SCS

Gets it Right the First Time for Customer Refunds

Introducing Payment Innovation for Customer Refunds

SCS is a long-term Bottomline customer for secure supplier payments, payroll and customer refunds. They wanted to change the customer refund process to take advantage of their latest push email technology, boosting productivity in the Customer Experience department.

Refunds were issued to the original payment card or as a manual Bacs payment directly to the customers bank account. Managing call volumes and data entry into the CRM system was very time-consuming, so the Customer Experience team had two full-time employees focused on making outbound calls and generating refunds and goodwill payments.
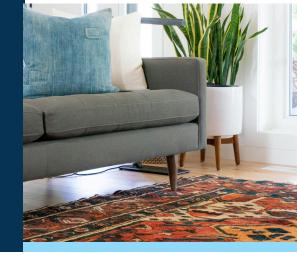
From Project Kick-Off to Go-Live in Just 12 Days

Advisors were making up to 150 calls per day with a 30% success rate for resolving a refund. The remainder required a call back, and a single refund call could take 7-8 minutes. Sarah Burke, a Project and Development Coordinator at SCS, explains:

"High levels of manual effort characterised our refund process. We looked at several refund solutions, but Payouts Automation from Bottomline stood out for how well it could support our process transformation and how easy it was to use. As our Finance department already used Bottomline's PTX, we avoided integration challenges which meant we could go live just 12 days after kicking off the project. We quickly removed a backlog of card payments and have been able to channel more refunds onto Bacs, which is better for our business and more cost-effective too."

Bottomline worked closely with SCS throughout the implementation. Once live, SCS rolled out the Payouts Automation solution across the Retail, Warehouse and Customer Experience teams.

Automating the Refund Process

For each refund, advisors confirm the amount with the customer and log the relevant details in a portal on the SCS intranet. The business support team then authorises the refund request. Around 5 pm each day, any customer that is due a refund from the previous 24 hours receives a personalised and branded email containing a unique link generated by the Bottomline platform. The email

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CUSTOMER OVERVIEW

Founded in 1894, SCS has evolved from a general home furnishing store to one of the UK's leading sofa and carpet specialists. It has successfully grown by offering quality products, and putting customers first. With 99 stores across the country, SCS employs over 1,500 people in the UK and is listed on the London Stock Exchange.

BENEFITS

- Eliminated manual effort by using a touchless refund process
- Improved customer experience
- 2 FTE freed up for redeployment on other customer experience activity
- Rapid ROI thanks to a project that went live in just 12 days
- Reduced risk of error or fraud

confirms key information such as how the payment will appear on the customer's bank statement and frequently asked questions, which help reduce inbound customer queries. The link takes the customer to a branded SCS webpage with a prefilled data capture form, including the customer's name and SCS account details. They then enter their address and bank details. Bottomline validates the account number and sort code, which prevents potential Bacs rejections. Payouts Automation batches up all completed refund requests, and twice a week, Finance uses the Bottomline platform to make Bacs payments directly into the customers' bank accounts. Before submission, all the outbound payments are screened to minimise the risk of fraud or error.

Sarah comments, "Thanks to Bottomline Payouts Automation, we have streamlined key refund processes such as obtaining accurate banking details. On average, 80% of customers open the email, and 91% click the link and successfully complete the refund in a touchless manner. In addition, we always provide the option to speak to an advisor to complete the refund, which is useful as we have a wide demographic base."

End To End Visibility and Control

SCS has built effective controls for better risk management throughout the refund process, "by separating the creation of a refund case from the authorisation, we have effective Segregation of Duty. We have flexibility within Payouts Automation to set tolerance levels for account validation checks, and the solution also gives us visibility over any Bacs failures," explains Sarah.

To progress these, an advisor speaks to the customer to request further details or manually push the payment through, if a genuine error, such as mis-keyed information, is at fault.

Initiating a refund is not limited to the Customer Experience team. Other departments such as the warehouse can create a refund. Sarah adds, "We now have an end-to-end refund process that is incredibly efficient, and we can reconcile the refunds on a customer's account through our general ledger, eliminating another manual process."

Improving Vital Business Processes

The project has been a big success, as Sarah explains, "Payouts Automation has given us an innovative way of making a vital business process simpler and much quicker, whilst reducing pressure on the Customer Experience department. This streamlined process has been invaluable during the pandemic, whilst advisors worked from home. Using Payouts Automation to drive the refund process, the Customer Experience department can deal with more requests in a standardised manner. As a result, we have been able to redeploy two full-time employees away from refunds, to be productive in other areas. What's more, Payouts Automation enables us to 'get it right first time' for refunds, which is one of our company values. It has also improved the customer experience, as SCS now has an easy to use, flexible, self-service refund capability, available to its customers 24x7," says Sarah.

Improving the Customer Journey

Sarah concludes, "I would definitely recommend Payouts Automation to other companies looking for a proven refund solution. The support and guidance from Bottomline was first-class. The project was a genuine collaboration that brought different parts of our business together. For example, our IT department created additional surname validations for the intranet portal, increasing data capture accuracy rates.

Payouts Automation has enabled us to improve the customer journey and provide greater assurance over when and how customers will receive a refund. The success has opened our eyes to other potential them modules such as using Bottomline Payments Processing for push payments in the future."

To learn more about **Payouts Automation and Bottomline Payments Processing solutions,** contact us today

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