACTIONS

Channel shift target  60–80% of initial contact



Information, advice and guidance will be made available online for all customers as well as simple transactions. This contact channel offers the fastest response time to customers and is the cheapest.



Where dedicated online or mobile apps are available, demand will be actively shifted to these tools.



Webchat is a system that allows users to communicate in real time using easily accessible web interfaces. Webchat will assist customers in simple transactions such as applications and payments.



A chatbot is a computer program or an artificial intelligence which conducts a conversation via auditory or textual methods. Chatbot functionality will be used for signposting and providing information, advice and guidance.



Short Message Service (SMS) is a text messaging service component of most telephone, internet and mobile device systems. SMS functionality will be introduced for push notifications.



Social media covers websites and applications that enable users to create and share content or to participate in social networking. Social media will be made available to actively encourage two-way dialogue.

OTHER AVAILABLE CHANNELS

 20–40% of initial contact



PHONE

We will provide face to face and telephone services for those who need them. Whilst the majority of customers will be encouraged to access services online, we will provide alternative channels to those who need additional support because they are vulnerable or digitally excluded. For customers who lack the confidence to transact online, digital assistance will be provided to support people to become independent.



F-2-F



LETTER

This channel will be made available for all customers. However, a digital mail room solution will enable all correspondence to be processed efficiently while efforts are underway to actively shift letters and post to other cheaper forms of contact.



EMAIL

This channel will be made available for all customers. However, customers using email will be actively shifted to online or mobile services to reflect their existing use of digital channels or actively encouraged to build digital confidence in a face to face location.