

Top tips: Practical advice for customer service and debt management during COVID-19

In recent years, customer experience has become increasingly central to debt management, in order to meet regulatory standards, maintain the organisation's reputation, manage customer relationships and improve the effectiveness of collections. In the extraordinary circumstances of the COVID-19 crisis, doing the right thing for customers whilst managing your immediate and long-term commercial interests will require a particular sensitivity, judgement, skill and flexibility. How your organisation acts now and in the coming months will have a lasting impact not just on your financial situation but on your reputation with customers, employees, regulators and other stakeholders.

In this guide we set out key tips for managing these potentially difficult conversations or interactions, in the context of the evolving COVID-19 crisis.



Many customers – including those who have never previously experienced financial difficulties - are undergoing sudden and unforeseen changes in their financial situation. Individual customers or businesses may have lost all or some of their income, face an uncertain immediate future and need appropriate support and advice. Vulnerable customers, or those with current debts may also be at greater risk.

If you are working in an organisation that is engaged in debt management, you may have had to adapt your working practices because of the impact of COVID-19. Some of your colleagues may have been personally affected by the virus, and some may be working remotely for the first time. You face the challenge of dealing appropriately with large numbers of anxious and potentially distressed customers, whilst adapting to new ways of working and supporting colleagues in managing their personal health and well-being.

We have set out some essential practical points to consider to help you and your customers navigate the current crisis.

1) Communicate proactively with customers to provide reassurance and information about how to make contact with you

Communicate proactively with all your customers, encouraging them to make contact with you if they are worried about their financial situation and ability to meet commitments. Reassure your customers that you understand they may be experiencing financial challenges because of the unprecedented current circumstances and that you are committed to providing advice and solutions that are fair and take into account their personal circumstances.

Give clear information about how customers should make contact with you. Be transparent if you have staff shortages that mean you may take longer than usual to respond. Inform customers about the channels they should use to contact you. Make sure you provide the widest practical range of channels for customers to use and consider the needs of customers who have never used online or App-based contact methods.

2) Review your processes and communications and assess what you need to change

Review whether it is necessary to invoke standard or automated debt management processes for customers who have fallen behind with payments or not made contact with you.

Review the language and tone of your communications such as letters and emails. In normal circumstances, the tone of your communications may necessarily be direct or forceful to stimulate a response.

Assess whether your communications are

appropriate to the current circumstances and how language and messaging needs to be modified.

Identify measures you will put in place to recognise the exceptional circumstances affecting customers, such as deferred or reduced payments, and the level of authority you will give to employees to show flexibility in modifying agreements with customers.



Reduce unnecessary hand-offs across your organisation that risk causing delay or confusion for customers.

Avoid manual payment methods, such as payment cards, which entail a high level of customer effort or would require a customer to leave home.

Make sure you have a clear and secure process so that a delegated third party can engage with you on behalf of an unwell customer.

Review your quality assurance processes and assess their appropriateness in the current crisis.

3) Train and empower your employees

Ensure employees and colleagues are trained to deal appropriately with all your customers, including vulnerable customers and customers who may be experiencing financial difficulties for the first time.

Make sure everyone in the organisation is aware of essential changes in processes and practice such as how customers contact you, flexibility over payment terms, additional support that is available to customers and specific guidance about how to engage and speak with customers. It may be helpful to publish a guide to promote consistency across the organisation.



In larger organisations, it may be beneficial to appoint dedicated vulnerability champions, or specialists in [different types of vulnerability](#), who can help review complex cases and advise colleagues.

Where necessary, engage with external organisations such as specialist charities, to access training or inform and validate your approach.

Make sure that employees have sufficient time to deal appropriately with customers and that this is reflected in performance management.

Schedule regular meetings and catch-ups to make sure employees are kept informed of changes and have the opportunity to share learnings and experiences. Where employees are working different shift patterns or are in different locations, consider how you will enable meetings and catch-ups, for example, using collaboration or conferencing technologies.

4) Support your employees' health and well-being

Encourage employees proactively to manage their mental health and well-being and make sure they are aware of the support your organisation provides including line manager support, information resources, an employee helpline or counselling service.

If formal support in the organisation is limited, or employees would prefer to access support independently, make people aware of trusted sources of advice.

The NHS has published information about [how to manage anxiety](#) and a range of [recommended helplines and organisations](#).

Make sure you have guidelines in place for dealing with abusive customers and advise employees to follow them, albeit recognising that both customers and employees may be experiencing high levels of stress because of the extraordinary circumstances. Employees should acknowledge and respond to customers who are exhibiting strong emotions, seek to understand the customer's concern and identify a solution or way forward. At the same time, everyone – employee or customer - deserves to be treated with consideration and respect.

When managing individual customer cases, the following steps will help you find solutions that are fair and sustainable both for customers and for your organisation.



i) Provide reassurance

Give recognition to a customer for the act of making contact to discuss their situation. Emphasise that your objective and intention is to reach a positive outcome. Acknowledge that the current situation has created difficulties for many customers and that you and your organisation are committed to treating customers with fairness.

ii) Listen and empathise

Allow the customer to share how they are feeling and how they have been impacted by the current crisis. Acknowledge the feelings and emotions they have expressed, demonstrate that you have heard and that you care. You probably know colleagues or family members who have been impacted in some way by COVID-19. You can draw on your experience to demonstrate to a customer that you are seeking to understand their situation and that they are not alone.

iii) Ask questions sensitively

Ask how the customer has been affected by the current crisis, especially the impact on their health, employment and finances. The nature of the current situation may mean that customers are more forthcoming about sharing personal information. Respond with tact and sensitivity and consider the implications for the solutions you may discuss with the customer. Encourage customers to be transparent about their situation as this will help in reaching a practical solution. Get specific consent to record sensitive information. Explain to your customers how data they have shared will be used, stored and shared

Review your quality assurance processes and assess their appropriateness in the current crisis.

iv) Use appropriate language and tone

Display a calm, respectful tone whilst maintaining a focus on understanding the customer's situation and assessing appropriate solutions and outcomes. Use straightforward, concise language and avoid jargon.

v) Demonstrate your expertise and professionalism

Make sure you are fully up to date with your organisation's practice and processes in the current crisis so that you give accurate, comprehensive advice.

Research the customer's account history so that you have a full picture of their circumstances and interactions with you. If you need more information to reach a fair and appropriate outcome, encourage the customer to provide more information about their circumstances to help you.

Take care to get things right first time, both for customers and other colleagues, to avoid causing unnecessary effort or stress.



Ensure the customer fully understands what's been agreed, next steps, what communication will take place and how the customer can contact your organisation. Check that you have the customer's up to date contact details. If you feel that a customer needs extra support, signpost them to appropriate organisations for further advice, such as a specialist team in your organisation, or external agencies. For example the money advice service, or Citizens' Advice for financial issues, and Samaritans or NHS for health and wellbeing issues.

The current crisis is likely to throw up unforeseen or complex cases. If you experience a situation in which you don't believe the organisation's processes are appropriate, make sure that you raise it with your manager or in a team meeting/briefing.

vi) Seek outcomes that are fair and tailored to personal circumstances

Use the flexibility that your organisation allows to reach outcomes and solutions that are tailored to an individual customer's circumstances. Use all the information at your disposal to reach a fair and practical outcome. Don't just concentrate on financial figures; take into account broader personal circumstances and use both to find a fair outcome.

We hope these top tip are useful and we'd love to hear your feedback. Should you have any questions you would like to ask us on this topic, or for more information about customer service and debt management, please get in touch at: enquiries@icsmail.co.uk