

How Debt Free London unified engagement to respond when their support was needed most

The customer

Founded in 2006, Debt Free London (DFL) is a partnership of charities that provides free, expert financial advice to Londoners. The organisation helps over 24,000 Londoners each year with issues ranging from rent arrears to credit card debt.



The challenge

With 21 partner charities spread over 55 sites throughout London, DFL was reliant on face-to-face meetings with clients in order to provide advice – but in 2020, the COVID-19 pandemic meant that conducting business this way was no longer viable. This meant that the group had to find a solution that would allow them to support clients using technology.

However, this requirement posed additional challenges – firstly, the partner organisations didn't share a consistent IT infrastructure or have a unified point of access. If a client wanted to get advice, they had to utilise whatever solution the partner had decided upon, which ranged from webchats to contacting advisors through personal WhatsApp numbers.

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Secondly, the clients that DFL was meeting were often in severe financial stress – sometimes on the verge of losing their homes. As such, personal human interaction was critical for their support, and the ad hoc nature of the partner’s solutions put this in jeopardy.

Finally, any solution would need to be deployed quickly, and not rely on local IT infrastructure, as partner organisations had moved to a remote working model in response to the pandemic.

These challenges were limiting the accessibility of DFL’s services, and clients who were in contact with the organisation were not receiving the level of support they needed.

DFL needed a new, consistent and effective solution.

**“It’s a no-brainer;
we have nothing
to lose”**

- Matt Dronfield, CEO of
Debt Free London

Opening up digital channels was critical, but so was protecting the human interface at the heart of the organisation.

Ciptex RACE makes it possible to roll-out a Twilio solution in hours rather than weeks.

The solution

The organisation needed a unified system that could be easily accessible to their clients and could retain the human interaction at the core of DFL's services. Such a solution would need to be deployed quickly, to prevent clients from being left without access to the organisation, and would need to be cloud-based to support remote workers.

Debt Free London turned to Ciptex to build a highly personalised contact centre solution on the Twilio technology stack. Using RACE – a rapid deployment methodology from Ciptex, a highly functional solution could be achievable in hours rather than weeks, which would play a vital role in DFL pivoting its services. As a Twilio gold partner, Ciptex was well positioned to help DFL make the most out of this solution.

Through the Flex platform, Ciptex helped DFL deploy a centralised contact centre that could manage customer engagement through a wide range of digital channels, including native web chat, WhatsApp, Facebook Messenger, and SMS. Building on this unified solution, DFL also introduced a single phone number for all of their partners, which would help to streamline client interactions.

To protect the human interface so important to their service, DFL made use of the platform's ability to launch direct video calls with clients by sending them a link – no apps required. To offer further assistance, Ciptex helped DFL establish physical video kiosks in their advice centres – enabling clients who did not have access to the right technology to still use video chat. This ensured even the most disadvantaged clients could easily have face-to-face meetings with DFL's agents, especially if those agents were working from home.

Importantly, the solution is delivered as Software-as-a-Service (SaaS) and powered by the cloud – meaning that partner organisations didn't require local IT infrastructure to continue their work.

With Ciptex's help, DFL was able to deploy this single solution across all of their partner organisations within a matter of days, meaning that clients weren't left behind during the transition.



The organisation saw an

85%

increase in contact handling capacity after deployment



In the first 90-days
from go live, DFL had

15,000

client conversations

The result

RACE helped to quickly unlock the full potential of the Twilio platform and with it DFL was able to fast-track its way to a consistent, unified method of engagement with clients, across all their partner organisations. The embedded video calling has transferred the friendly faces of the people clients would have met in person into all of DFL's digital communications, and being cloud-based, the solution is available to any agent with internet access.

Within the first three months of launching the contact centre, DFL had over 15,000 conversations with clients, ensuring they could continue their good work through the COVID-19 lockdowns and beyond.

The ease-of-use and scalability of the Flex platform has also enabled DFL to extend their services, hiring more staff and extending their opening times to help more Londoners receive free financial advice when they need it most.

The ability to record video calls on the platform is making it easier to onboard and train new hires, who are able to watch back their own calls and those of others to quickly familiarise themselves with the needs of the clients. It also means supervisors can provide better coaching and feedback to their trainees.

Finally, just like a utility bill, the solution is charged on actual consumption, so DFL only ever pays for what it is using. As more personnel have joined the organisation or new features have been activated, the costs have risen but are closely tied to the value of the services being offered. Should the organisation contract in the future, costs will decrease in line with what is being consumed. Costs are transparent and predictable, so there are no fears about overspending or shocks when bills arrive.

"This could not have been achieved if Debt Free London had not used Twilio and Ciptex RACE"

- Matt Dronfield, CEO of Debt Free London



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