

GOV.UK Notify for council tax reminders

Elmbridge Borough Council has deployed GOV.UK Notify to send personalised SMS text messages to council tax customers reminding them that a payment is due, delivering nearly £40,000 in back-office efficiency savings in the first year of operation and a template for extending personalised SMS message reminders to other council services.

The issue and context

Elmbridge Borough Council has been focused on transforming the way it works since 2014, putting customers at the heart of everything it does. Its change management programme, Brilliant Customer Service Every Time (BCSET), aims to deliver both excellent customer services and efficiency savings in service delivery.

The programme has involved rationalising and reworking the council's previously siloed business processes to give a single view of a customer and simplify the customer experience.

Data collected through this programme had previously identified a significant opportunity for digital channel shift in council tax billing and payment collection that could meet both of these overarching programme objectives.

The next stage targeted for development, therefore, was the creation of a new online council tax account with a short messaging service (SMS) text service reminding customers about payments due and appointments that had been booked.

The SMS service would provide a convenient and simple way for customers to receive reminders on their bills. It would link to the new online account where customers could manage their payments and bills and access further information.

"We have a long ongoing transformation project to deliver customer service improvement. In line with this we decided to bid for the funding to help introduce a council tax SMS reminder system to support our customers to pay on time and to stop people getting into arrears."

Emma Cleal, ICT Applications Manager

Existing customer data would be used to anticipate customers' needs and deliver targeted reminders. For example, households with a history of payment issues would be targeted for support and signposting to debt advice.

This would both improve the customer journey and reduce administration time and postage costs in service delivery.

"This particular project was part of a number of initiatives we were running in what we call our 'Digital First' strategy. We are designing all of our processes around being digitally available first to customers, and using the opportunity to send reminders to people in texts or information in texts was one of the workstreams in that broader strategy."

Ray Lee, Strategic Director

Digital Channel Shift Programme

The work at Elmbridge Borough Council to support its innovative use of digital technology has been funded through the Digital Channel Shift Programme, which is managed and overseen by the Local Government Association (LGA).

The Digital Channel Shift Programme was set up to help councils and their partners to promote greater use of online tools and technologies for the benefit of both their customers and staff.

The aim is for the digital tools and solutions created through the programme to be reused by other councils and contribute to the wider work to transform local public services.

The project objectives and targets

Elmbridge's BCSET team works closely with its partners in service areas, finance and ICT to improve the customer's experience of the services the council delivers.

At the time of the bid to the LGA for funding for this SMS project, the team had implemented a number of service improvements and realised efficiency savings of £200,000, resulting in the council reaching the final of the UK Digital Experience Awards in December 2016.

The project to deliver an SMS text reminder service for council tax customers would run alongside a wider project to create an enhanced online council tax account.

The project team had studied the work that the Behavioural Insights Team (formerly a Cabinet Office unit and, since 2014, a social purpose company owned by the Cabinet Office, Nesta and its employees) had undertaken with HMRC, using SMS text reminders to increase sign-up to online services, and to prompt timely payments – thereby helping to prevent customers from incurring debts.

The objective was to adapt these approaches to develop and implement an opt-in SMS reminder service for council tax customers, to provide notifications when payment was due and reminders of upcoming appointments. This would offer a convenient and simple way for customers to receive reminders on their bills. The service would link seamlessly to the online account where customers could manage their payments and bills.

Elmbridge uses a Microsoft Dynamics CRM to provide a single view of customer data. The project team would use this data to identify customers that could benefit from the SMS scheme and reach out to them, inviting them to sign up to the new service.

Households with a history of payment issues would be supported to engage with the council via payment arrangements and signposting to debt advice. This would benefit the customer, as they would receive direct and simple communications tailored to their needs with direct links to action, as well as the council,

"We went down the SMS route as we looked at research and found that text messages were often read within three minutes, so they had a much higher read rate than say emails and other types of notifications. For something this important we wanted something that customers could act on straightaway, rather than getting lost in spam and delete."

Emma Cleal, ICT Applications Manager

which would benefit from reduced administration time and postage costs.

In addition, the team hoped to develop the system such that it would allow customers to reply using keywords to request information or services relevant to their situation. This information would be provided using automated responses, eliminating the need for back-office staff to individually reply to requests and enabling customers to access the information they need 24/7.

Overall, the SMS project aimed to:

- reduce the use of paper reminder letters by 20 per cent within six months of the scheme launch as customers who opt in to the SMS service would no longer be sent bills and reminders by post
- reduce the number of customers making reminder payment enquiries by phone and email
- increase the use of self-service as the SMS notifications would include actionable links to online information and mobile-friendly web forms/payment facilities
- reduce late payments by providing more timely and actionable reminders.

LGA grant funding

The LGA grant of £15,000 would be used specifically for ICT development and marketing of the new SMS scheme, including a range of activities.

- **ICT scoping:** investigating the feasibility of

adapting an existing basic SMS sending service versus working with an external bulk SMS provider; investigating requirements for integration with the council's existing council tax database system and CRM.

- **Research:** establishing user needs and prioritising the different areas of service development.
- **ICT development:** in-house coding work; setting up the system with an external SMS provider (if this route was chosen); developing existing web services to ensure they are mobile-friendly.
- **Implementation:** training for customer services staff on promoting and using the service.
- **Marketing:** analysing the customer base to identify households vulnerable to debt;

"The LGA funding was used to fund some ICT resource to deliver an SMS text service in addition to incorporating that into a council tax online account. So our customers can go online on our website and sign up to view their council tax details, pay their council tax and at the same time get a text reminder about their payment."

Dawn Crewe, Head of Customer Service

targeting communications to promote online account and SMS reminder sign-up; identifying opportunities to market the scheme using existing communication channels (these activities to be ongoing throughout the development and implementation stages).

- **Post-implementation review:** analysing project outcomes; identifying additional service areas where elements of the scheme could be applied to create savings and promote the use of digital tools, for example, business rates billing and collection.

Targets

As Elmbridge's automated SMS and online council tax and payment services continues to develop in functionality, the council expects that more customers will adopt these channels and anticipates a corresponding reduction in contact through post, phone and email methods.

In addition, regular reminders via SMS are expected to help customers keep to payment schedules more easily and thereby reduce the number of accounts that progress through to the reminders and summons process, which is a complex and time-consuming area.

Anticipated savings are outlined in the table below.

Area of savings targeted	Year 1	Year 2	Year 3
Reduced postage (including bills and summonses)	£5,000	£3,500	£2,500
Reduced call volumes	£3,000	£2,500	£2,500
Reduced email processing	£2,800	£1,600	£800
Reduced admin, bills and summonses on overdue accounts	£21,000	£14,000	£7,000
TOTAL	£31,800	£21,600	£12,800
Cumulative three-year savings:			£66,200

The approach and progress to date

The SMS project was led by BCSET, the team within Elmbridge's customer service department that focuses on improving customer satisfaction, providing digital services that allow for transacting and interacting with the council on a 24/7 basis, and using customer data and feedback to manage demand in a proactive way.

Following research into HMRC's text messaging service, the team felt that this was an example of best practice and decided to adopt this approach.

As the project would involve asking customers what they wanted, and how and when they would like to receive the text messages, the team worked closely with Elmbridge's communications department to ensure consistency with overall council communications with customers.

The team's research indicated that 90 per cent of all incoming text messages are read within three minutes, and that over 99 per cent of all text messages are read by the recipient.¹ This therefore provided the opportunity to increase payment rates through timely nudges via SMS.

The acceptability of SMS text messages had also been tested with the council's customers in residents surveys – with feedback suggesting that residents would find a text-based council tax payment reminder service a useful addition to their options for interacting with the council.

Technology

Some initial customer surveys had been conducted using an existing text service provider, Voiceserve, and the team anticipated using this provider for the new SMS service.

However, during the initial stages of the project the team heard of the imminent launch of the GOV.UK Notify² service for local government and its potential to meet user need in this instance. The LGA consequently provided the project team with an introduction to the

"We were one of the early users of the GDS Notify service. The draw for us with it was that it was really simple, easy to use, the typical GOV.UK layout and everything made sense – it worked, it was free! Also they provided open APIs. Everything is open for us to develop on, so it gave us a lot more opportunities for development and for other services that we could look into adding."

Emma Cleal, ICT Applications Manager

Government Digital Service (GDS) in order to sign up for the Notify service.

Elmbridge was an early local government user of the system and found it to be very simple and easy to use, with a familiar 'GOV.UK' look and feel. In addition, the service was free for local government and came with open APIs – providing an SMS text service base for other council services, not just council tax.

As the project was due to go live shortly before implementation of the new General Data Protection Regulation (GDPR) there were complications with the GDS contract, which had to be revised to accommodate the changes to how customer data was handled.

Meanwhile, the new MyAccount council tax self-service capability was being developed, using the Firmstep online forms solution, in tandem with the SMS service. To avoid potential confusion from asking residents to sign up to two different council tax-related services in quick succession – the new online account and the SMS service – the launch of both were aligned into one sign-up process, which went live in November 2017.

This decision proved beneficial to the SMS project, as customers signing up to council tax and business rate self-service through MyAccount are asked, 'Would you also like to sign up for SMS reminders?'. This has helped to get people using the SMS service – and vice

¹ MobileSquared <https://mobilequared.co.uk/>

² GOV.UK Notify

versa, because once they sign up for the SMS service they can then see all other online services, such as direct debit.

User research

Evidence suggested that when customers pay their council tax on a monthly basis, a significant proportion sometimes forgets to pay. Council tax legislation requires that a formal reminder letter is sent, which customers did not find user-friendly.

The team believed that a gentle SMS reminder 'nudge', with an actionable payment link, would be better received by customers who had simply forgotten to make the payment.

Resident surveys had tested this theory alongside how far in advance of the payment date such a reminder would be useful. The feedback from these surveys helped to shape the service that was introduced. For example, a reminder a week in advance of the payment date was deemed too early and the service now sends a text on the first of the month, reminding the customer that payment is due that day. The text includes a payment link so that the customer can take immediate action to pay the bill.

These surveys also uncovered approximately 60 residents interested in being early adopters of the new SMS services. These customers were duly invited to sign up as soon as the service went live.

In addition, the team invited approximately two hundred of the council's customer services team and wider council staff who were also residents to test the service and provide feedback. Meanwhile, a group of customers that had previously indicated that they were willing to help test new services were also invited to engage with the feedback process.

After soft launching the service, feedback from

"We got good feedback from our residents which helped us shape the service we introduced which is that you get a reminder on the first of the month that your payment is due today with a link that they can go and pay on their mobile."

Emma Cleal, ICT Applications Manager

"Anyone who signed up with an email address for electronic e-billing was sent a survey for them to complete to see if they would be interested in getting the text messages for their monthly payments."

Chris Brown, ICT Applications Technician

customers and staff led to some amendments that made things clearer for customers and improved the customer journey – for example, simplifying the wording on the sign-up page, creating closer integration between the online account and other forms, and simplifying the payment process for those residents acting on their reminder texts.

Throughout the soft launch, customer service agents provided additional valuable feedback from asking customers what they thought of the SMS service when they rang in. This activity provided information, augmenting the in-house testing and the user research whilst offering an opportunity for promoting the service during calls relating to council tax.

Thanks to the ease of use of GOV.UK Notify the team was able to work in an agile way – taking feedback, tweaking the language and information provided, and testing the outcome further.

User training

GOV.UK Notify is simple to use and comes with comprehensive instructions, therefore little user training was required to operate the system. Messages can be sent to one person or a selected group of people via template texts that can be amended as required, for example: 'This is Elmbridge Council, you may have a payment due for the first of this month, please pay via this link'. The link then takes the customer to pay online.

Following user testing and simplification of the sign-up process the customer services teams also found the system easy to use.

Promotion

As both the new online account and SMS service were launching simultaneously Elmbridge opted for a soft launch. This was a major initiative and the team wanted to ensure

that time was taken to review user testing and early feedback following the launch so that 'everything was running as it was meant to' and tweaks could be made if required.

Customer service agents were briefed to highlight the new services to council tax customers and encourage sign-up online, particularly targeting those who were not currently paying by direct debit. Agents receive 'channel shift points' for promoting the online account and SMS services and are recognised for their efforts.

Links to promote the online account and SMS service have been added to the covering email sent with all council tax e-bills and were included on the annual council tax bills issued at the end of March 2018.

Meanwhile promotional material has been carried on the council's social media accounts and in newsletters and e-newsletters.

Measuring success

The team devised a series of metrics to measure the success and impact of the project, which included monitoring a range of data.

- **Sign-up and unsubscribe rates:** marketing campaigns would make use of A/B testing – where different versions of a product are used to see which one the users prefer – to establish the most effective way to promote take-up of the SMS service and online account.
- **Follow-throughs on web links:** the system would be designed to track click-throughs, to evidence that the scheme is having a direct effect on online take-up

response rates.

- **Different keywords:** the system would allow customers to reply using keywords to request automated delivery of information or services relevant to their needs and the usage of different keywords would be analysed to assess their value.
- **Call volumes:** call volumes would continue to be monitored throughout the project, to evidence the reduction in calls made by switching to SMS instead of paper reminders.
- **Web statistics and usage of online forms:** web traffic to key information pages and online forms would be monitored to analyse the impact that SMS reminders have on web usage.
- **Customer feedback:** customer feedback mechanisms are implemented across all Elmbridge customer contact channels to measure satisfaction and provide opportunities for improvements. Feedback for this project would be collected through text surveys and surveys linked to online forms and a small user focus group.
- **Late payment figures:** reports configured in the council's financial systems would allow tracking of the proportion of bills that are being paid on time.

Go-live

The system launched on 30 November 2017, with the first SMS sent on 1 December 2017.



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Elmbridge Borough Council account creation

Please enter your email address and a password to create an account

Email address *

Password *

Confirm password *

[x Cancel](#) [Submit](#)

Project milestones	Planned	Actual	Comments
System scoping and development	Apr – Nov 17	Nov 17	System ready to use and test
User testing	Oct – Dec 17	Internal user testing Oct/Nov 17 Resident user testing Dec 17	Resident and customer service agent feedback to make improvements to the system and sign-up process
Marketing to residents	Oct 17 – Feb 18	Nov 18	Ongoing and adapting to reflect new features
Further functions added to the system	Jan – Mar 18	Ongoing	Specific dates for additional services to be decided depending on the amount of ICT involvement for each one and resource availability
Begin benefits assessment	Jan – Mar 18	Mar 18	Monthly reports have built a picture of how well the system is working. Regular customer satisfaction surveys monitor resident feedback
Analyse and report project outcomes	May 18	Nov 18	Initial report after six months live. However monthly monitoring is ongoing



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[Sign up for payment prompts by text](#)

Opt in to our payment alert service to receive text notifications when your council tax payments are due. You can sign up for the service as part of our [online account](#), where you can also view your council tax account details and payment history.

You will need to provide your mobile number and council tax account number. Your 8 digit account number will begin with a "2" and can be found at the top of your bill.

Our Commitment

This service is offered to help support customers to make council tax payments on time.

If you experience any problems making a payment, please contact us.

The outcome – successes and challenges

Financial benefits

Up until January 2019 there were 534 users signed up to the SMS service and a total of £39,900 had been delivered in related efficiency savings. This is slightly ahead of the overall anticipated savings from the first year of operation and bodes well for delivering the full £66,200 cumulative three-year saving target.

The efficiency savings came from a reduction in the time spent on administration including sending council tax reminders and clearing the end-of-year backlog. A reduction in calls and face-to-face visits also contributed to the total.

Meanwhile, overall improvements in customer service, including the new self-serve MyAccount, have delivered in the region of £100,000 over the same time period from reductions in incoming calls and back-office administration in revenues services.

Customers who have signed up to the SMS service now receive text messages on the first of each month reminding them of the payment due that day, accompanied by the link to pay online.

Initially these reminders were sent to customers at 09:00 in the morning but did not get a good response, most likely because many customers were on their way to work or just arriving at work at this time. User testing subsequently found that sending these messages at 11:00 am was optimal in terms of eliciting the desired response.

“People receive a text which includes a link that takes you straight to the payment service on the website and they can just make a payment. It’s all automated, their account number is in the text message – so all they do is maybe one, two clicks at the most where before when they used to have to go online they would have to put in their account number and now we can tailor it ... so it’s very easy and straightforward for our customers.”

Dawn Crewe, Head of Customer Service

“We are saving around £100,000 a year – and for a borough council that’s quite significant. If we keep that momentum going that gradually adds up into not only an improved service but a much cheaper way of providing that service.”

Ray Lee, Strategic Director

“We have delivered massive time savings through the reduction in the numbers of calls coming in and the amount of time we spend on council tax administration work – particularly around the annual billing time when there’s usually a large backlog of work. We’ve managed to free up a lot of admin time with all of the improvements that have been made.”

Emma Cleal, ICT Applications Manager

“Every first of the month I send out a text message to whoever has subscribed to the service via the online account. They’ll receive a text message from me saying that their ‘council tax is due’ and there’s a link in the text so that they can make a payment there and then.”

Rhian Rowlands-Sims, Contact Analyst

“There’s nothing worse than finding out you’ve missed a payment and then you’re being chased by something with all the expense and embarrassment that causes... so it’s a bit like being reminded your dentist is due tomorrow – it’s that simple, a gentle reminder to people you need to make that payment, which makes it easier for the customer.”

Ray Lee, Strategic Director

Additional marketing timed to align with the March 2019 billing cycle is expected to significantly boost take-up of both the SMS and self-service options. However, long-term, the service now aims to use the SMS engagement as a channel for switching customers to direct debit payments and encouraging take-up of other online council services.

Non-financial benefits

As anticipated, the service is now sending fewer reminder letters and there are fewer people calling customer services to say that they have forgotten to pay their council tax bill.

This reduction in customer contact has created internal efficiencies and released capacity to help with other, more complex council tax enquiries.

Elmbridge is also receiving council tax revenue in a more timely manner, which has meant that there are fewer late payers to chase at the end of the financial year.

Customers, meanwhile, are receiving direct and simple communications about their payment obligations accompanied by quick and easy links to payment facilities – and they can pay using their mobile phones at any time of day or night they choose.

Challenges

The decision to align the text messaging service with the council tax online account and make it available during sign-up introduced an additional supplier into the project. This made the project management task more complex and added an additional layer of technical complexity because of the need to ensure that all the technical elements worked well together. The result was a slight delay in launching the project. However, the opportunity for an improved customer journey and user experience through combining the two projects was deemed worth the minor delay.

Changing the SMS provider after the start of the project also caused a slight delay. However, again, the opportunity to deliver a better more cost-effective service through use of the free and open API-based GOV.UK Notify product was considered the best option.

“For the council it means that in simple terms we have a better return on our council tax payments – we have a higher number of people paying on time so there’s the simple cash-in advantage. For the residents it helps them plan better, it reminds them when they need to do things.”

Ray Lee, Strategic Director

“There are a lot of people who pay by direct debit so there will be a lot of customers who do not require this text messaging service. But we have around 20,000 residents who don’t pay by direct debit for all sorts of reasons and we wanted to give them the option to be reminded to pay – and this is a nice easy way to remind people.”

Dawn Crewe, Head of Customer Service

Delays were also encountered relating to contract issues. Due to the GDPR changes, the council’s legal department had a heavy workload, while the GDS revised its own contracts to accommodate the changes to handling personally identifying information.

Key learning points

Some of Elmbridge's services are 95 per cent digital with transactions and contact with the public done predominantly over the internet and on people's mobile phones.

Channel shift is seen as a huge success within the council. A key learning point in delivering this success has been an approach aimed at becoming digital, not by default, but because the customer wants the council to deliver services in this way. To this end the council has chosen not to close any channels down, and those people who do not want to engage over the internet or still want to use their cheque book can continue to deal with the council in the way they prefer.

During user testing the team learnt that the fastest way to trial and test fixes was to sit down with the ICT service and undertake the task together. Using emails and waiting for feedback did not give the speed and agility the team wanted during this process.

Comprehensive user testing requires use of multiple and different devices plus having a variety of dummy email accounts to hand. Preparing these in advance helped to speed up the testing process.

Working closely with the customer service agents – the people who take the phone calls or deal with customers face-to-face and help them navigate services – is essential as part of the user research and engagement process.

User research and feedback has proved invaluable to this project, enabling project members to understand real user need rather than assumed user need.

Use of standard and open platforms such as GOV.UK Notify is of great benefit. First in terms of cost and secondly in terms of their reuse with other services.

Participating in the LGA Channel Shift programme was core to the project's success and had more value than just a grant – advice and support, for example, in engaging GDS in order to access GOV.UK Notify was of significant benefit.

“The LGA funding was critical in helping us progress the IT work and make sure we had dedicated resource. That helped us set up the system and integration into the back-office system.”

Emma Cleal, ICT Applications Manager

And, finally, agile working is a mindset not a just a methodology. The team had a project plan and delivery milestones, but because the overall strategy and approach changed during the project (to introduce a different SMS provider and align with the new MyAccount) the team had to rapidly react and adjust to new milestones.

Next steps

The project specifically looked at the use of SMS text messaging in council tax payment reminders. However, the success of the additional channel has led the BCSET team to look at additional services where the tool can be used, for example, benefits appointment reminders.

Ongoing development of the MyAccount self-service aims to bring all council services onto the platform, with the texting service integrated alongside, offering personalised reminders relating to individual services within a citizen's account.

The team is currently looking at improving the customer contact processes for residents who are on housing and council tax benefits/support. The ability to offer the SMS service instead of the traditional letter for appointment reminders and to send requests for additional evidence from claimants via text messaging could help to speed up the claim process.

Meanwhile, other service areas are already contacting the BCSET team to ask for the SMS capability to be added to their own customer service. There is particular interest in the GOV.UK Notify two-way messaging capability from the community support service where it could be used, for example, to send requests for access to conduct quarterly community alarm checks. Meanwhile, a number of residents with hearing impairments have also requested an SMS service enabling them to contact community support.

One additional key feature of the SMS and online reminder service from the original project plan that has yet to be delivered is the ability for customers to reply to council texts using fixed keywords, sending requests for information or services that can be answered using an automated response. The team is still exploring the feasibility of this option.

“This has kicked off a lot more across the council. As people have started to see the system and look at what we've set up they are really interested in it. I've had people come to me and say 'We could use this in my team, how can I get this set up?'. That's one of the good things about the GOV.UK Notify system – it is so easy. GDS have been great to work with.”

Emma Cleal, ICT Applications Manager

“It was the first SMS project we did in the borough and ever since we've had a thousand ideas of what we could use it for.”

Ray Lee, Strategic Director

Contact for further information

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