# G-Cloud 12
# Automated Communications & Payments Service Definition

Version 1.0. June 2020

AUTOMATED COMMUNICATIONS & PAYMENTS is a fully managed automated communications solution for business to consumer organisations to improve customer engagement and lower cost to serve. illion DTS utilises SMS, Web, Interactive Voice Messaging, Interactive Voice Response & payment gateway technologies as alternatives to call centre agents and letters.

# Contents

illiondts.com

# 1. ABOUT ILLION DTS- OVER 30 YEARS OF GLOBAL INDUSTRY INTELLIGENCE

Illion DTS formerly known as TALKINGTECH was founded in 1986 and headquartered in New Zealand, illion DTS has amassed over 30 years of expertise and global industry intelligence in the areas of customer engagement, payments and collections.

With offices serving New Zealand, Australasia, Canada, the UK, South Africa and North America we provide critical payment and self-service solutions to some of the world's largest blue-chip companies in the financial services, telecoms and utility sectors. We also support over 600 libraries throughout North America, the United Kingdom, Australia and New Zealand with our award-winning i-tiva system.

Our team passionately believes that by offering end-customers choice and flexibility, it's easier for them to pay their bills promptly and increase the overall brand experience. We help our clients, including Telefonica UK, Energy Australia, HMRC, EDF Energy, Experian, Virgin Media, Nedbank and Vodafone in New Zealand, Australia and the UK, to put the end customer firmly at the centre of any payment and collections decisions and processes.

illion DTS's measurable customer engagement strategies are supported by our extensive ability to track customer preferences and then use this insight to deliver highly personalised experiences across multiple channels. This approach helps companies to shrink costs as well as understand and reduce customer churn.

## 2. SERVICE OVERVIEW - CUSTOMER USE EXAMPLES
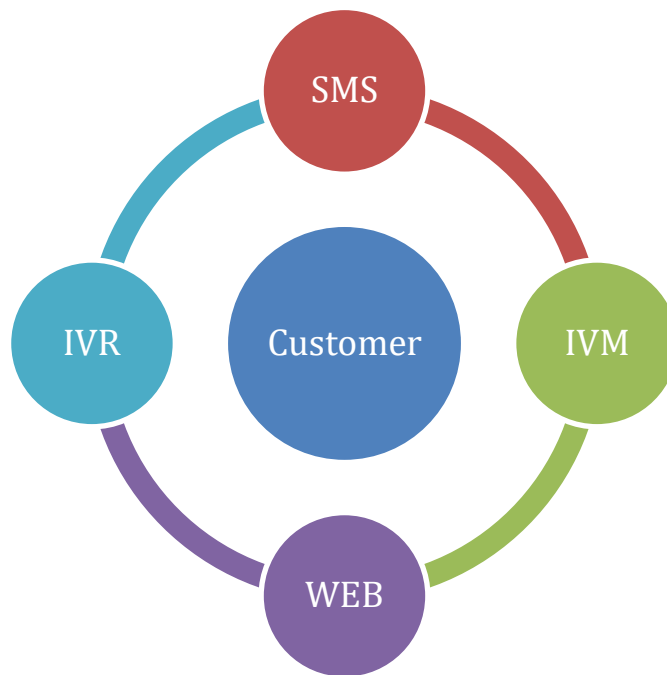


### 2.1. FULLY MANAGED SMS NOTIFICATIONS

SMS Notifications serve to reduce inbound call volumes and missed actions by proactively contacting customers to confirm information or remind them of upcoming deadlines.  Pre-empting missed payments, reminding customers of overdue accounts, confirming receipt of returns and encouraging action ahead of deadlines.  These are just some of the myriad of contact reasons our Fully Managed SMS Notification services are designed to address.

Features: High Capacity Tier 1 SMS gateway, Alphatag & Long or Short Code support, consultation, design & management, Secure Electronic Transfer (SET) via the Government Gateway,

### 2.2. FULLY MANAGED 2 WAY SMS NOTIFICATIONS

When you need to capture a response to your notification, our fully managed 2 WAY SMS services can request a response.  Whether you're taking a payment from a pre-registered credit or debit card, confirming an appointment or capturing feedback on the services you provide.   Let us design a service to maximise customer engagement, promote self-service and reduce inbound calls.

Features: free reply messages to you or free for the customer, short or long code support, multipart messaging and extensive reporting.
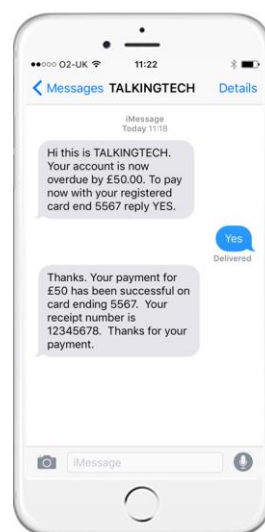
## 2.3. HOME LOCATION REGISTER (HLR)

Holding clean and valid mobile numbers is key to your strategy for outbound SMS contact.

Failure to keep mobile numbers up-to-date increases the costs of customer contact; SMS are often charged for whether delivered or not. For a very nominal cost illion DTS can assist you by offering a HLR clean-up.

- HLR holds the most accurate information on a mobile subscriber
- Simply send us a file of mobile number in an encrypted .csv file or password protected email
- We will validate the mobile numbers to ensure they are all UK numbers and are the correct length
- Then we will check the number and will send a response file back with 3 key responses;
- Delivered, the number is valid and active and retain
- Undelivered, the number is not active remove from your database
- Rejected, not a UK mobile number
- No SMS messages are sent to the consumer

You can then continue your SMS campaigns, confident in the knowledge you are contacting live numbers.

## 2.4. INTERACTIVE VOICE MESSAGING (IVM)

Communicate with 100% of customers regardless of whether you hold a mobile or landline with Interactive Voice Messaging (IVM). Interactive Voice Messaging is a proven technology that will increase interaction rates and reduce the number of 'no contacts'. The key to the technology is that Voice creates urgency in the mind of the customer. This urgency leads to significantly higher interaction rates when compared to other mediums. Automated calls have been proven to build customer relationships and improve customer retention, reducing the situations of embarrassment or discomfort for customers on live calls that can be harmful to the customer relationship.

IVM is by nature two way. Payments can be taken, actions confirmed and identities verified. Used in combination with SMS Notifications, strategies can be employed to target customers with the most appropriate channel or as an escalation in contact.

Features: Real Voice Recordings, DTMF interactions, Verified Right Party Contact, Credit & Debit Card Payments with Card Tokenisation, High Capacity Messaging, OFCOM compliant.

## 2.5. INTERACTIVE VOICE RESPONSE (IVR)

Our Fully Managed Inbound Interactive Voice Response services provide self-service options for your customers 24/7. Monitored by our Global support teams located in Hamilton, New Zealand & London, we ensure a minimum available up time of 99.5%.

Standalone Self-service options include: Inbound Payments via Credit & Debit Card with Tokenisation, Direct Debit Capture and Balance confirmation, Voice of the Customer, Appointment Management or Service Selection.

Combine your IVR service with outbound IVM or SMS to promote your self-service options or transfer directly from your own telephony estate.

Features: Extensive Reporting, Redundant Telephony Infrastructure, Choice of voice talent or use your own, transfer to live agent, PCI DSS Level 1 peace of mind, bespoke design, convenient integration with outbound contact strategies.

### 2.6. WEBPAY

Take payments via Debit or Credit card via a customer's smart phone through the use of a personalised mobile-optimised website. Send your customer a request to pay via SMS including a unique link that directs the customer to a website skinned to represent your brand. The unique link ensures the account and amount is personalised for your customer only. Secure payment is made via credit or debit card instantly. The service requires no user name, password or downloaded App, making payment as frictionless as possible.

Features: High Capacity Tier 1 SMS gateway, redundant cloud infrastructure, PCI DSS Level 1 compliance through Mastercard Payment Gateway Services.
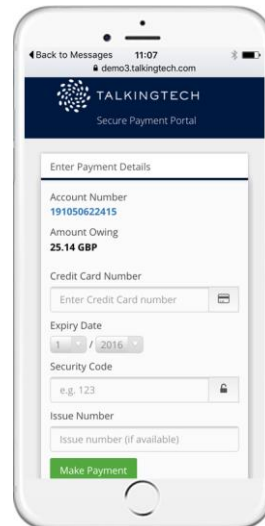
### 2.7. SMART INCOME & EXPENDITURE CAPTURE (SMARTIE)

Understanding your customer's individual situation is the key to making enduring payment arrangements. Whether you're governed by FCA regulation or just because it's best practice, an income & expenditure review is essential to understanding what your customer can afford and can help to identify vulnerable customers. But how is this achieved without involving long conversations and questionable data?

 SMARTIE enables the accurate capture of I&E data via a web portal that's accessible by the customer and advisor. Data can be verified against third party references ensuring confidence in its accuracy.

Features: Advisor web portal to send I&E request via SMS or email & view results. Mobile optimised website for customer to input I&E data via smart phone, tablet or computer. Save & continue latter functions. Supports the Standard Financial Statement.
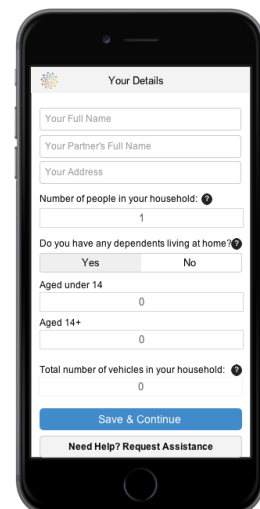
## 2.8.    VOICE OF THE CUSTOMER (VoC)

Understanding the " Voice of the Customer" ( VoC) is essential to gaining an insight into the perception of the customer, this ensures the customer journey is frictionless and the overall company brand is protected.

illion DTS provides a solution that conducts customer satisfaction survey for customers who have recently come into contact with a Customer Service advisor.

The Voice of the Customer (VoC) solution consists of contact via SMS or interactive voice message in order to gain your valuable feedback.

Features: 2 way SMS and interactive voice messaging to gather actionable feedback on advisor or service performance. Intelligent decision engine to decide who, when and how customers should be surveyed in line with company strategy.

## 2.9    ILLION I-TIVA
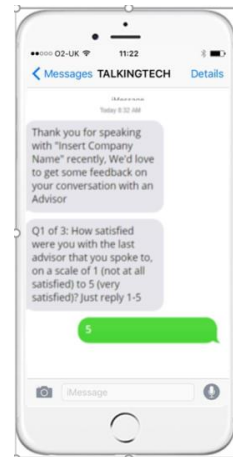
i-tiva, is an automated interactive communications system used by over 600 libraries around the world.

- Libraries deliver personalised library notifications with i-tiva's MESSAGE service.
- i-tiva SMS allows libraries to communicate with users via an accessible and widespread channel.
- Faster notification for quicker returns and collections.
- Self-service technologies increase productivity of library staff.
- Proof of delivery.
- Fully integrates with major LMS / ILS.
- i-tiva's CONNECT service allows library users to access their library account via an interactive telephone messaging system, 24/7.
- Users are prompted in an effective, gentle way of overdue books or that their reservations / holds have arrived.
- Library users can access key library services 24/7 with self-service technology.
- Users can choose how they interact with their library.
- Improved returns give users more choice.

## ALLIANCES / PARTNERSHIPS

Our solutions are designed, built and hosted by illion DTS with third party providers of ISDN primary rate circuits, internet, Datacenters, Payment processers and SMS gateway providers. illion DTS's operational platform and IVR solutions are developed internally and are deployed upon Dell servers and Dialogic equipment.

| Alliance 1 | Mastercard Payment Gateway Services – Mastercard provide the Payment Gateway that processes electronic payments on behalf of illion DTS. |
| --- | --- |
| Alliance 2 | Twilio – Twilio provide one of our SMS Gateways for sending and receiving SMS messages. |
| Alliance 3 | mBlox – mBlox provide one of our SMS Gateways for sending and receiving SMS messages. |
| Alliance 4 | TNZI – TNZI provide telephony resources used to make and receive telephone calls . |
| Alliance 5 | Viatel – Viatel provide telephony resources used to make and receive telephone calls |
| Alliance 6 | 6 Degrees – 6 Degrees provide telephony resources used to make and receive telephone calls |

## 3. QUALITY, STANDARDS & COMPLIANCE

### 3.1. GENERAL DATA PROTECTION REGULATION (GDPR)

illion DTS holds a current license as a Data Controller with the UK information Commissioner's Office.

- Data Controller Name: illion DTS UK LTD
- Registration Number: Z9421626

The EU General Data Protection Regulation (GDPR) was approved by the European Commission (EC) on 27 April 2016 and becomes law on 25 May 2018. The EU GDPR will replace the Data Protection Directive (1995)

illion DTS have over 30 years of expertise in protecting client data and working with complex standards and regulations such as ISO 27001, Cyber Essentials, the Data Protection Act (DPA) and PCI-DSS, illion DTS welcomes GDPR and have built upon its processes in line with this and to fully comply with GDPR from May 2018

### 4:2 OFCOM COMPLIANCE

illion DTS is fully compliant with the Privacy and Electronic Communications Regulations 2003 and Ofcom's statement of policy on its persistent misuse powers - 20th December 2016.  Our solutions are regarded as service calls which are sanctioned.

Contrary to predictive dialers, and by design, illion DTS never enacts "silent calls" nor does it abandon calls at any time. All calls play messages on answer detailing who generated the call and offering the called party subsequent options. Furthermore all unanswered calls ring for a minimum of 20 seconds.

## 3.2. PCI DSS COMPLIANCE



illion DTS's data management is compliant with the most stringent industry practices, with annual Level 1 Certification undertaken by an independent auditor for the Payment Card Industry Data Security Standard (v 3.2). illion DTS has held this level of certification since 2011.

The PCI Security Standards Council, established in 2004 by major credit card brands, offers robust and comprehensive standards and supporting materials to enhance payment card data security. These materials include a framework of specifications, tools, measurements and support resources to help organizations ensure the safe handling of cardholder information at every step. The keystone is the PCI Data Security Standard (PCI DSS), which provides an actionable framework for developing a robust payment card data security process - including prevention, detection and appropriate reaction to security incidents. Please refer to the PCI Council website for more information.

Adherence to this comprehensive standard demonstrates our commitment to safeguarding customer data. Through becoming officially compliant, all parties can rest assured that, illion DTS have taken the necessary steps required to securely handle and protect cardholder data. Furthermore, illion DTS is one of only a few interactive messaging organisations that can claim Level 1 PCI DSS compliance.

Attestation of Compliance available upon request.

## 3.3. VISA EUROPE MERCHANT AGENT

illion DTS has been an approved Visa Merchant Agent since April 2013 validating our PCI DSS status. It is a recommendation by VISA that merchants only use approved Visa Merchant Agents.

## CYBER ESSENTIALS SCHEME

**illion Digital Tech Solutions UK Limited**

Cyber Essentials

**CERTIFICATE OF ASSURANCE**

illion Digital Tech Solutions UK Limited

1 Adam Street
London
London
WC2N6LE
United Kingdom

**COMPLIES WITH THE REQUIREMENTS OF THE CYBER ESSENTIALS SCHEME**

Certificate Number: **11197040**

Date of Certification: **25 July 2019**

Profile Published: **February 2017**

Recertification due: **24 July 2020**

Assessor: **Scott Parker**

**Business Scope**

The scope of this certification covers the IT infrastructure currently used within illion Digital Tech Solutions UK Limited, including but not limited to servers, workstations, firewall hardware, anti-virus and software applications. All equipment within the scope of this assessment is located at the illion DTS UK office in Adam street, London and the Equinix, Docklands data center.

Certification Body

**CYBER ESSENTIALS**       **capula** an Imtech company       Accreditation Body **APMG** International Accrediting Professionals

**Capula**

This Certificate certifies that the organisation named was assessed as meeting the Cyber Essentials implementation profile published in February 2017 and thus that, at the time of testing, the organisation's ICT defences were assessed as satisfactory against commodity based cyber attack. However, this Certificate does not in any way guarantee that the organisation's defences will remain satisfactory against cyber attack.

A primary objective of the UK Government's National Cyber Security Strategy is to make the UK a safer place to conduct business online and from 1 October 2014 all suppliers must be compliant with the new Cyber Essentials controls if bidding for government contracts which involve handling of sensitive and personal information and provision of certain technical products and services.

To achieve this, CREST was engaged by CESG, the information security arm of GCHQ, to develop an assessment framework to support the Government's "Cyber Essentials" scheme, which forms a key deliverable of this strategy.

By deploying these controls, organisations can defend against the most common form of basic cyber-attacks originating from the Internet.

The Cyber Essentials scheme identifies some fundamental technical security controls that an organisation needs to have in place to help defend against Internet-borne threats.

## 4. INFORMATION SECURITY & DATA PROTECTION

illion DTS maintain an Information Security policy, based on PCI DSS & ISO 27001 standards. It is designed to meet the varying needs of illion DTS and illion DTS's clients. illion DTS realise that information security is essential when seeking to maintain illion DTSs competitive edge, legal compliance and corporate image.

illion DTS's Information Security Policy is available upon request.

## 5. SECURE ELECTRONIC TRANSFER & DATA SECURITY

illion DTS will accept data from the customer via SET (secure electronic transfer), SFTP or via encrypted email. This information will have a security marking of not less than RESTRICTED.

Access restriction and Confidentiality – TT solutions are hosted in a secure data centre with strict regulations on physical access to the hosting facilities. Each platform is protected by high – IOS Cisco routers on a segregated subnet from the corporate network and internet with stringent firewall and access control policy. Access to the platforms internally is restricted using windows authentication and platforms are only accessible to authorised TT staff members within relevant roles to carry out the necessary monitoring and administrative tasks.

Information transferred to TT will be destroyed in accordance with the customers Data Security Policy, usually within 3 days of receipt. Information secured at the company will be secured in accordance with the company's policy.

illion DTS's operations platform is the subject of frequent external audits due to PCI DSS compliance, therefore we strive to monitor and maintain a secure environment which adheres to industry standards. Applications use an internally developed security framework, and our operations and processes are under constant evaluation by the illion DTS security team.

## EXAMPLE END TO END PROCESS VIA SET
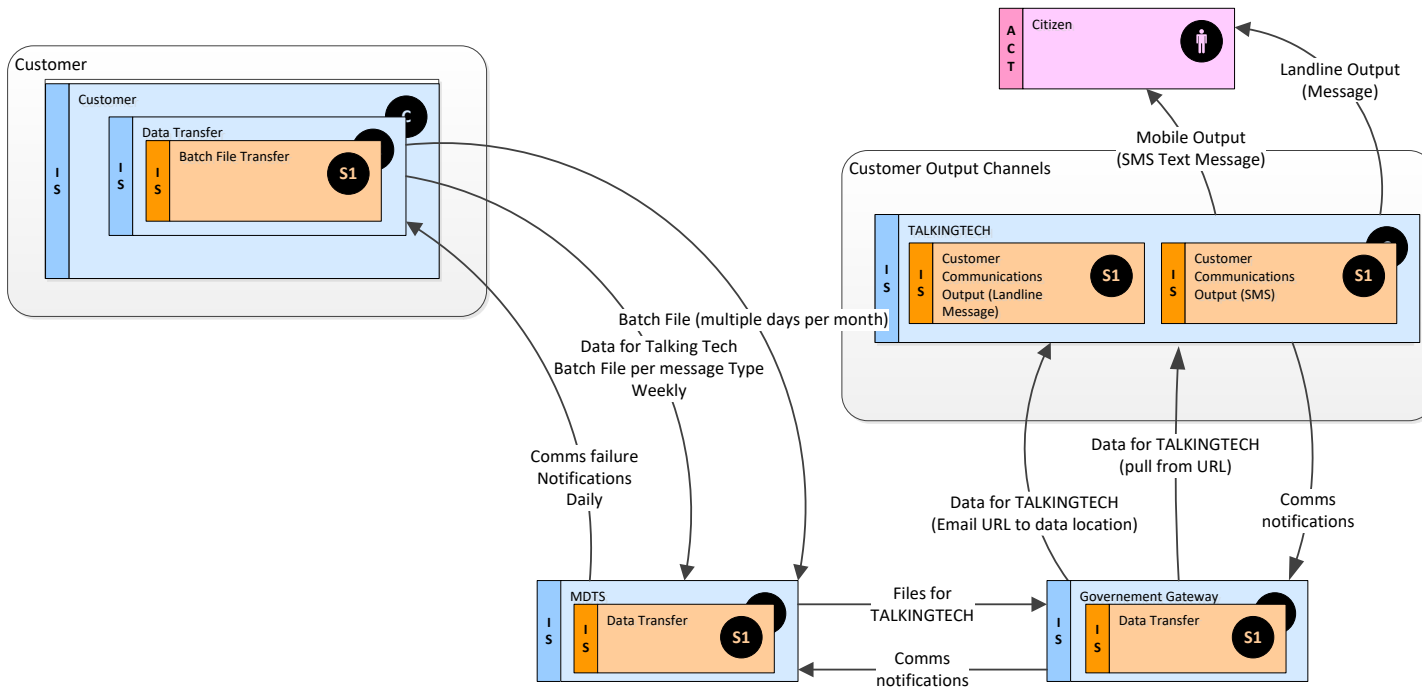


## 6.  SERVICE MANAGEMENT

The main function of the Account Management team is to provide seamless communication, action, and organisation between the customer and illion DTS

Ultimately the responsibility for your service levels and solution improvements reside with your Account Manager.

Your illion DTS Account Manager is the dedicated day-to-day lead contact for the customer relationships. Your Account Manager is responsible for ensuring performance to metrics, technical outputs, deployment, call centre integration, operational progress, finance, reporting and escalation.  The ownership for strategic direction, innovation and efficiencies of the customer Account will be paramount to this role.

Additionally, an illion DTS Support Executive will be in place to support the Account Manager and act as secondary point of contact.  The Support Executive will be involved in the day to day running of the customer to ensure continuity of management.

Through an agreed account engagement plan your Account Manager will meet with you formally on a regular basis to review operational performance. In addition, quarterly roadmap, meetings will determine

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future strategy. Senior illion DTS executives will also provide oversight and governance to the relationship.

On a day to day basis your Account Management team is supported by Project Management, Global Support and Technical Development teams.

Client Responsibilities

As part of illion DTS's focus on ensuring the solutions designed for the customer are utilised to their full capacity there may be some training required for your staff.

Customer IT resource will be required during the implementation process to facilitate various aspect of the solution.

Our most successful solutions are developed through partnerships with our clients. Both parties need to commit to the success of the solution. Regular review meetings and communication will be required.

## 7. TRIAL SERVICES

illion DTS will facilitate a trial or proof of concept where a new service is planned. The trial will be designed against agreed objectives and KPI's and measured to establish the success of the trial through comparative data or controls. Recommendations for improvement will be made during the trial process in order to establish the best possible outcomes prior to the service becoming business as usual. Through illion DTS's Service Management team all solutions undergoing continuous improvement reviews through their life time.

Trial services are priced as per Business as Usual solutions noted in the pricing document.

## 8. ONBOARDING IMPLEMENTATION PLAN & APPROACH

| No. | Action | Owner |
|---|---|---|
| 1. | Implementation Plan | |
| 1.1 | Project Commencement<br>A meeting with key stakeholders to agree project objectives, rollout plan and key deliverables. | Account Manager |
| 1.2 | Project Plan<br>Following the project meeting we will create a project plan which includes key mile stones and agreed timescales. Each task will detail responsible parties and will set expectations for the customer and enable both parties to track progress. A project manager will assigned to manage this process and liaise with key stakeholders | Project Manager |
| 1.3 | Pre-Development Activity<br>Requirements gathering<br>Profile design and client consultation<br>Profile sign off<br>Profile specification creation | Account Manager / Project Manager |

| | | |
|---|---|---|
| 1.4 | Development<br>Script recordings<br>Profile development<br>Data exchange configuration<br>Payment gateway configuration<br>Call centre integration<br>Internal testing | Project Manager |
| 1.5 | Post Development<br>Call centre training<br>Campaign manager training<br>User acceptance testing<br>Go live checks | Project Manager |
| 1.6 | Go Live<br>Profile activation<br>Global support monitoring<br>Daily, moving to monthly reporting and performance review | Project Manager |
| 1.7 | Post Implementation Review<br>Stakeholder meeting<br>Business as usual signoff | Account Manager / Project manager |
| 1.8 | Service Level Management/Improvement Program<br>Ongoing operational review and continuous service improvement reviews. | Account Manager |

## 9. SERVICE CONTINUITY MANAGEMENT (SCM)

illion DTS ensures that all technology, human resources and location-based resources are designed with redundancy in mind. From a technology perspective illion DTS have the following strategies:

### 9.1. TELECOMMUNICATIONS, INTERNET AND EQUIPMENT HOSTING SERVICES:

The hosting services provide redundant power systems (with backup generators) and redundant internet connectivity.

### 9.2. SOFTWARE

Software changes are backed up and version controlled. In the event that there is a service issue the changes can be rolled back to a previous version. Onsite support staff can remedy software issues.

### 9.3. HARDWARE

illion DTS currently have back up infrastructure at all mission critical locations. These environments are synchronized with the live infrastructure on a daily basis to ensure the environments are fully replicated. The IT support team monitor all systems to ensure that issues with hardware are dealt with as soon as they occur. illion DTS has an IT hardware renewal policy, which ensures that all mission critical hardware is never over two years old.

### 9.4. HUMAN RESOURCES

illion DTS's Global Support team is available 24 hours a day, 7 days a week, 365 days a year to provide assistance in the delivery of illion DTS's services. This includes proactive monitoring of all services and being responsive to customer requests.

## 10. DISASTER MANAGEMENT

illion DTSmaintain a Business Continuity Plan (BCP) to ensure the prompt and efficient recovery of its essential business operations from any physical disaster/incident occurring at its premises.

The purpose of the BCP is to plan for recovery from disaster and aims to:

- Manage the risks which could result in disastrous events and thus minimise the likelihood of a disaster occurring;
- Reduce the time taken to recover when an incident occurs; and
- Minimise the risks involved in the recovery process by making the critical decisions in advance in stress-free conditions.

On notification of an apparently threatening incident, the Business Continuity Team (BCT) will examine the situation and decide whether or not a disaster exists. If the situation could escalate, a time limit for return to normal must be set and a disaster declared when the time limit expires or as soon as it becomes

evident that the situation will not return to normal. Return must be reliable. The rest of the BCP will be activated as soon as a disaster is declared.

Our Business Continuity Plan is available upon request.

## 11. SERVICE LEVELS

The Hosted Services and other Services provided by illion DTS shall be available and accessible by the customer at all times with an availability and uptime level of 99.5%.

Maintenance of the hosting equipment, facility, Software or other aspects of the Hosted Services that may require interruption of the Hosted Services (Maintenance Events) shall not be performed during Normal Business Hours. illion DTS may interrupt the Services to perform emergency maintenance during the daily window of 10.00 pm to 2.00 am UK time. In addition, illion DTS may interrupt the Hosted Services outside Normal Business Hours for unscheduled maintenance, provided that it has given the Client at least three days' advance notice. Any Maintenance Events which occur during Normal Business Hours, and which were not requested by the Client, shall be considered downtime for the purpose of service availability measurement. illion DTS shall at all times endeavor to keep any service interruptions to a minimum.

illion DTS shall provide the Customer with 24/7 support and fault maintenance services comprising the following:

(a)      The initial diagnosis, analysis and the resolution of support issues including but not limited to assistance and troubleshooting, collection of relevant information and the provision of answers to general and technical questions pertaining to the solutions deployed for the customer.

(b)      Resolution of technical problems, bug fixing and complex technical problem solving.

All support shall be provided either by telephone and/or email.

illion DTS provide the following severity levels when determining the extent of the problem:

| Severity | Description | Scope (non-exhaustive list) |
|---|---|---|
| 1 - Critical | Failure (whether wholly or partly) of the Hosted Services or other Services | Any illion DTS failure that prevents the Customer from accessing and/or using the Hosted Services or other Services. |
| 2 - Major | Failure, degradation or the non-compliance of any of the illion DTS UK Ltd services(whether wholly or partly) | Failure of some parts of the service which still allows key services to continue without impact. As a non-exhaustive example: 1. Temporary delays in the illion DTS service(s) which do not result in a complete failure of any of the illion DTS service(s). |
| 3 - Minor | Problem with one or more components of the Hosted Services and/or other Service(s) that has no immediate business impact and regular business remains operational. | As a non-exhaustive example: 1. Bugs found which are corrected by minor changes to the workflow or addressed by compensating measure. |
| 4 - Enquiry | Support Enquiries – Not business critical in nature | |

Based on the level of severity set out above, illion DTSshall respond to all support requests by the customer in accordance with the service level set out below:

| Severity | Initial response | Communication |
|---|---|---|
| 1 – Critical | 30 minutes | Initial response by phone with hourly updates being sent via email until resolution. |
| 2 – Major | 60 minutes | Initial response by email with updates as appropriate |
| 3 – Minor | 12 hours | Via email/Incident reporting system |
| 4 – Enquiry | 24 hours | Via email/Incident reporting system |

## 12. SUPPORT ROLES & RESPONSIBILITIES

| Team | Component | Responsibility | HOURS |
|---|---|---|---|
| illion DTS support team | All illion DTS activities | illion DTS support team support and maintain the automated sections of the illion DTS Service. | 24 x 7 x 365 |
| illion DTS Operative – Manual Process | Manual download and decrypt process | Connecting to the government gateway Download and decrypt files as appropriate Upload files into automated processes and deleting the files once upload is confirmed | 09:00 – 17:00 Mon to Fri |
| illion DTS Operative – Manual Process | Manual encrypt and upload process | Download from automated process and encrypt files as appropriate Connecting to the government gateway Upload files into government gateway and deleting the files once upload is confirmed | 09:00 – 17:00 Mon to Fri |

## 13. SUPPORT CONTACT DETAILS

| Team | Component | Responsibility | HOURS |
|---|---|---|---|
| illion DTS | All illion DTS processes and procedures  All incidents will be recorded within an incident management application as a system of record. | Email contact: support@illion DTS .zendesk.com  Telephone: + 44 2079 870 101 | 24 x 7 x 365 |

## 14. INVOICING SCHEDULE / PROCEDURE

Monthly invoices based on actuals will be raised by illion DTS in arrears. illion DTS quote the appropriate Purchase Order number on all invoices submitted for payment.

## 15. TERMINATION

The customer may terminate the service for convenience at any stage during the engagement. Termination shall not affect the customer's liability to pay Supplier for time and expenses already delivered or incurred, providing that the work is delivered to the satisfaction of the customer and in accordance with the Terms and Conditions set out in the Agreement.

## 16. OFFBOARDING

illion DTS will strive to make sure that the partnership with the customer will be a lasting one. However, in the event of you wishing to transition services to another provider we would manage this in a professional manner within the commercial arrangements agreed. If required, we would use our Account and Project Management teams to liaise with you and the prospective provider to ensure a smooth handover.