

My Account and ID&V

A group of people are gathered in a meeting room, looking at a large wall covered in numerous colorful sticky notes. The room has a whiteboard and a window with blinds. The people are dressed in casual business attire. The scene is dimly lit, with a blue tint.

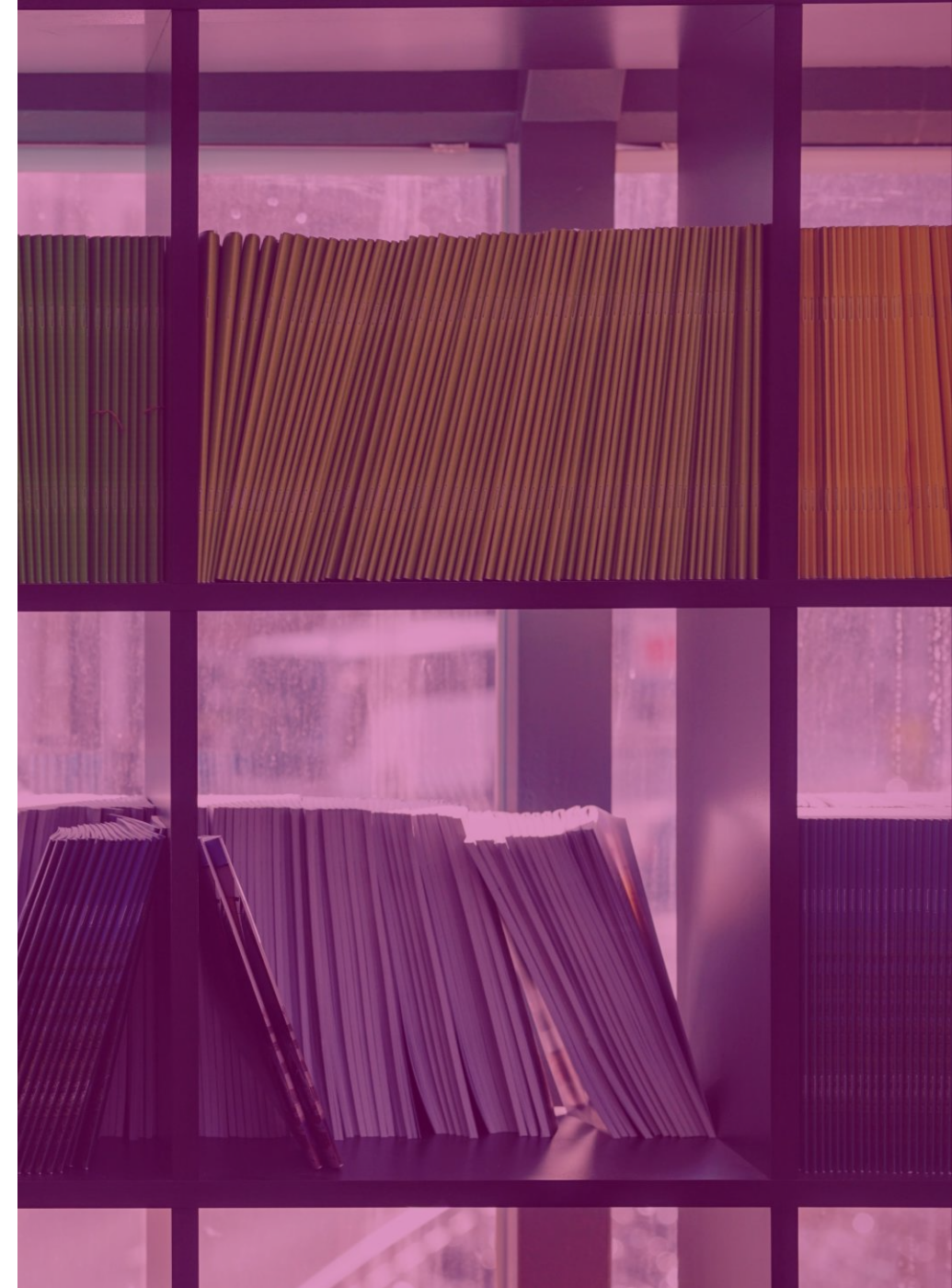
The potential of an account and verification service

July 2019

About this research

This is a summary of the ideas received from internal colleagues and external customer research. Interviews were conducted between Wednesday 22nd May and Thursday 11th July, in which we spoke to:

- 8 Account managed companies
 - 2 x start up / scaling
 - 5 x growth
 - 1 x global
- 23 Non-account managed
- 12 Internal customer-facing SE colleagues
 - 7 Account Managers and 2 Account Manager Team Leads
 - 3 Enquiry Fulfilment & Research Service (EFRS)
- 8 Internal non customer-facing SE colleagues
 - 2 Contract Management
 - 2 EU Funding and Compliance
 - 4 of Prospecting, Legal, Audit, and Insight & Economics
- All customers have applied for funding / support with SE within the past year / two years



Summary of Ideas

My Account

1. Tailored services
2. The human aspect
3. Use of data
4. Self-service user guides
5. The MyAccount repository
6. A view of engagements to date
7. Notifications
8. User access controls and permissions

ID&V

1. Seamless Verification
2. Clear data policies
3. Digital signatures
4. Tiered verification



My Account

My Account – Tailored services

Relevant, tailored information about products, services and what is available for the business needs right now

“...maybe include a diagnostic / benchmarking tool for customers. They provide data and we compare / contrast their performance with a relevant benchmark. For example, ‘a company just down the road, in the same sector, has a profit that’s double mine – how can I improve my performance?’...” - Insights & Economy (SE)

Customer Benefits Gained

- The customer find more relevant business information and feels more strongly understood and connected to SE and Partners
- The customer has quicker access to solve a business need, when it is needed
- Broader understanding of SE and Partner services, and is able to find specific support
- Higher application success rate if applying for relevant and applicable services

SE Benefits Gained

- Creates a ‘know your customer’ brand that encourages increased and wider engagement
- More tailored online services allows the customer to self serve digitally and reduces customer contact
- Increased view of customer journey and data insights
- Less administration in processing unsuccessful applications when the customer is recommended suitable services

My Account – The human aspect

An essential and accessible human aspect to seek guidance and reassurance for business growth, product selection, and support throughout

“The challenge of replacing services with online is that you dehumanise them, and what we value is that human aspect”

- Director Growth Company

“Without the support of your account manager, people wouldn’t know where to start” – Director, NRM

Customer Benefits Gained

- The customer doesn’t lose the quality of SE’s brand
- The customer receives trustworthy and impartial advice on their business needs
- The challenge and sense making received through human experience allows for realistic business growth

SE Benefits Gained

- Customer-facing teams continue to strengthen SE’s brand and apply industry expertise to critical business needs
- Account managers continue to balance Scotland and SE’s goals with business customer needs to increase economic development
- More oversight to reduce application re-work and clerical burdens

My Account – Use of data

Intelligent use of data to prevent duplication of effort, wasted time, improve reporting, monitor and enable early identification of companies in distress

“As an account, you’ve got all of my information...can you move 2/3rds of that [onto my application form]” – Director Growth company
“We complete a prospecting tool which is mainly for benchmarking our economic development involvement in dealing with the company” – EFRS Team Member

Customer Benefits Gained

- The customer receives a seamless experience
- The customer is only asked for information that is needed and data is reused sensibly
- The customer spends less time tackling repetitive administration and more time achieving business and project goals

SE Benefits Gained

- Reduction in repetitive and taxing administration tasks
- Increase in accuracy of reporting and consistency across the business
- More visibility of performance indicators for staff and businesses alike

My Account – Self-service user guides

Access to self-service resources for specific business needs, for small to medium sized businesses, that address immediate business challenges along their business journey

“I have no idea about business ... It's been a steep learning curve” – Director, NRM

Customer Benefits Gained

- **Small Businesses**
For example, educating start ups how to obtain VAT registration or patent protection, hiring staff or relocating business premises
- **Established Businesses**
For example, sourcing multi-site teleconference equipment

SE Benefits Gained

- Freeing up time for customer-facing staff to work on higher value business priorities
- Enabling an increased number of businesses to engage with SE and Partner services

My Account – The MyAccount repository

A secure, private, online space to receive documents, to upload pre-specified claims documents, and to hold business plans and company information

“I’ve got a folder that gets locked in my filing cabinet...I’ll label polypockets for [everything for the claim]...I have to scan the documents in which I can’t do in one go because SE’s e-mail blocks large files...and I’ll do the same for [every person on the claim] and all contractors and subcontractors. I email 1 of 10, 2 of 10 etc because that’s the only way to do it”

– Secretary, Growth company

Customer Benefits Gained

- Business customers have an easy way to upload and store relevant business documents and access all of them in one place
- Customer expectations of digital ways of doing business are met
- More control over their documentation and data in a secure, online environment in case of accidental loss

SE Benefits Gained

- A centralised visibility of company documents and information
- Easier to evaluate and progress claims and appraisals, removing insecure multi-email trails
- Avoid requesting documents the users had already provided in the past
- Delays in applications are reduced with the introduction of online forms

My Account – A view of engagements to date

An accurate view of historical interventions, interactions, and ongoing business support that simplifies tracking, applications, claims, and appraisals

“It would be good to do all the paperwork online instead of sending emails. We would like to see 3 years of history, what documents we sent” – Director, Growth company

Customer Benefits Gained

- The customer can chart their success and view project goals for progress monitoring
- An accurate view of interventions and interactions improves engagement between SE and the customer
- Customers find it easy to review their historical records enables easier access to their support documents that they may re-use

SE Benefits Gained

- Reporting and audit trails simplified
- Removes team silos as there's a central view of customer interactions that makes it easier for customer-facing staff to engage with customers
- A more holistic view of the customer's business journey allowing customer-facing staff to offer more tailored advice

My Account - Notifications

Up to date status alerts on applications and claims, and real-time notification of new available documents and when claims are due

“[about claims] It’s broken, in chunks, it’s a bit adminy ... you think “oh! I haven’t claimed yet!, you could get reminders” – Director, Scaling company

Customer Benefits Gained

- Increased visibility of application progress reduces application and claims stress and frustration
- Expectations are set and clear which removes uncertainty
- Customers receive more digital and pro-active updates

SE Benefits Gained

- Requests for updates are reduced as customers have increased visibility and confidence that progress is made
- Protects the relationship with the customer

My Account – User access and permissions

Secure and controlled access to digital services that makes it easy to get and stay engaged

“We are also investigating a proxy account in which only a super-user is verified, and they are then trusted to set up child users.” - Programme Manager, bisaccount.scot

Customer Benefits Gained

- The customer is in charge of who can access, edit and action interactions with SE and partners
- Secure protocols give the customer confidence in engaging with SE

SE Benefits Gained

- Security principles limits risk of loss and theft of data and broadens customers’ ability to engage by removing engagement barriers
- Secure protocols instil confidence in SE’s brand



ID&V

ID&V – Seamless verification

Seamless and painless verification of individuals and businesses accessing online digital services that uses a range of background and verification checks

“We would expect BG to understand the company/person they are working with. [Have completed] basic checks on disqualified directors, that the person they are dealing with had authority to deal with finances and decision making within the company and that there is no red flags” – Prospective team member

Customer Benefits Gained

- Customers feel confident using the online services of SE and Partners
- Quicker verification of customers and business leads to quicker access to online services

SE Benefits Gained

- SE continues to uphold and ensure rigorous checking of individuals and businesses to minimise risk to public money
- A potential engagement barrier removed for customers, and verification continues to be seamless digitally as it is manually at present

ID&V – Clear data policies

Transparent and upfront explanation of data use for SE and its Partners

“No chance – why do you need my data? I won’t grant my data by default, absolutely not a chance. If they give me a notification [of data policies] ... I won’t share the data I don’t have to. They won’t have access to my data without my knowledge” – Director, NRM company

Customer Benefits Gained

- Increased customer control and visibility over data uses and gives customer confidence in engaging with SE
- Makes it easier for SE customers to control who has access to their data, when it’s processed and how it’s processed
- Only capturing the minimum, necessary data at a time of purpose
- The customer has more trust in allowing their data to be used

SE Benefits Gained

- Upfront and transparent explanations of data use strengthens SE’s brand as a secure and honest public service
- Ensures governance over GDPR is in place

ID&V – Digital signature

Digital signatures* for online forms and contracts

“The use of digital signatures would be great! Our Legal team would be fully on-board for anything that would improve our work. Digital identification and verification would help speed things up. For example, sending an offer out to a company can take forever for them to come back to us. Electronic signatures would be good here and would shift the timescales from weeks to days (and would also help the contracts and grants teams).” – Legal, Team member

Customer Benefits Gained

- Customers increasingly expect to be able to interact online with digital services, and digital signatures meet these customer expectations
- Overcomes customer administration burden having to print, sign, scan, and email contracts and sending a hard copy
- Removes time to process applications and allows the customer to feel trusted

SE Benefits Gained

- SE can operate at pace with its customers to securely and quickly progress customer interventions, removing administration burdens
- Brought in line with relevant industry standards and good practice in other development agencies, for example the Estonian Government portal

* Electronic signatures require clarification with AuditScotland / Internal Audit who may be opposed to online signatures

ID&V – Tiered verification

A verification system appropriate to the individual, business needs, and desired service at a given time

“We can offer 2 levels of authentication: basic and advanced. Each Local Authority has different services with each having different levels of authentication.” - Programme Manager, bisaccount.scot

Customer Benefits Gained

- Customers only receive a verification level appropriate to their immediate needs, for example low level verification for events booking
- The customer only has to submit information relevant to the tier of their need at a given time
- The customer feels that SE understands the balance of data-request versus data-need

SE Benefits Gained

- Initial customer engagement is smooth and painless, widening access and removing engagement barriers as new customers explore SE's services
- Cost and process efficiencies gained through tiered verification potential cost differences
- Brought in line with relevant industry standards and good practice in other development agencies, for example the Australian Government