



Park Group plc Case Study

Park Group lowers costs and enhances the customer experience using flexible IVR and self-service payment solution from Encoded

Park Group plc is one of the country's largest multi-retailer voucher and prepaid gift card businesses, focused on the corporate gift and Christmas savings markets. It operates through an extensive network of agents and increasingly, the Internet.

The Park Christmas Savings Club is the leading Christmas savings organisation in the UK and Ireland, helping thousands of families budget for the festive season. Customers pay small regular amounts throughout the year and in return, receive their choice of vouchers, prepaid cards, gifts and hampers from some of the most popular and well-known high street brands.



Investment in technology is critical to success

In addition to making life easier for customers, Park Group continually strives to find smarter ways of doing business whilst constantly offering new and attractive services made possible by innovative technology. One of the biggest investments in Park Group's history is flexecash®, the company's own in-house IT infrastructure which allows it to issue and process prepaid gift cards and become an acquirer, in a similar way to Visa and MasterCard. This new flexecash® initiative is currently available via Park Group's corporate business, Love2reward, to incentivise and reward staff and customers. Cards and vouchers can also be purchased via the website highstreetvouchers.com. It has also been designed to provide a variety of flexible and cost-effective schemes to suit the requirements of an ever-expanding, diverse client base. There are a number leading high street retailers using Park Group's flexecash® solution.

Managing fluctuating call volumes in the run up to Christmas

Park Group implemented an interactive voice response (IVR) and automated payment solution from Encoded which is linked to the busy call centre operation managing the Christmas savings part of the business. The call centre is open between 9am and 5pm, Monday to Friday.

According to June Potts, Head of Customer Contact at Park Group, "As a very seasonal business, our call volumes fluctuate wildly especially during peak times like Christmas when our calls can rise dramatically from approximately 1,000 to 5,000 per day. September is always an interesting month. We've noticed that, once the children have returned to school, parents are thinking ahead to Christmas. Agents want to know if their accounts are fully paid up and when they should expect to receive their vouchers. Encoded helps to deliver the high level of personal attention our agents deserve by taking care of straightforward payment calls and balance enquiries 24 hours a day, 7 days a week.

Every September, when a new catalogue is launched for the following Christmas, Park Group hires additional contact centre agents who are dedicated to managing the new seasonal campaign, in addition to dealing with straightforward customer enquiries, leaving other staff free to deal with more complex customer care issues. Christmas marks an influx of calls.

For example, between April 2012 and February 2013, Park's IVR system received a total of 231,065 calls yet more than half, around 122,000, were registered in the month of October alone. In addition an impressive 232,821 were made via Park's growing flexecash® business during the same period.



“Along with the simplicity and highly configurable nature of Encoded’s solution, we were impressed by everyone’s professional, can-do attitude backed up by excellent support.”

June Potts
Head of Customer Contact at Park Group

Flexible payment options through self-service

After evaluating three different suppliers, Park Group first turned to Encoded eight years ago to set up a new automated payments and balance enquiry IVR system that could manage the company’s prosperous Christmas Savings business more efficiently.

June Potts continued, “Encoded changed all that practically overnight. Shortly after introducing debit and credit card facilities, Christmas Savings Club agents could use Encoded to make payments and find out account balances themselves. Self-service has definitely led to faster and better service without taking away the appeal of good, old-fashioned customer care. If an agent prefers to speak to someone over the telephone, they still can.”

Extending Encoded to high growth areas

When Park Group launched flexecash®, Park took the decision to invest further in Encoded by building on the success of the original automated payments IVR implementation, extending it to encompass the growing flexecash® infrastructure.

Doing more with less, big benefits all round

Today, Park Group has millions of flexecash® cards in circulation yet the sophisticated self-service technology offered by Encoded means only three members of staff are required to administer them. Using Encoded’s IVR platform, cardholders can simply activate their card, obtain a balance and set up text service themselves. They can even report their card lost or stolen without initially having to speak to a call centre agent. Although the option remains to speak to a customer care advisor directly, the small number of calls coming into that line reflects the popularity of the self-service option through the Encoded IVR service.



Excellent service shines through

June Potts added, "Experience has shown us that excellent service is critical to the success of our business. Encoded is a dream to work with.

Everyone there is efficient, reliable and totally professional with highly flexible technology to match. When we need to make changes to the system, the Encoded team takes action immediately with minimal disruption to our day-to-day operations. What is more, they have given us a powerful tool that has tangibly reduced our call volumes and lowered our costs. Always open to new ideas, they truly listen to what we want and go the extra mile to help us achieve it. That's what makes them different and sets them apart from the competition."

Promising future

Encoded will also support the increased call traffic that Park Group anticipates from the company's expansion into the Republic of Ireland and the ongoing launch of new services across that region.

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About Encoded

Encoded is a leading Payment Service Provider and pioneer of new and innovative secure payment solutions for contact centres. Encoded offers a range of card payment solutions designed to help organisations comply with PCI DSS, GDPR and the newly introduced Payment Services Directive (PSD2).

Encoded's solutions are trusted by many of the world's leading brands including, Samsung, Mercedes-Benz, BMW, Müller and Virgin, as well as a host of UK utility companies such as Green Star Energy, Severn Trent Water and Anglian Water.

Omni-channel solutions include:

- Agent Assisted Card Payments
- E-Commerce payments
- IVR Payments
- Mobile Apps
- PayByLink Mobile Payments
- Virtual Terminal Payments

For more information please visit
www.encoded.co.uk

