



AXIS SMSPlus

Frequently Asked Questions

How widespread is the use of SMS for this type of service?

Commercial organisations such as banks and utilities are already using SMS to communicate with their customers, for example banks providing weekly account balances and utilities requesting customers to reply with a meter reading. Consumers will become increasingly comfortable with this form of communication and will begin to expect similar from their Local Authority.

At the end of 2005, there were nearly 60 million mobile phones in use within the UK, which were used collectively to send around 32 billion text messages. These figures have increased rapidly over the last five years and this trend is expected to continue.

Will citizens take up this new service?

We are confident that they will, based upon our experience of similar 'new technologies'. The same question was posed when we first introduced Internet Payments to our product set, but taking figures from one Local Authority as an example, payments made in this form have grown remarkably, from 750 in 2001, to nearly 9,000 in 2003 and then to 18,000 in 2005.

Moreover, through analysing payments made via AXIS Touch Tone, we find that on average, 20% are made via a mobile phone, with the remainder being from landlines, providing yet more evidence of consumer usage of mobile phones.

What charge is made to the citizen for using the service?

There will be no special charge to the citizen. They will simply pay the same charge for replying as would apply to any other message they may send.

If we only require the alert option (without payments) is there any difference in cost?

No, because you are effectively taking the whole product, meaning that you could start with alerts only and at a later stage offer the payments facility without any change in licence fee.

Can citizens make 'ad-hoc' payments?

Yes. Provided the citizen has already registered their card details, they can pay whenever they choose, simply by texting in a keyword to identify the fund that they wish to pay for, together with the amount they wish to pay. To help guard against keying mistakes, the system will ensure that the amount selected falls within the minimum/maximum values configured for the fund concerned and will text the sender asking them to confirm the amount and the last four digits of their card number before processing the payment request.

Can we use the service for reminders unrelated to payments?

Yes. This solution is ideal for any form of mass communication and can be delivered at lower cost and with less effort from your staff than traditional methods, such as post or an outbound telephone call.

How do we upload details of the citizens we want to contact?

This will be carried out by your own staff accessing an option (provided as standard when purchasing SMSPlus) within AXIS Online Services, much like the existing facility to upload balances. This can either be carried out manually as and when required, or as an automated batch routine. You would upload details of all citizens that you wish to contact. This data would then be refined to extract only the details of registered citizens, which would then be forwarded for actual message delivery.

Can we control the content of the text message sent?

Yes. Each member of staff with access to the system will be assigned a level of authority. Those designated, can amend the wording of messages sent, using a facility within the product. Messages can be sent as fixed wording or can include certain variables specific to the recipient e.g. account reference, balance owing.

What are the charges for processing Credit/Debit card payments?

The charges for processing card payments will be in line with those applied to payments processed through our complementary Managed Services product (AXIS Internet Payments non-MOTO option) and can be confirmed by your Capita Account Manager.

Is this only available as a Managed Service - hosted by Capita?

Yes. With the increasing controls applied to hosting and processing of card payment solutions, our customers are increasingly seeing the security and 'future proofing' offered by a managed solution as far preferable to the overhead of maintaining an on-site customer hosted solution.

Do I need to have any other AXIS modules to run this service?

No. Although if you have our AXIS Internet Payments and/or AXIS Touch Tone solution, payments made through this system will be processed in the same way and will appear in a single end-of-day feed for importing to your host system(s). If you have AXIS Online Services, then you will be able to see payments made throughout the day and where required, to process refunds.

We already offer the facility to pay by Internet and Touch Tone. Why offer SMS as well?

This is the most convenient form of communication for citizens 'on the move' and will allow the citizen to respond with a payment from anywhere within the UK with a mobile signal. Moreover, the Government are advocating this as an additional payment option and it is referred to within the ODPM Priority Outcomes.

AXIS

Payment Management

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If I already have citizens' mobile numbers, can I use these without the citizen's authorisation?

There are currently no definitive rules in this area, although there are certainly guidelines as regards attempting to sell products via SMS to citizens who have not given agreement to be contacted for this purpose. There is a view that if a citizen has freely provided a mobile phone number to your organisation, you should be free to use this detail, especially where it can be seen that the service benefits the recipient and is not being used to attempt to sell a product or service.

How will citizen data be stored - particularly card details?

All data will be securely stored within our Data Centre. Other than when the agent initially captures card details, the full card number will never be visible, nor will it ever be sent within an SMS message. Card details are held in a form encrypted in line with PCI (Payment Card Industry) standards. Our third-party partner (who provides the SMS delivery and management solution) holds enough detail in order to identify the citizen, but as regards card detail, only holds the last four digits.

Will this data be shared with other parties?

No. Please refer to the above response.

I already use AXIS Internet Payments and/or Touch Tone. Will I receive SMS payment details in the same form?

Yes. There will be a single feed of payment details, meaning that payments made by SMS together with any of the above modules will be delivered in a single end-of-day file, although there will be an identifier to denote the module from within which the payment was made.

How can citizens register for this service?

Either directly via the Internet, or via a phone call to one of your nominated members of staff, authorised to enter the details on the citizen's behalf via your own intranet.

Can any website facility carry our corporate look & feel/colours/logos etc?

Yes, exactly as with Internet Payments.

How is the citizen notified that a payment request has been authorised/declined?

If authorised, the citizen will receive an SMS message confirming the amount paid and the unique authorisation code. If declined, the citizen is advised accordingly and if they have more than one card registered, can re-try with another card.

What card types are supported - do I have to allow the same as I would for Internet/Touch Tone payments?

We support all major UK Credit/Debit cards, other than Amex and Diner's, although which of these you wish to allow for SMS payments is configurable, based upon your requirements, so it does not have to mirror the cards accepted within other AXIS payment modules.

How can I monitor usage - texts sent/received etc?

The solution provides a comprehensive reporting facility, which allows your own staff to view details of New Subscribers, Deleted Subscribers, Alerts sent, Payment Requests sent, Payments Authorised over a range of periods - daily, weekly etc.

How can citizens unsubscribe from the service?

Currently, a citizen can access the system and suspend their account, although actual removal can only be carried out by one of your own members of staff. Initial soundings suggest that you may want the citizen to speak to you prior to deletion, in order for you to establish the reason.

What happens when a citizen's card expires?

Citizens will be sent a message in the month in which their registered card expires, asking them to either access the site themselves or pass details to an operator with their new expiry date.

Can a citizen put their account on hold and then re-activate, e.g. when going on holiday?

Yes. There is the option to suspend and then re-activate an account.

What type of phone is needed to receive alerts?

Citizens must have access to a mobile phone with text messaging enabled.

What if the citizen changes their mobile phone number?

Citizens can access their account details either directly or via an operator and amend the mobile number stored against their account.

Are messages stored if the phone is turned off/in use/out of range?

In most cases, the message will be stored if the phone is off, in use or out of range and will then be sent when next accessible, providing that this occurs within a two day period.

Will messages be received if the phone is taken abroad?

If the citizen's service provider supports 'roaming' in the country in which the phone is located, the message will still be received, provided the subscriber has the roaming service enabled.

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