

WhatsApp Debt Advice Service

Citizens Advice Manchester



Project Aims

- **A 24/7 digital access channel, particularly aimed at younger people.**
- **A follow up channel for advice and casework:**
 - Securely share sensitive information and documents
 - Easier for clients to get in touch - improving engagement
- **A keeping in touch tool following advice:**
 - Allowing clients to make contact at their convenience
 - Helping to keep clients on track following intervention
 - Offering further assistance and support
- **Independent Evaluation conducted by Manchester Metropolitan University**



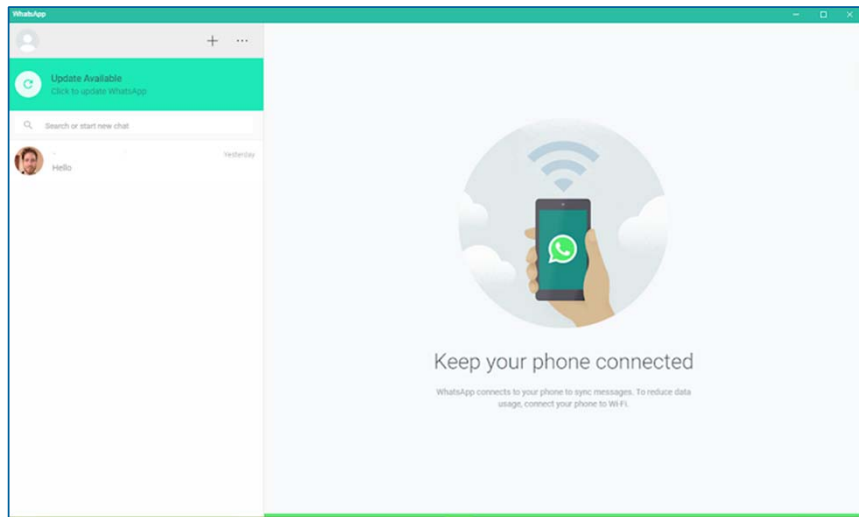
Accessing advice Via WhatsApp

The image shows two screenshots from the Citizens Advice Manchester website. The left screenshot displays a 'Get Advice' sidebar with icons for Self Help, 03444 111 222, Face to Face, Webchat, Skype, and WhatsApp. The right screenshot shows the 'WhatsApp Debt Advice' page, which includes the Citizens Advice Manchester logo, a WhatsApp icon, and text explaining how to use WhatsApp for debt advice, including the WhatsApp number +4367762123785 and a link to the full terms of service.

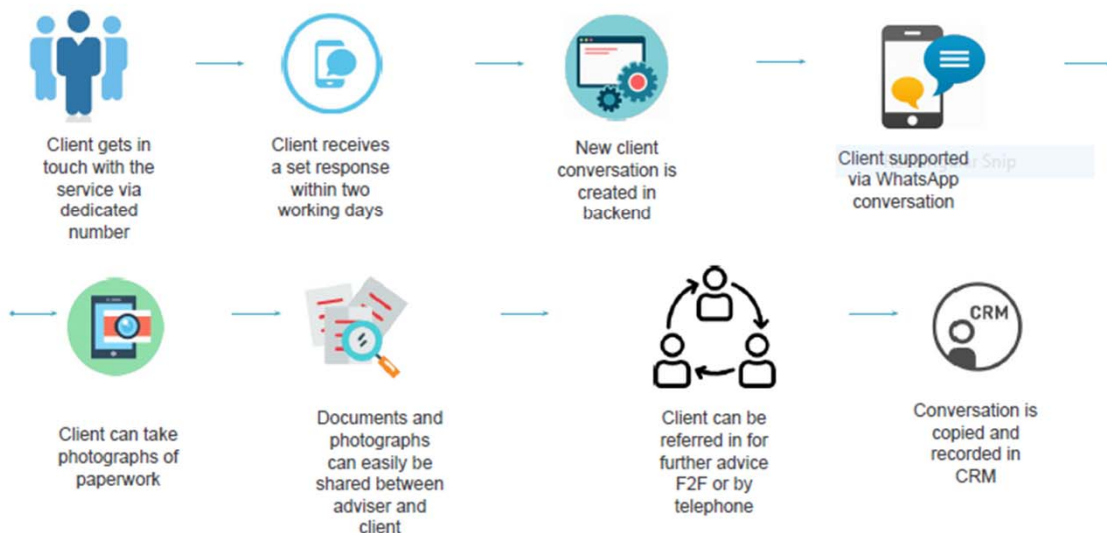
Accessing Advice Via WhatsApp

The image shows two screenshots from a mobile phone. The left screenshot displays the 'Contact Info' page for 'Citizens Advice Manchester' on WhatsApp, showing the phone number +43 677 62123785 and the service name 'Debt Advice Service'. The right screenshot shows a WhatsApp chat conversation with 'CAM' (Citizens Advice Manchester) dated 'Fri 12 May'. The chat includes a system message about end-to-end encryption, a 'Test' message, and a detailed response from the service: 'Thank you for contacting Citizens Advice Manchester (authorised and regulated by the Financial Conduct Authority, FRN: 617659). An expert debt adviser will respond to your query within 48 hours (excluding weekends). Please see full details of service here: <https://tinyurl.com/lej9nst>.' The response is followed by a 'Thanks' message.

WhatsApp Web Application



Citizens Advice WhatsApp Service



Follow up Channel

Supporting clients who are receiving ongoing specialist debt advice/casework, both face to face and over the phone.

Use by a debt adviser at an outreach location to follow up an initial face to face debt assessment.

In both instances WhatsApp was used predominantly in the following ways:



Advisers sharing information, documents & links with clients after an appointment or assessment.

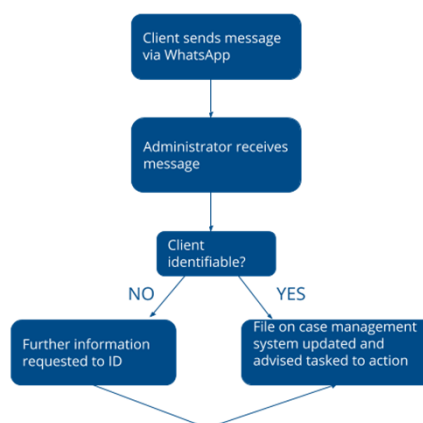


Clients sharing documents (e.g proof of income) with advisers



Clients providing us with updates, e.g to confirm the balance of an account or provide some other information as requested

Supporting Casework Flowchart



What our Advisers had to say

"It enables us to give...correct advice as clients can share the paperwork and we can give accurate and up to date information"



"We cannot act without having up to date proof of income...90% of clients don't bring proof of income [to their appointment] but they'll WhatsApp it to us the same day".



Case Studies - Access Channel



- Credit debts of £14,749.33
- Client had been making token payments but wanted to discuss long term options
- Client encouraged to complete a budget online
- Client gave basic info about his circumstances
- Advised client about a range of likely options
- Client was referred for full telephone advice and ended up applying for a DRO



- Client had a guarantor loan with Amigo
- Concern that insufficient affordability checks had been carried out
- Advised client about protection for guarantors
- Client sent photographs of the affordability assessment conducted by Amigo
- Identified problems with this
- Supported client with a complaint letter to Amigo
- Client now taking this to the Financial Ombudsman

Case Studies - Follow up channel



- Client received telephone advice/casework
- Overpaid wages by former employer
- Client was advised about options for dealing with the debt
- Client received a letter from the court after the appointment which she did not understand
- The client sent a photo of the form to her caseworker using WhatsApp
- Adviser explained it was a court judgment ordering payment in full
- Client was supported in a variation application to make an affordable offer



- Credit attended drop-in at Town hall
- Council Tax, Water and energy arrears
- Client had numerous health problems and was anxious about situation
- Adviser gave comprehensive advice in person
- Used WhatsApp to concise and accessible summary of advice
- As well as links to useful information
- Adviser confirmed details of energy appointment arranged for the client
- A successful trust fund application was made for water & energy debts

Project Outcomes

Successfully engaged hard to reach groups



80% of users aged between 20-40



36% did not speak english as first language



33 was the average age of users, compared with 43 for other advice channels

Project Outcomes

- Over 500 clients accessed advice via WhatsApp April 2017 - March 2018
- 96% of issues were resolved on WhatsApp
- 88% of clients said that they would use the service again
- Evident demand for advice via WhatsApp for both debt and non-debt related enquiries
- Case studies demonstrate platform versatility
 - No limitations on the level of advice we can give via WhatsApp
 - Issue can be dealt with and client progressed exclusively through WhatsApp
 - Following WhatsApp advice clients could be referred for full advice and assistance with their chosen debt solution
- Clients have intuitively shared letters & documents to save them having to explain their issue and ensuring more accurate advice can be given.



Project Outcomes

<p>£ Most popular issues:</p> <ul style="list-style-type: none"> ● Council Tax Arrears ● Credit, store & charge debts ● Fuel debts ● Parking-related debts ● Debt Relief Orders 	<p>😊 Clients felt good about:</p> <ul style="list-style-type: none"> ● Ease of use and convenience of accessing advice ● Quality of service ● Feeling empowered and in greater control ● The speed and efficiency of the service.
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citizens advice Manchester

Learning & Challenges

- Numbers of non-debt related enquiries - 60%
- Clients giving very little information initially
- Difficulty for clients saving the phone number

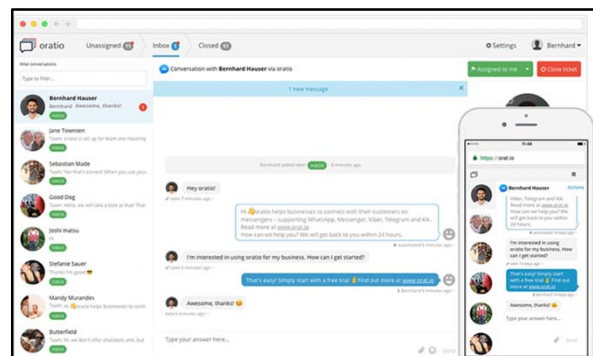
- Adapted website and auto response to reiterate service is funded only for debt advice
- Template responses for non-debt related enquiries
- Clients encouraged on our website to give a concise overview of the problem in their initial message
- Widget on website - when client clicks on the number they can add it directly to their phone contacts

Technical Challenges

Oratio

We started the project using Oratio platform which offered a range of functions including:

- Paid service
- Ability to manage chats across multiple inboxes (unassigned, inbox and closed)
- Ability to have multiple users for one account/phone number
- Ability to assign specific messages to specific users
- Multiple users could use the platform simultaneously, logged in to their own accounts.



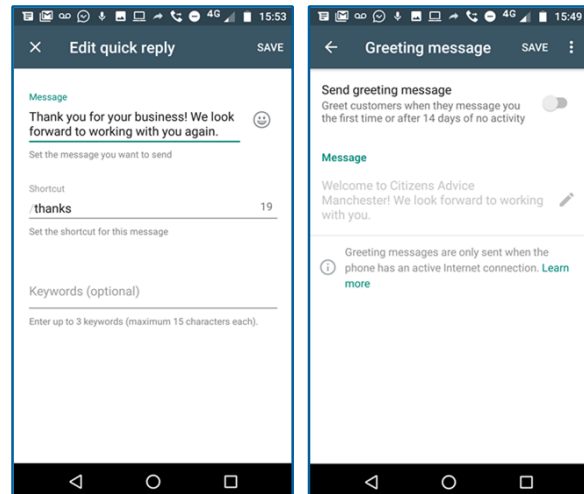
WhatsApp for Business

Released this year, only for Android devices currently. And aimed at small businesses it is a free app.

We did not get a chance to test it as part of the pilot.

Features

- Profile
- Messaging Tools
 - Away message
 - Quick Reply
 - Greeting Message
- Statistics



Data Protection & GDPR

End-to-end Encryption

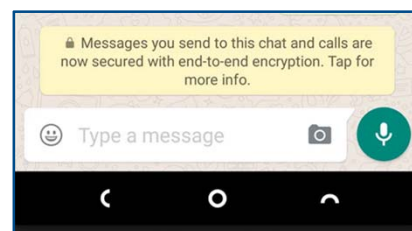
- Extra security that messages remain confidential
- Happens automatically - it does not need to be turned on via a settings menu.

Before Messaging

- Link on website to section entitled 'WhatsApp and Data Protection'
- Explained we would store information provided, including photos/documents sent.
- Linked to Citizens Advice privacy policy
- Link in welcome message to webpage and asked that read T&Cs before messaging

GDPR

- Uncertain how WhatsApp will ensure compliance
- We would recommend waiting for post-GDPR before using WhatsApp with clients



Considerations for Service Delivery (Post-GDPR)

Access Channel for Advice	Supporting Other Channels (Follow-Up)
<ul style="list-style-type: none"> 0 Small scale less than 100 enquiries per month) 0 Consider limiting to one area of advice 0 Use by no more than two advisers to avoid confusion 0 A cautious approach should be employed. 0 Monitor Development of Business App 	<ul style="list-style-type: none"> 0 Small-medium sized team for supporting casework 0 Recommend WhatsApp itself being used by a central administrator 0 Suitable for use by advisers to 'follow-up' other channels, for example a face to face drop in session at an outreach location could benefit from using WhatsApp. 0 However for the above, each adviser may need their own phone (with it's own phone number) to avoid confusion in dealing with incoming messages

What's Next?

- **Project Resources**
 - WhatsApp User Manual for advisers
 - Learning Report with service delivery considerations
 - Video
- **Evaluation**
 - Independent Evaluation Report produced by Manchester Metropolitan University

To be released and shared end of May 2018



Thank You

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