

## Paying fair guidelines - Appendix

### Principles where we fully comply but have identified further enhancements we can make

No.	Principle detail	High level summary of current approach	Proposed changes	Timing
1.12	Make information about what customers owe accessible to them in a variety of ways, such as online, by telephone, or other methods	<p>Information about what customers owe is already accessible through a variety of channels.</p> <p>But our e-Billing portal is still a little basic and balance information, although available, is not grouped together for customers with multiple accounts. The next iteration of our portal will allow greater functionality in this area.</p>	Increase the functionality in our e-billing portal for customers with multiple accounts so they can see total rather than individual account balances.	2024 post implementation of our new billing system in late 2023.
1.24	<p>Make information about services and bills more understandable for all customers and make it available in a way that best meets their needs. This includes, for example, considering ways to:</p> <ul style="list-style-type: none"> <li>- improve customer understanding of bills</li> <li>- help customers check bills are correct, and</li> <li>- better explain in advance why the company is changing a customer's Direct Debit, how it has calculated the new level of payment and how the customer can change the amount or spread of payment</li> </ul>	We have worked hard to improve the information provided to customers, make it more accessible and understandable. For example, we have carried out research with our respective online customer panels around information provision and undertaken a full review of our bills and associated literature with Scope. We provide graphical water use information with metered bills to help customers understand any changes from one billing	Further improve the information sent to customers when resetting their direct debit, in particular the way we explain how their new payment amount has been calculated.	April 2023

		<p>period to the next or one year to the next along with tips on how to manage their water use.</p> <p>We review Direct Debit arrangements every 12 months for metered customers to align with water use and inform customers of any change, but we will be moving to a 6 monthly review in the future.</p>		
1.26	<p>Use insight and intelligence to regularly monitor customer satisfaction with billing, payment, support and debt services, identify issues and target areas for improvement. This should include satisfaction among customers in vulnerable circumstances. Insights and intelligence might include:</p> <ul style="list-style-type: none"> <li>- commissioning customer research</li> <li>- identifying issues highlighted by customers in complaints with billing and charges</li> <li>- testing customer understanding of information provided to them</li> <li>- using data analytics from websites or apps on how easy or difficult it is for customers to find information about billing, payment and support</li> <li>- extracting voice analytics from telephone calls on how easy or difficult customers find it to understand their bills and access support</li> </ul>	<p>We have online customer panels, image trackers and commission individual research projects with customers on our services including billing. We publish the findings of these surveys on our websites.</p> <p>We also gather feedback through TrustPilot (WW) and CustomerSure (BW) on day-to-day interactions, do deep dive analysis on our C-MeX data and undertake root cause analysis on contacts and complaints.</p> <p>We analyse differences across certain customer groups including those in more vulnerable circumstances.</p>	<p>As outlined in our complaints action plan submitted to CCW and Ofwat, we will be introducing additional feedback survey functionality for billing contact. This will be through the Microsoft Dynamix platform, Voice of the Customer.</p> <p>This will initially be for complainants but our new billing system, Falcon, due for implementation towards the end of 2023, will provide the platform to expand Voice of the Customer further.</p>	<p>2024 post implementation of our new billing system in late 2023.</p>

	<ul style="list-style-type: none"> <li>- success rates of payment plans for customers in debt; and</li> <li>- how the company performs on bills, payment and help compared with other service providers in other sectors that customers may use</li> </ul>	<p>We also analyse web page use and undertake detailed customer journey mapping to identify unnecessary effort and/or breaks in any of our customer journeys.</p> <p>This information is used for continuous improvement overseen by the companies' customer experience groups.</p> <p>We analyse our debt recovery performance across a range of metrics.</p> <p>We are members of the collaboration network to allow us to share best practice cross sectors and we work with specialist organisations in a number of areas. For example, we've been working with Scope on our bill design and information to improve accessibility and understanding.</p>		
2.1	<p>Make efforts to predict where customers might be at risk of falling into debt, and proactively contact these customers with a support offer to help prevent this where possible. For example, using data on redundancies in particular</p>	<p>We are confident that support is widely offered whilst a customer is engaged with us either directly or through a third party if they show any signs of vulnerability. We have a variety</p>	<p>We could do more data analysis on payment habits, water use and wider behaviour changes.</p> <p>This will be easier once our new billing system, Falcon, is</p>	<p>2024 post implementation of our new billing system in late 2023.</p>

	<p>areas or a customer indicating they are rationing their water use to keep cost down. A support offer could include (for example only):</p> <ul style="list-style-type: none"> <li>- checking account and billing information are correct</li> <li>- checking consumption for signs of leaks and (if relevant) offering a free supply pipe repair and signpost to the leakage allowance (as required by condition H of each water company's licence)</li> <li>- checking eligibility for discounts for surface water drainage</li> <li>- targeted social tariffs</li> <li>- tailored water efficiency home visits</li> <li>- helping customers to do checks for financial and non-financial support provided by Government or others</li> <li>- emergency social tariffs (supported by, for example, application for certain benefits); and</li> <li>- allowing customers to opt to receive reminder texts, emails or letters if they occasionally pay late</li> </ul>	<p>of support in place including free supply pipe repairs, full leak allowances, Home Check water efficiency visits (Wessex Water), discounts on water bills including social tariffs, debt repayment schemes.</p> <p>We also work closely and fund the debt advice sector who carry out full holistic assessments of our customers and their ability to pay which includes budgeting support, financial capability and income maximisation as well as completion of a standard financial statement to determine true ability to pay.</p> <p>In response to the cost-of-living crisis we are fast tracking customers onto our main social tariff Assist so they benefit from discounts of up to 90% off water bills much quicker and easier.</p> <p>We proactively contact customers who we believe may be eligible for social tariffs based on information we hold or external socio-demographic or income data we purchase. Bristol Water have poverty</p>	<p>implemented in late 2023 as it will have more functionality.</p>	
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		<p>predictor tool from CACI which Wessex Water is also purchasing.</p> <p>We are establishing a number of data sharing arrangements with, for example, local councils and the fire service. With councils they are keen to share data on customers receiving council tax support which means they are likely to need support with their water bills. We may, subject to the quality of the data shared, be able to auto enrol customers onto social tariffs particularly our low-income pensioners. This is in addition to data sharing already in place with our energy DNOs for Priority Services.</p>		
2.2	<p>Use targeted action and support that anticipates the needs of customers in vulnerable circumstances to help prevent them falling into debt. This should be based on:</p> <ul style="list-style-type: none"> <li>- customer contacts and feedback; and</li> <li>- customer insights from working with other external organisations - such as charities, local authorities, health and social care or other third party customer advice and authorised debt advice organisations</li> </ul>	<p>See 2.1 above.</p> <p>We work with a multitude of partners to help us understand the changing needs of our customers in vulnerable circumstances and the best support to offer. Our partners co-design our affordability offering. In response to their insight and recommendations we have, for example,</p>	<p>As above, we could do more with data we hold in our billing and wider systems to identify customers for proactive targeting.</p> <p>This will be easier once our new billing system, Falcon, is implemented in late 2023 as it will have more functionality.</p>	<p>2024 post implementation of our new billing system in late 2023.</p>

		<p>changed the onboarding for our main social tariff, Assist.</p> <p>As mentioned above, we are establishing a number of data sharing arrangements with, for example, local councils and the fire service. Councils are keen to share data on customers receiving council tax support which means they are likely to need support with their water bills. We may, subject to the quality of the data shared, be able to auto enrol customers onto social tariffs particularly our low-income pensioners. This is in addition to data sharing already in place with our energy DNOs for Priority Services.</p>		
2.15	Tailor your debt management actions to be sensitive to the circumstances that make customers vulnerable	<p>We segment customers in our debt management system so that we can tailor our communications to meet their needs.</p> <p>Our affordability offering is built around providing holistic financial advice to customers to make sure that we understand their true ability to pay. We work with and fund a</p>	<p>We aim to further refine our segmentation in our new billing system, Falcon.</p> <p>The system will also allow us to use a wider range of communication channels and methods to nudge customers.</p>	2024 post implementation of our new billing system in late 2023.

		multitude of debt advice partners both locally and nationally who assess our customers for our social tariffs in this way.		
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**Principles where we currently partially comply but have plans in place to achieve full compliance**

<b>No.</b>	<b>Principle detail</b>	<b>High level summary of current approach</b>	<b>Proposed changes</b>	<b>Timing</b>
1.32	Use credit reference agency data to help identify customers that: <ul style="list-style-type: none"> <li>- may qualify for support</li> <li>- be at risk of falling into debt; and</li> <li>- can afford to pay and can be contacted for payment</li> </ul>	<p>We don't currently share our data with Credit Reference Agencies.</p> <p>Instead, we use Acorn data alongside other intelligence about the customer held on our billing system to determine the appropriate debt recovery pathway.</p>	Our new billing system, Falcon, is due to be implemented towards the end of 2023. This will give us the ability to use credit reference agency data to improve our decision making and help identify those who may be financially vulnerable earlier in the process.	2024 post implementation of our new billing system in late 2023.
2.17	Have a written plan that outlines how your company will treat bereaved customers with empathy and respect. For example a written plan might include the following: <ul style="list-style-type: none"> <li>- clear and simple advice on company websites on how to report a death</li> <li>- an agreed timeframe for companies to respond to bereavement enquiries and settle outstanding customer balances</li> <li>- a bereavement customer care team for each company, to directly handle such cases and avoid customers waiting on</li> </ul>	<p>We help customers who have experienced a bereavement primarily over the phone.</p> <p>All of our call centre agents are highly trained to have sensitive and empathetic conversations.</p> <p>We promote Life Ledger on our websites which is a service to help customers notify multiple service providers in one go.</p>	<p>Our approach is documented in a number of places, but we are developing a more formal written overview.</p> <p>We are also introducing a simple online form in early 2023 to help customers advise us of a deceased customer at a time and place convenient to them.</p>	January 2023

	<p>calls</p> <ul style="list-style-type: none"><li>- a direct telephone, email address or other channel for bereaved customers to contact companies more directly</li><li>- standardising paperwork needed to close an account with other companies, with a view to accepting digital documents whenever possible</li><li>- guidance or other support for customers who may be dealing with managing a household for the first time</li></ul>			
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