PSE Improved the Customer Experience by Implementing Real Time Payments

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About the Speakers

Kristina McClenahan, PSE

- Over 11 years with PSE
- Background in Customer Care, Customer Experience, Process Improvement and Implementation with a focus in Billing and Payment

Theresa Burch, PSE

- Over 20 years with PSE
- Background in Meter Operations, AMR deployments, Customer Experience and Billing and Payment

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Key Outcomes/Objectives

1. How PSE is Reducing Phone Calls

2. How Real Time Payments are Increasing Customer Experience

3. Discuss High Level External Cash Desk

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Agenda

- High Level overview of PSE's Get to Zero Program

- Payment Roadblocks

- Customer and PSE Benefits

- PSE's High Level External Cash Desk Process

- What's next for PSE
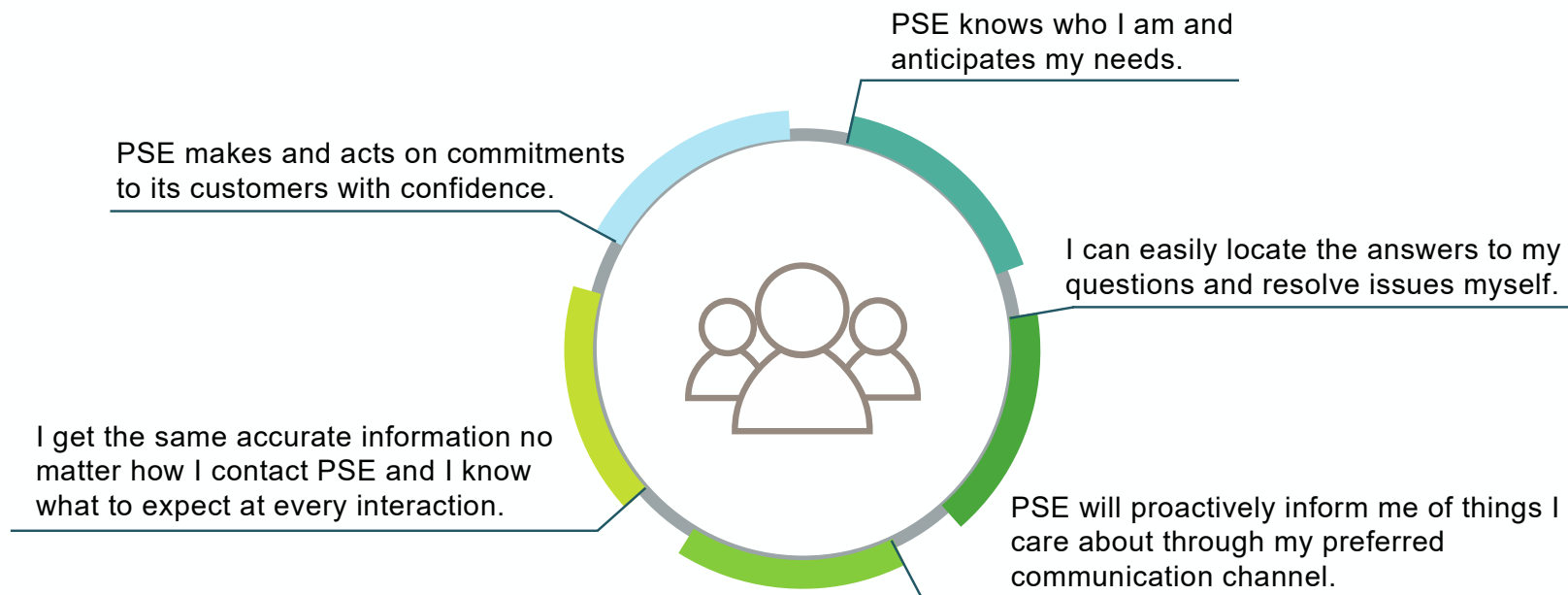
The GTZ program is guided by five core principles

GTZ Mission: To become our customers' energy partner of choice, GTZ will transform the customer experience by proactively addressing their need to call through innovative tools, systems and processes.

PSE knows who I am and anticipates my needs.

PSE makes and acts on commitments to its customers with confidence.

I can easily locate the answers to my questions and resolve issues myself.

I get the same accurate information no matter how I contact PSE and I know what to expect at every interaction.

PSE will proactively inform me of things I care about through my preferred communication channel.

Current State:

4 million customer calls each year:

- 2 million are cleared through our Interactive Voice Response Unit
- 2 million calls are handled by a live agent

21% call reduction YTD 2018 (276,811 calls saved)

Customer self-service increased by 8%

Transformation

Identify Root Causes

Top 5 *(SUPER 5)* Reasons Customers Call:
- Explain My Bill 33%
- Service Event 33%
- Pay My Bill 10%
- Financial Assistance 9%
- Service Interruption 11%

Fix the Problem

Guiding Principles:
- Know our customers and anticipate their needs
- Provide easy self-service
- Provide proactive information through preferred channels
- Follow-through on commitments
- Provide accurate and consistent information

Future State:

Get-to-Zero will dramatically transform the way we operate so we can improve the customer and employee experience.

Our goal is that PSE will become so good at what we do that our customers won't have a reason to call.

Payment Roadblocks

- Payment and balance updates took 1 – 3 days
- No confirmations sent when a payment posted
  - Only confirmation when the payment submitted
- No 'immediate payment' option, to pay right now
  - *Can only "schedule" a payment or pay for tomorrow*

Customers Wanted Real Time Payments

- Customers wanted payments to post *FASTER*
- WHY?
    - Fear of disconnection
    - Fear of late pay fees
    - Concerns regarding points on their credit score
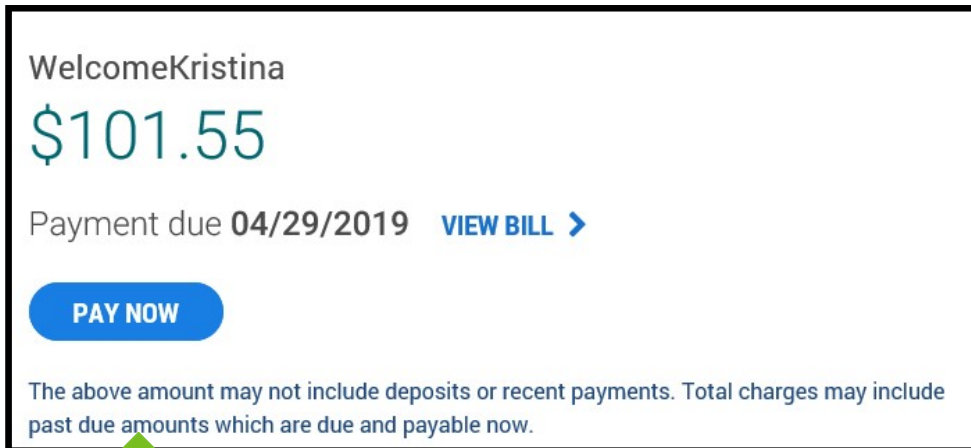   - Want to know what is due right now

Customer and PSE Benefits

- Benefits for a customer who pays today
    - *Payment is reflected in balance within seconds*
    - *Immediate payment receipt (email or SMS) informs the customer of the payment applying to account*
- *For PSE and customer*
    - *Disconnect notification is canceled (thresholds met)*
    - *Account is removed from dunning action (thresholds met)*
- *For PSE*
    - *Customer is unable to cancel a payment for today*
    - *Reduction in Report a Payment call types*

Clear Customer Focused Language

New Web Home Page
- Large Text dollar amount
- $'s Updated in real time

WelcomeKristina

$101.55

Payment due **04/29/2019**   **VIEW BILL** >

PAY NOW

The above amount may not include deposits or recent payments. Total charges may include past due amounts which are due and payable now.

Not all payment channels are real time, PSE is intending to move as many channels to real time.

New Email Receipt
- Updated Phrase of "applied to your account"

PSE *PUGET SOUND ENERGY*

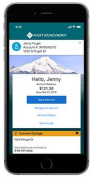Your payment has been applied to your account.

Thank you for your payment.

New Text Receipt
- Updated Phrase to "posted to your account"
- Limited space and characters, includes dollar paid, date, account number and confirmation number.

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System Integration

Mobile App

- Integrates with SAP
- Payments reflected in real time
- Reflects the newly updated account balance(s)

IVR

- Integrates with SAP and quotes real time payments to customers
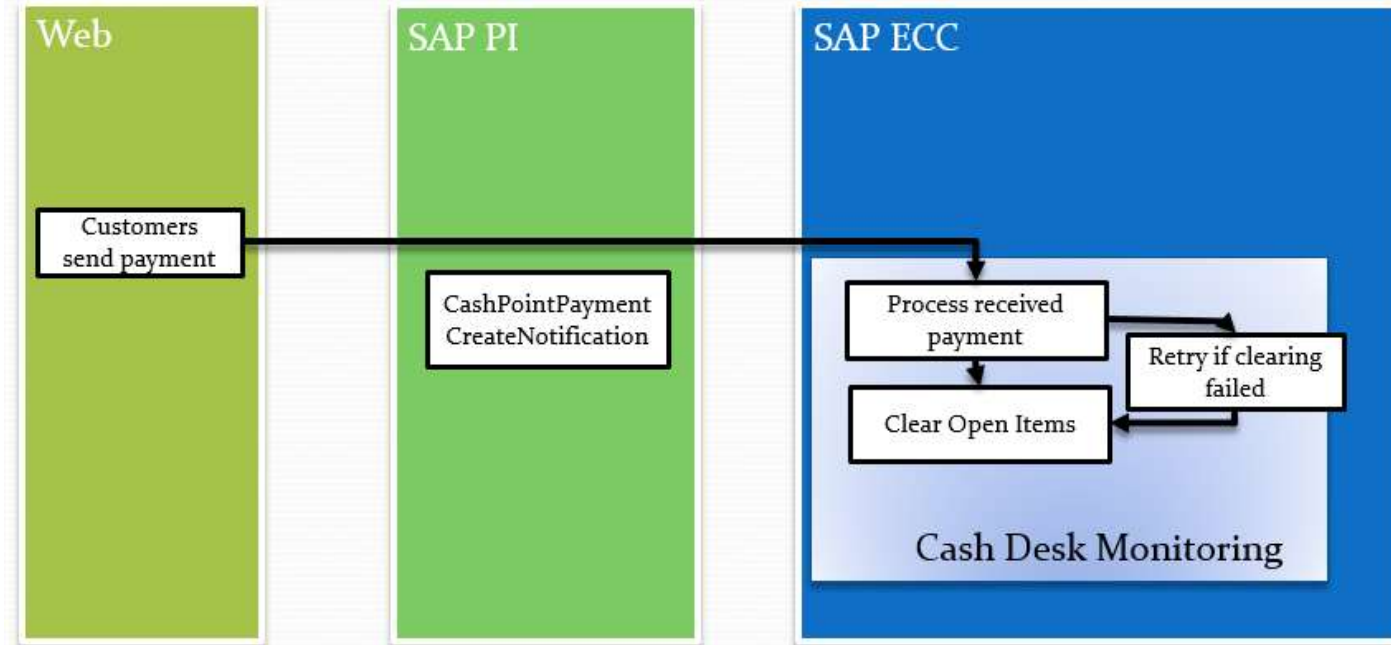- Quotes the newly updated account balance(s)

SAP

- ECC reflects real time payment and clears outstanding charges
- WebIC reflects to agents the real time payments and updated account balances
- Work Manager and Service Notifications reflect these payments to field representatives
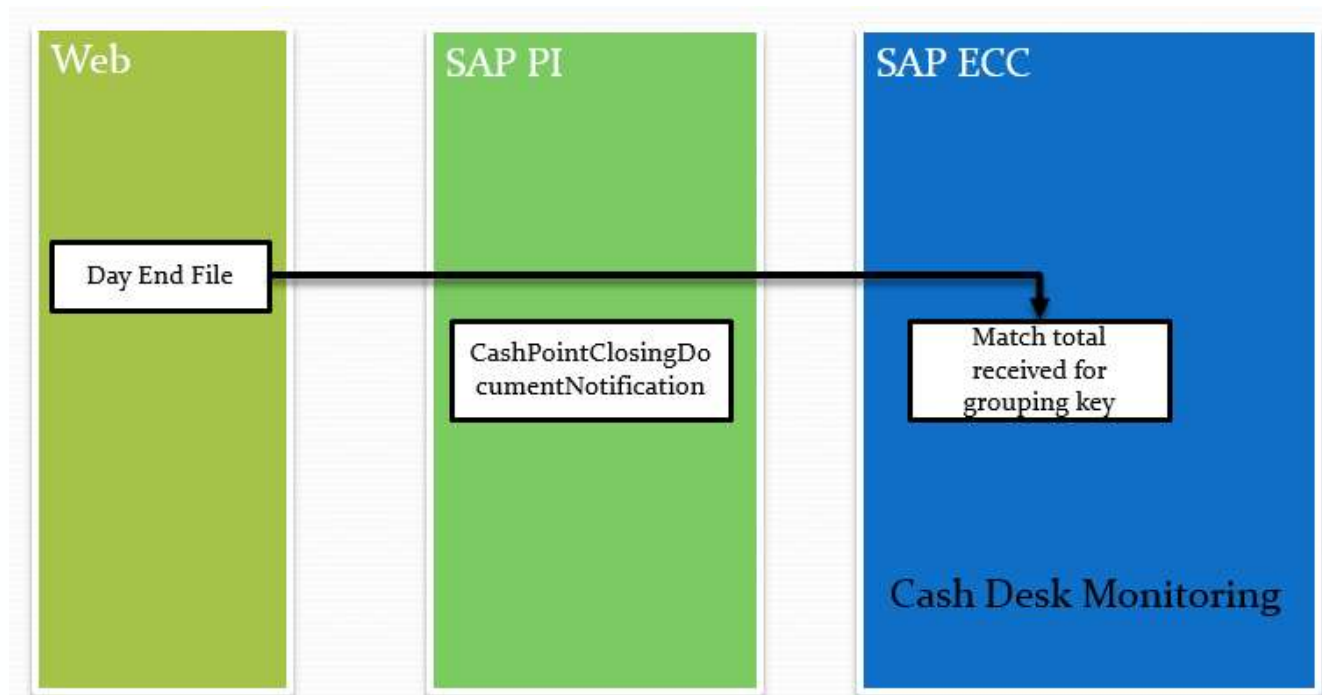
PSE's External Cash Desk Process

Online Payment Process

PSE's External Cash Desk Process

Day- End-Closing

What's Next for PSE

- Moving additional Payment Channels to Near Real Time
  - *Walk In Payments*
  - *Mail In Payments*
- Creating a "Your Payment has Posted" Email and Text
  - *Customer would receive a communication when a non-real time payment posts to their account*
- Evaluating Real Time Posting with Bank Providers
  - *Which enables the physical deposit of money, and the payment to post to PSE in the same day*

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Presentation Materials

Access the slides from 2019 ASUG Annual Conference here:
http://info.asug.com/2019-ac-slides

Q&A

For questions after this session, contact us at:
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