

# The COVID-19 Support Application for Vulnerable Customers

Helping people through  
challenging times



 **Capita**





# | The COVID-19 Challenge

COVID-19 introduces an unprecedented challenge for all of society. Organisations are having to pivot their entire businesses in order to cope with this change, whilst maintaining a **high level of customer service**. A concern for them is the rapidly changing landscape of their vulnerable customer base alongside the developing category of key workers. Additionally, there is the pressure from wider society, as well as industry regulators, to ensure they are tracking and **responding to their customer needs in a tailored way**.

How organisations treat existing and newly vulnerable customers is extremely important through this crisis. People will remember those organisations who manage these individuals well and they will certainly remember those who don't. Those individuals classed as vulnerable may be experiencing new anxieties, relating to their ability to continue paying their bill, or whether their supply will remain on when they need it most. Regulators are playing a key role in encouraging organisations to focus on and prioritise their vulnerable customers.

Capita Consulting has developed an application to help **a range of organisations effectively track and prioritise vulnerable customers**, whilst giving these individuals a simple, quick and reassuring way to report their change in circumstance to key organisations. This application **can be used by organisations from many sectors including Energy, Water, Telcos, and Rail**.



# Our Solution

## Self-Referral Application

This solution can enable your customers to easily report a change in their circumstances – whether it be their health, finances or ability to rely on friends or family. Your organisation can use this information to provide a tailored service to that individual, for example, in helping them with concerns regarding paying their water or energy bill throughout this crisis and prioritising support should there be any service incidents.

Organisations may wish to offer support services through this application for customers impacted by COVID-19, in particular:

- Those with new COVID-19 health concerns - such as confirmed or suspected COVID-19 cases
- Those who are self-isolating as they are classed as 'high risk'
- Those experiencing new financial difficulties
- Those classified as a 'key worker'
- Those who were dependant on friends or family for help prior to COVID-19

The COVID-19 Support Application can be accessed through a mobile, desktop or tablet. By using the application, customers can better inform organisations of their circumstances, allowing them to tailor their subsequent journey. This could include offering to pay their bill via a different payment plan meaning less frequent payments, or offering rebates to those key workers using more water to wash their uniforms.

This application builds a real-time view of your vulnerable customer base, both your existing base which may already exist on a priority services register and those who are newly classified. This data is extremely powerful; organisations can then use this to help prioritise day to day activities and even help manage incidents. Our geo-spatial data analytics tool helps companies do just that.





# Our Solution

## Geo-spatial mapping

Helping organisations make sense of this new, more complex data set is imperative. Capita Consulting have built an interactive data visualisation tool for organisations to interpret the information coming through from the self-referral support application as well as data on your existing vulnerable customer base. Dashboard reporting helps build a geo-locational map showing where your vulnerable customers are, as well as provide some great value-add data analytics to help track the changing landscape.

We can layer on additional organisation data to the map, such as incidents, to ensure that decisions are supported by a clear understanding about where your vulnerable customers are. For example, you may decide to react differently if you are managing two incidents, one where there is a high density of vulnerable customers and one where there is not.

The insight from this data tool allows the organisation to provide targeted support to their customers; whilst enabling a flexible and balanced approach towards caring for your people and your wider business needs.

Although the COVID-19 Support Application has been created to provide initial support during the pandemic, its functionality and capability translates to a number of core business needs. The framework can be built upon to create a bespoke package for your individual organisation.

### Key Benefits

- Ability to support and provide reassurance to your most vulnerable customers throughout this time
- Positive reputational impact
- Decisions made with more data rich information at hand
- Allowing Organisations to focus on business as usual
- The application is designed to complement your existing service. It does not need to be integrated with your organisation's existing systems which means reduced implementation time
- Reduction to call volumes easing pressures on contact centres



# How can this apply to different industries

## Utilities: Energy and Water

This application helps support the Water and Energy Industry to identify those newly affected by COVID-19 and create a new data set of vulnerable customers. Identifying these individuals is paramount, not only to adhere to the commitment set out by the regulators, Ofwat and Ofgem, but to their customer base, who rely on these critical infrastructure services to get through this crisis.

Mapping this new vulnerable customer data set will also help during times of high pressure, for example during an interruption to supply incident. Understanding the geographic nature of your vulnerable customers helps with your response to the incident, the priority level and the number of resources allocated to a resolution. In addition, you can also identify individuals who are self-isolating but who are energy pre-payment customers and then target those individuals to reassure that their services will remain on regardless.

## Telecoms

With most people now at home all day long, mobile phone and internet usage has skyrocketed. It's not just about keeping in touch with loved ones, important as that is: consumer-grade connectivity now needs to support homeworkers, children and students' home learning, net-based entertainment and – of course – access to critical news updates. Recognising this, most Telcos have now uncapped usage for both voice and data, removing some of the financial pressure for consumers.

However, if someone is experiencing new financial strain, such as losing their source of income, they can use the self-referral support application to highlight a change in circumstance they are facing due to COVID-19. This then allows the organisation to tailor the support offered to those individuals.

Furthermore, monitoring and maintaining service levels and mitigating downtime for vulnerable customers or key workers has become critical. This app would enable vulnerable and key workers to identify themselves. They can then be prioritised during any downtime incidents. Understanding your customer base allows for more effective decision making.

## Rail

Although public transport usage has significantly decreased as a result of the COVID-19 pandemic, it's still important that services continue to ensure key workers can get to work. Your customers can use the self-referral support application to share their status in this regard, and companies such as Network Rail can use this information to ensure services on key lines where there is a high density of key workers travelling are kept running. This may not always be possible and in times like this, Network Rail could use the data tool, to prioritise where they send their resource, making sure resolution times for those key worker service lines are kept to a minimum.

To learn more please contact our Utilities team:

**[utilities@capita.com](mailto:utilities@capita.com)**

