Prosper Canada

Supporting the design of Remote Financial Help services

Capital One - Interim project report

December 11, 2020

The challenge

Amidst the COVID-19 lockdown, community service agencies across Canada had to rapidly adapt the way they engage and support people in the community.

A growing number of Canadians need (or will soon need) support as they deal with the financial strain brought on by this unprecedented global pandemic. Community agencies would like to help connect people to support in their communities, recognizing that navigating the range of services available can be overwhelming and confusing for individuals. Due to the pandemic, there is increased interest in how to deliver support in a remote service model.

Illustration: unDraw

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The goal

Understand how it might best help community partners implementing remote solutions at various scales.

Develop a robust understanding of the front-to-back client experience of accessing financial help and identify priority areas and solutions for improving the client experience particularly as it relates to remote intake, navigation, and continuity of service.

Help partners navigate the range of new and existing financial support services available to clients and understand how client needs may shift in the midst of the evolving pandemic and economic crisis.
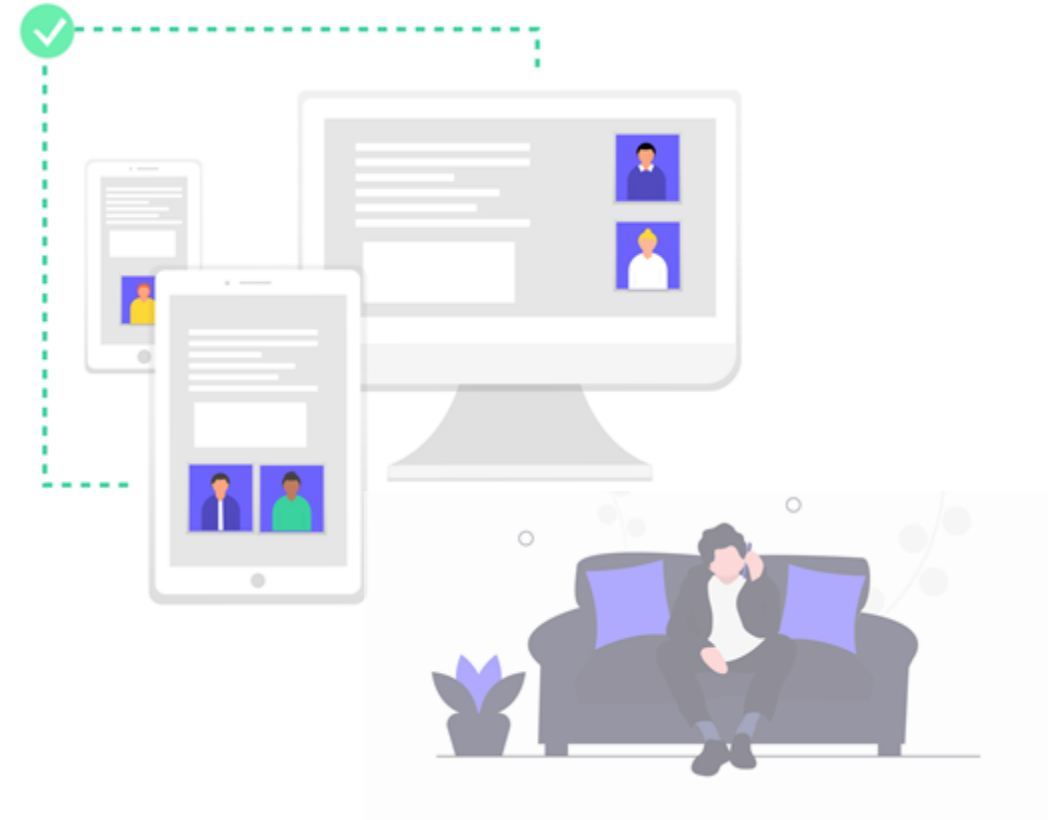
Illustration: unDraw

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The opportunity

With funding from Capital One, Prosper Canada worked alongside Bridgeable and community agencies in Manitoba, British Columbia, and Ontario to map the process for their remote financial help services.

The exercise would help create a benchmark for "**where we are**" and help Prosper Canada and its partners align on opportunities for "**where we can go**".

FOR PARTNERS

It would support the future of the service by:

- Identifying the capacity, skills, and training required to deliver a remote help service
- Identifying next steps and driving development in an ongoing, evolving way.

FOR PROSPER CANADA

It would inform and guide the development of future services by:

- Clarifying the infrastructure required to develop a "coordinated access model" for financial empowerment services
- Building a starting list of best practices and success criteria that can be shared nationally
- Comparing and contrasting service models delivered by other Canadian partners.

Discovery

About this section

A **process map** helps to create a **benchmark for "*where we are*"** and helps align on **opportunities for "*where we can go*"**.

Please note that the ideal way to view this map is by looking at the experience as a whole, using the large scale map printed out at 26" x 14".
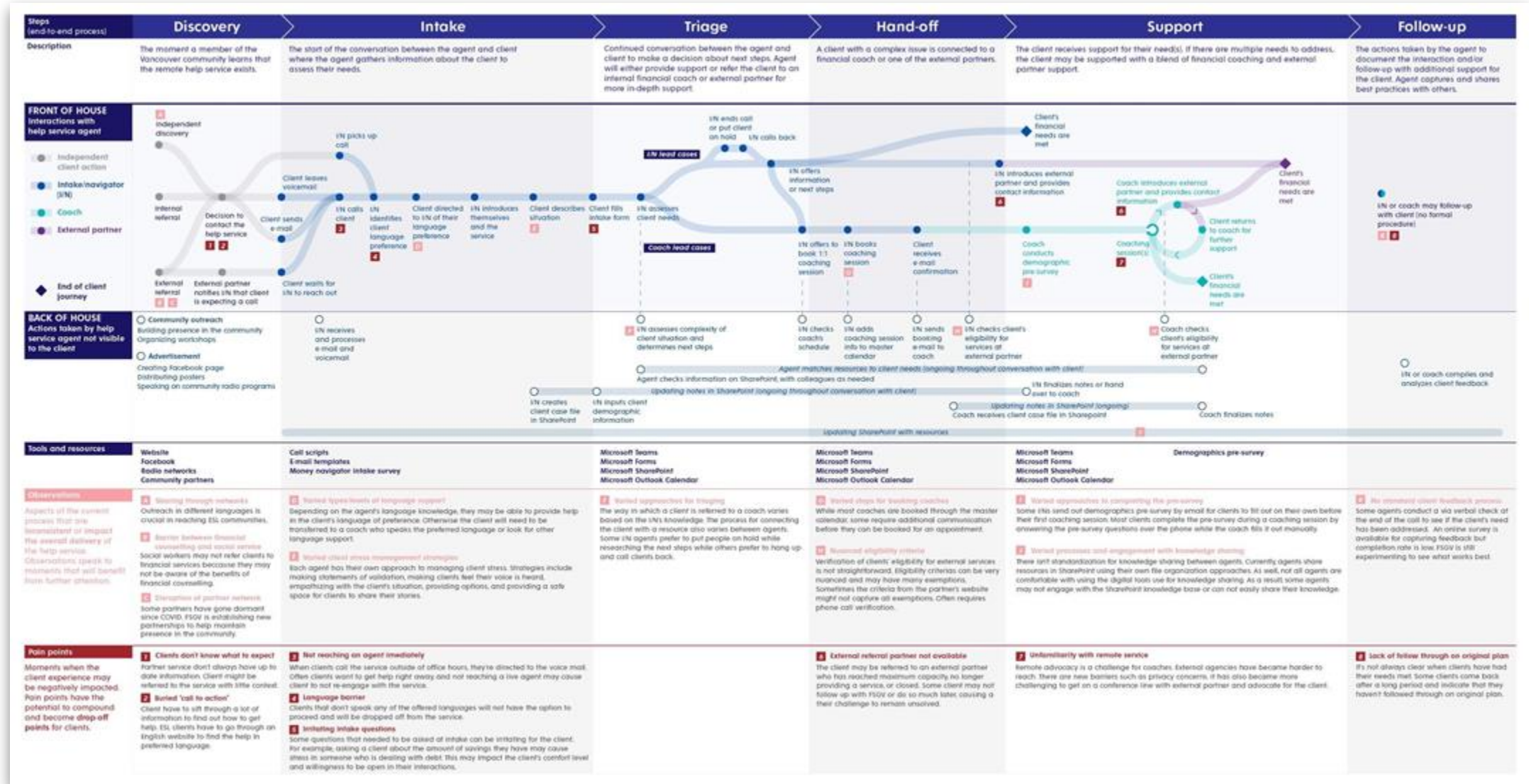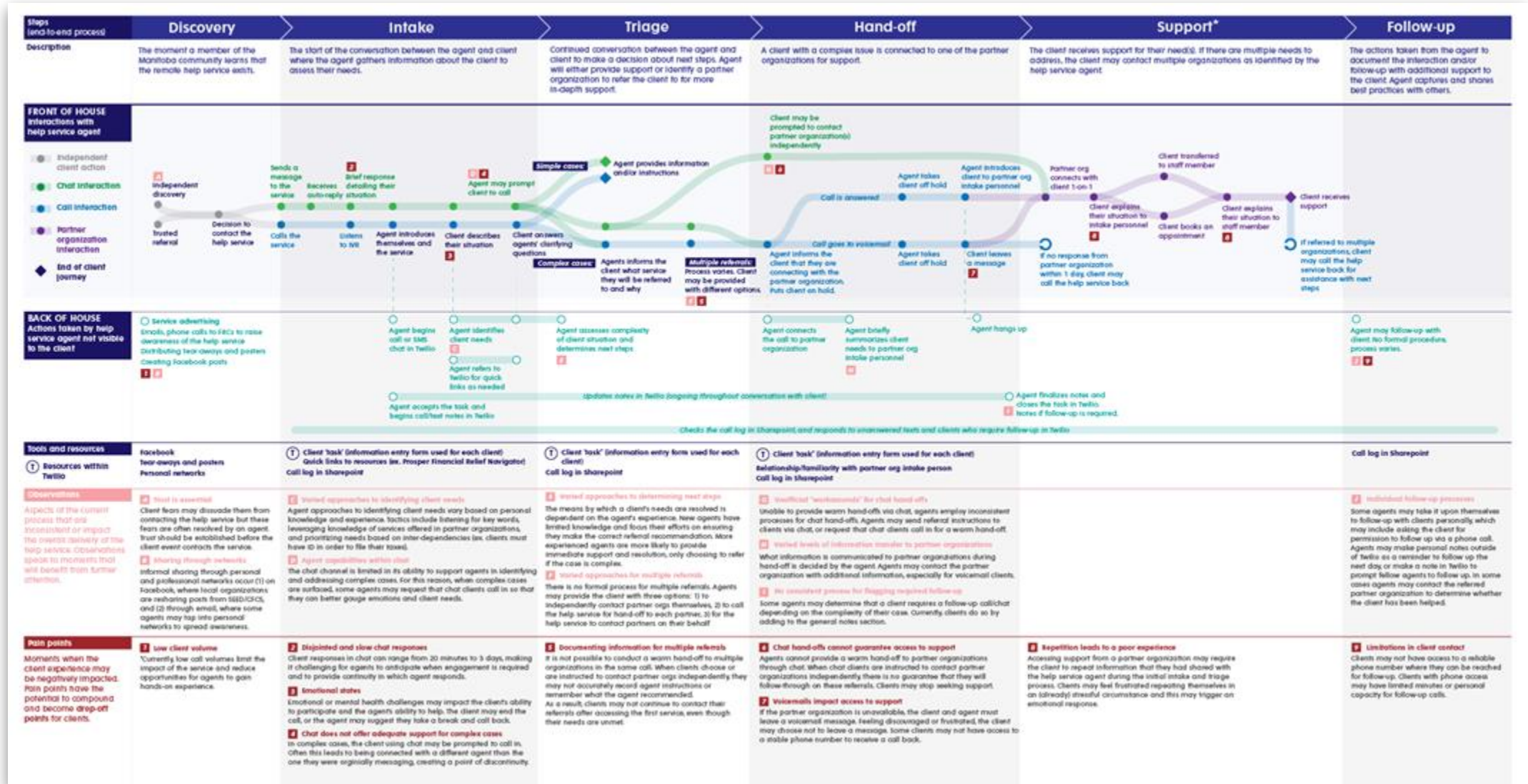

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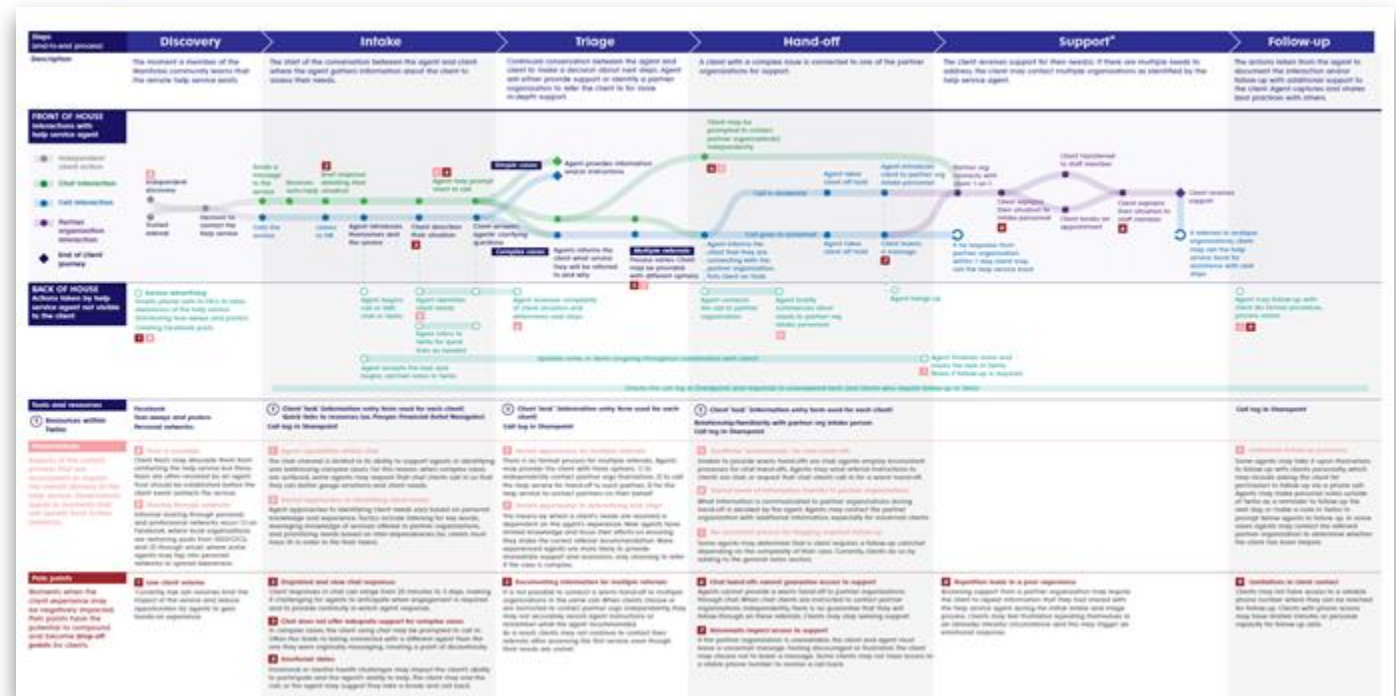
Understanding the process map

THE REMOTE HELP SERVICE PROCESS IS VISUALIZED BELOW AS SIX UNIVERSAL STEPS.

| Discovery	Intake	Triage	Hand-off	Support	Follow-up
The moment a member of the community learns that the remote help service exists.	The start of the conversation between the agent and client where the agent gathers information about the client to assess their needs.	Continued conversation between the agent and client to decide about next steps. Agent will either provide support or identify a partner organization to refer the client to for more in-depth support.	A client with a complex issue is connected to one of the partner organizations for support.	The client receives support for their need(s). If there are multiple needs to address, the client may contact multiple organizations as identified by the help service agent.	The actions taken from the agent to document the interaction and/or follow-up with additional support to the client. Agent captures and shares best practices with others.

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Full process map of the Vancouver, BC remote help service

Full process map of the Manitoba remote help service

Full process map of the Thunder Bay, ON remote help service
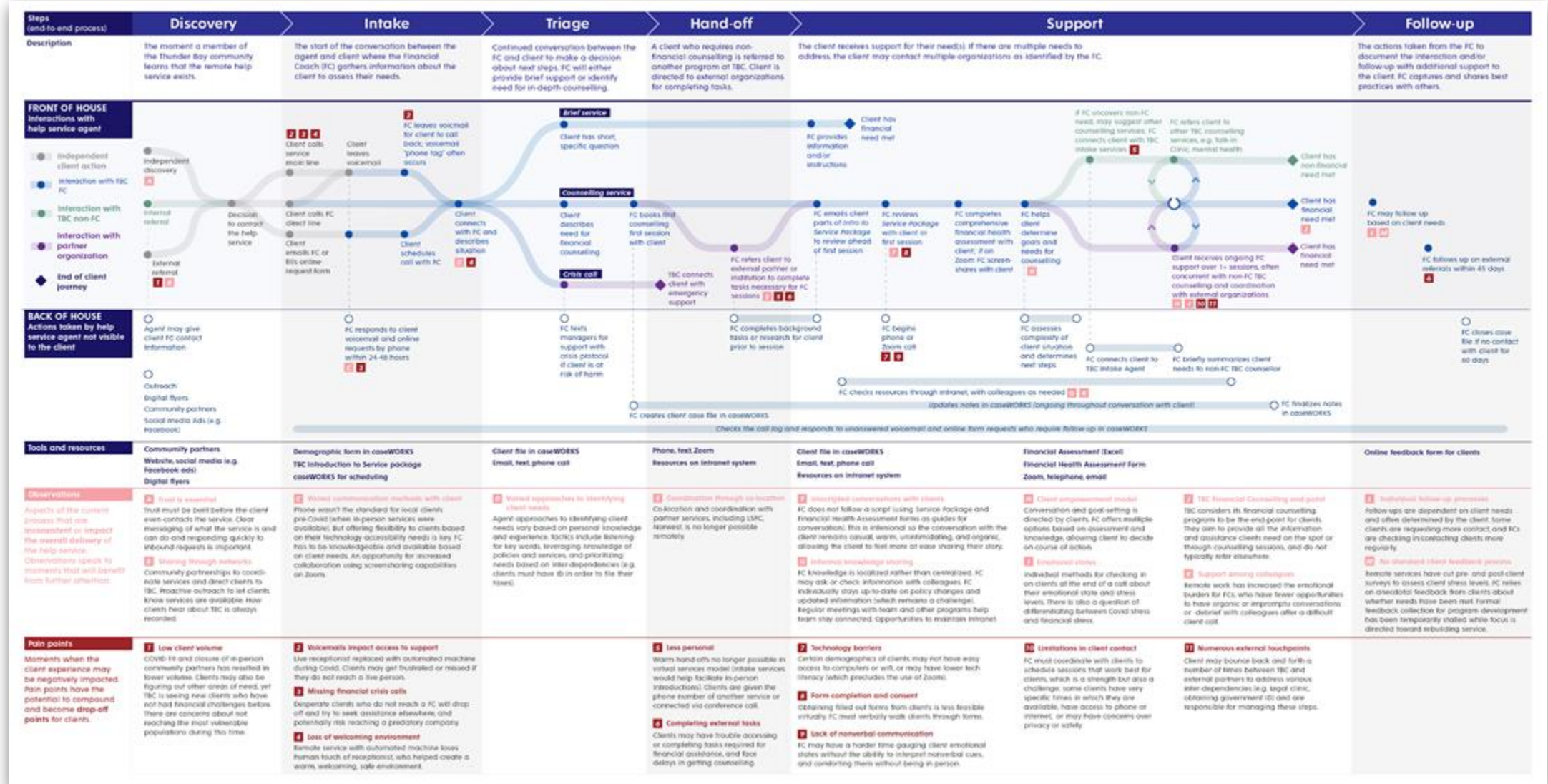
Profile: Themes in Vancouver and Thunder Bay (ON)

Universal themes

Prosper Canada identified **six universal themes** that contribute to the success of each step in the remote service delivery process.

We found that these themes hold true for the **Vancouver, Thunder Bay and Winnipeg.** The following slides unpack how these themes manifest in Vancouver and Thunder Bay.

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TRUST

STRENGTH OF PARTNERSHIPS

COMMUNICATION METHODS

SEAMLESS HANDOFFS

MEASURING IMPACT

CAPACITY

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Vancouver + Thunder Bay themes

| Discovery | Intake | Triage | Hand-off | Support | Follow-up |

THEMES ACROSS THE ENTIRE PROCESS:

STRENGTH OF PARTNERSHIPS

- Financial counselling is often one part of the bigger picture as clients often receive other types of counselling. Understanding of how financial health fits into overall welfare can strengthen partnerships with other counsellors.
- Inter-partner communication, with client consent, can enable follow-through on coaching plans.

CAPACITY

- Service processes are a fine balance of standardization to ensure quality across all agents while maintaining a personal touch.
- Remote services allow for a wider geographical reach and there are plans to continue remote services after COVID.
Training, offerings, and procedures need to be revisited to allow for long term sustainability.

THOUGHT STARTERS:

- Educate partners to identify potential financial challenges early on so that clients can be referred to financial counselling before they reach crisis mode.
- Identify aspects of the service that could benefit from standardization, and aspects that should allow flexibility of personalized approaches.
- Consider combining or separating existing roles and training to enable more efficiently to deal with the growing demand.

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Vancouver + Thunder Bay themes

WHAT'S HAPPENING?

The moment an individual in need of financial support learns that the remote help service exists.

THEMES IN THIS STEP (1 of 2):

STRENGTH OF PARTNERSHIPS

- Outreach via community partners and public spaces (e.g. libraries) can help reach vulnerable populations.
- Keeping referral partners up-to-date about remote service offerings via cadenced meetings and frequent communication enables efficient referrals.

TRUST

- Messaging around the non-profit and non-government status of the remote services can help build trust.

THOUGHT STARTERS:

- Identify existing community infrastructures to partner with to increase awareness of remote financial services.
- Identify community infrastructures that can be repurposed to support the delivery of financial services.
- Consider providing referral partners with a script to help introduce remote financial services to clients.
- Consider creating resources around financial literacy that social workers and partner organizations can use to introduce clients to financial empowerment.

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Vancouver + Thunder Bay themes

| Discovery | Intake | Triage | Hand-off | Support | Follow-up |

WHAT'S HAPPENING?

The moment an individual in need of financial support learns that the remote help service exists.

THEMES IN THIS STEP (2 of 2):

COMMUNICATION METHODS

- Translation of outreach materials (e.g. website) into different languages can enable access for potential non-English speaking clients.

THOUGHT STARTERS:

- Leverage digital services like automatic translation (e.g., Google, Microsoft live captions) to create multiple versions of the website and other types of outreach materials.

- Discuss with community partners the most culturally appropriate ways to approach marketing and outreach for different communities.

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Vancouver + Thunder Bay themes

Discovery → **Intake** → Triage → Hand-off → Support → Follow-up

WHAT'S HAPPENING?

The individual connects with frontline staff who assesses the financial challenge(s) they are facing and what help they might need.

THEMES IN THIS STEP:

TRUST

- Providing a warm, unintimidating, non-judgmental interaction is crucial to creating a safe space. Training for handling crisis calls and providing emotional support can help build trust early in the call.

- Allowing clients to lead the conversation helps provide a sense of empowerment.

- Remote tools like screenshare can allow for a more collaborative approach to counselling.

THOUGHT STARTERS:

- Let clients know that they've come to the right place for support.

- Be open when you don't have the answer, assure clients that you will direct them to the help that they need.

- Provide clients with options when possible so that clients can feel a sense of empowerment and control.

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Vancouver + Thunder Bay themes

WHAT'S HAPPENING?

The frontline staff determines the best course of action and refers them to the appropriate service(s) (internally or to a partner organization).

THEMES IN THIS STEP:

TRUST

- Staff can build client confidence in the referrals by letting them know that the staff has access to the knowledge of the full team to help them find the service that they need.

CAPACITY

- Efficient knowledge sharing between staff of the service helps combine collective knowledge to match the client to the most suitable service.

THOUGHT STARTERS:

- Standardize knowledge management while considering individual agent preferences for accessing/sharing information and different comfort levels with technology platforms.

- Make sure technology training with staff is sufficient so that they can comfortably navigate the digital platforms they use.

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Vancouver + Thunder Bay themes

WHAT'S HAPPENING?

The individual is connected to a service provider (internally or a partner organization).

THEMES IN THIS STEP:

SEAMLESS HANDOFFS

- A transfer of trust can be facilitated by providing the client with a specific contact that their agent had direct interactions with.

THOUGHT STARTERS:

- Establish relationships with individual agents in partner agencies so that agents can more confidently advocate for the person the client is being referred to.

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Vancouver + Thunder Bay themes

Discovery > Intake > Triage > Hand-off > **Support** > Follow-up

WHAT'S HAPPENING?

The individual receives support to address their financial challenge.

THEMES IN THIS STEP:

STRENGTH OF PARTNERSHIPS
- Collaboration with a client's other counsellors (with consent) can help uncover insights that enable better care.

TRUST
- Often clients who are in financial counselling have a lot going on in their life. As a result they may miss appointments. Providing the flexibility and understanding for these situations is important to not add to the stress a client may already be experiencing.

THOUGHT STARTERS:
- Consider getting the client's consent so that agents can coordinate with the other support services that the client is receiving.

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Vancouver + Thunder Bay themes

Discovery ❯ Intake ❯ Triage ❯ Hand-off ❯ Support ❯ **Follow-up**

WHAT'S HAPPENING?

The frontline staff documents the interactions and may follow up with individuals who need additional support. Staff capture and internally share best practices.

THEMES IN THIS STEP:

MEASURING IMPACT
- Sharing success stories with external partners helps show continuity of care and tangible benefits of the referral partnership.
- Getting long-term measurement may be challenging; strive for short-term measurement by having informal verbal check-ins at every interaction.

THOUGHT STARTERS:

- Share success stories and other outcome data with partner agencies on an ongoing basis.

- Integrate informal comfort checks at each interaction.

- Identify the most appropriate metrics to evaluate in the virtual world.

- Consider integrating a short survey activity as a part of coaching sessions (e.g., two minutes to answer a few specific questions).

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Additional learnings from LSPC and FSGV

These additional learnings came from our interviews with LSPC and FSGV. While they didn't map to a specific step in the process, they may have implications on the experience and delivery of the service.

Other considerations related to training
As training informs every step of the service, it was important to highlight approaches taken by other organizations as best practices to consider as the service continues to scale.

- *FSGV does not offer scripting for triage process. Their staff are trained so that calls can be personalized to each client.*
- *FSGV uses recordings of calls to review and train new staff.*
  - *This could be an interesting approach to combat low call volumes for Manitoba, and the value of live training for new staff.*
- *FSGV is putting together a "Training Day" that focuses heavily on the skills that are critical and valued in this role (e.g. crisis management) and how their services differ from those provided by a bank or other financial institutions.*
  - *This training helps new FSGV staff communicate with clients, providing an explanation of the services they provide within the broader financial services ecosystem*

Other considerations related to scaling
In anticipation of the fall surge (when CERB ends), it was critical to capture how other organizations have dealt with past surges, or will be addressing hiring needs to meet these demands.

- *In response to a surge, FSGV identified "intake" as the most critical part of their process, thus focusing their staffing efforts for that role to scale their service.*
  - *Some of the intake staff were seconded from other organizations who were dealing with reduced hours. This provided skilled staff who were readily available to take on the intake role who didn't require extensive training.*
- *LSPC has built a relationship with local social service worker programs. Their professional student placements provide opportunities to assess potential candidates for the 211 system.*
  - *Students coming from these programs often have knowledge that makes them a good fit for the role of a specialist (and can potentially become full-time staff in the future).*

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Profile: Opportunities in Manitoba

About this section

The following page outlines the framework we created to help organizations define their role amongst other financial support services present in their region.

For Manitoba partners:

As we considered long-term sustainability and scalability, it became clear that how they defined their service would inform key decisions surrounding resources, processes, and training.

Referral service   **Coaching service**

This framework defines remote help services as a spectrum between a **referral service** and a **coaching service**. Some services may fall on one end of the spectrum, while others may fall somewhere in between.

Under each end of the spectrum, we defined the **service goal** (what good looks like) and the **service requirements** (what needs to exist in order to deliver the service).

We see this framework being used to help define the boundaries and landscape of the service, align on the vision, and guide conversations around how one might scale to the desired outcomes.

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The Framework

Defining the goals of a remote help service

Referral service

Coaching service

Quick connection to services

← SERVICE GOAL →
What good looks like

In-depth support for complex needs

Connecting clients to relevant services/resources in the shortest amount of time

Extensive FE conversations with experienced specialists

Resources and process

← SERVICE REQUIREMENTS →
What needs to exist in order to deliver the service

Resources and process

- ❏ Extensive connection to local community services
- ❏ Up-to-date database
- ❏ Consistent hand-off processes
- ❏ Data sharing between community services

- ❏ In-house FE specialists
- ❏ In-house counsellors
- ❏ Dedicated intake team
- ❏ Internal data management system
- ❏ Internal client booking process

Agent training

- ❏ Identifying client needs
- ❏ Rapid triage to the right services
- ❏ Detecting need for client emotional support and crisis management

Agent training

- ❏ Understanding complexities of client financial situations
- ❏ In-depth FE training
- ❏ Distinct roles that reflect levels of experience and coaching capabilities

The Framework

Defining the goals of a remote help service

Referral service

Where SEED/CFCS currently identified themselves

Coaching service*
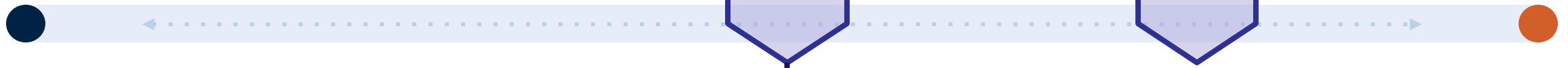
Where SEED/CFCS desires to be in the future

- SEED and CFCS identified themselves as an "awkward hybrid of both".
- They have focused much of their efforts on providing a quality referral service, however this was a response to filling a gap in their region (i.e. the absence of 211).

- As services like 211 arrive in their region, they have the desire to focus on providing more FE coaching for clients
  - This highlights a potential need for more in-house counsellors to address complex client situations in FE coaching conversations.

To demonstrate the value of Financial Empowerment Champions (FECs) in their community, Prosper Canada sees a role in emphasizing FEC's specialized skill sets to funders so they can focus efforts on where they provide the most value: providing FE coaching. Many organizations (such as food banks, Family Resouce Centres and municipalities) could support the client need for information referrals, but FECs are uniquely positioned to support clients looking to attain long-term financial empowerment.

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About this section

The following pages outline **the opportunities found within each step** of the remote help service that arose from observation and pain points uncovered through the research process.
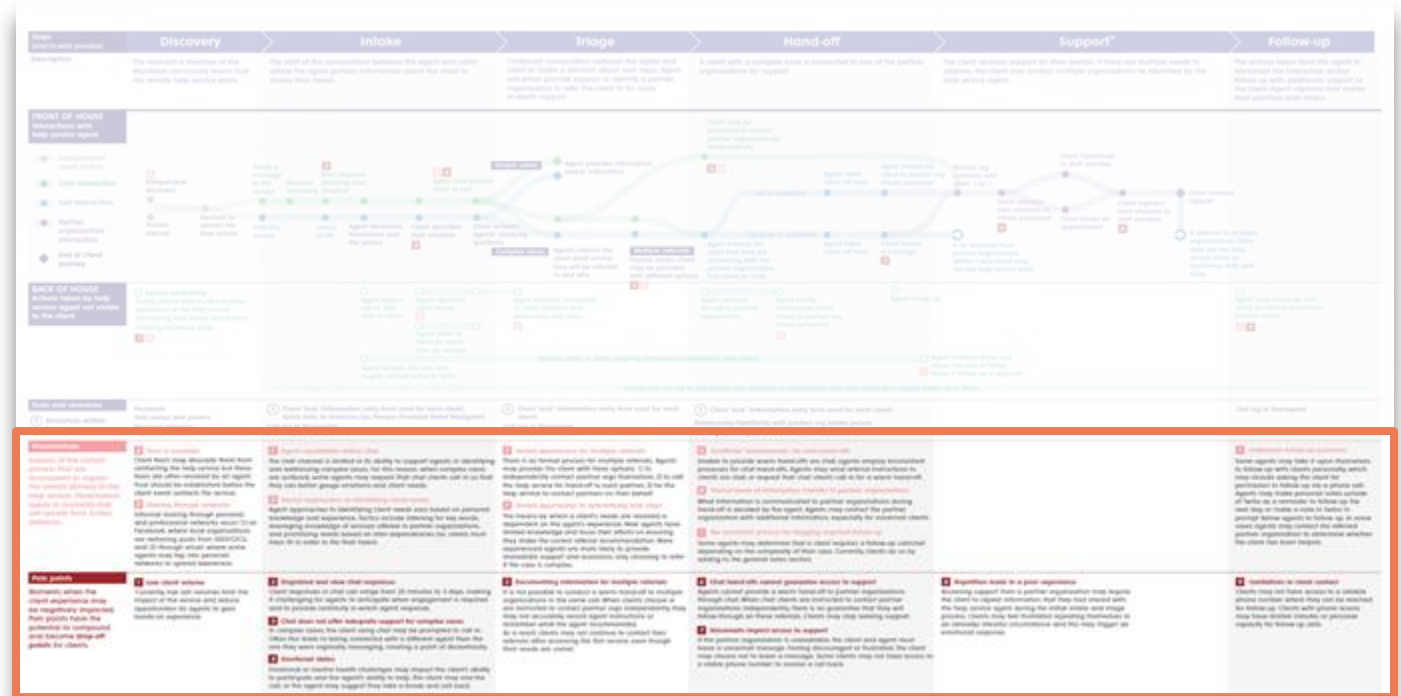
Identifying opportunities

Opportunities

Opportunities describe tactical ways to improve moments or parts of the service in order to improve the overall experience.

They are built out of observations and/or pain points (sometimes in combination!) from our current understanding of the service.

observation / pain point = **Opportunities**

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Observations

A Trust is essential

Client fears may dissuade them from contacting the help service but these fears are often resolved by an agent. Trust should be established before the client event contacts the service.

B Sharing through networks

Informal sharing through personal and professional networks occur (1) on Facebook, where local organizations are resharing posts from SEED/CFCS, and (2) through email, where some agents may tap into personal networks to spread awareness.

Pain points

1 Low client volume

"Currently, low call volumes limit the impact of the service and reduce opportunities for agents to gain hands-on experience.

Opportunities

A   Provide answers to FAQs ahead of the call (e.g., cost and confidentiality) by updating messaging in the IVR and auto-reply chat functions.

A **B** **1**   Advertise authenticity and credibility of the service through updated social media posts and flyers.

B **1**   Leverage Facebook's networking reach by using Facebook Messenger as a chat channel to:
- Provide basic information about the service (answer FAQs)
- Directly communicate with clients (as with SMS currently)

B **1**   Support and formalize outreach to personal networks with email templates to provide consistent messaging.

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Observations

C Varied approaches to identifying client needs

Agent approaches to identifying client needs vary based on personal knowledge and experience. Tactics include listening for key words, leveraging knowledge of services offered in partner organizations, and prioritizing needs based on inter-dependencies (ex. clients must have ID in order to file their taxes).

D Agent capabilities within chat

The chat channel is limited in its ability to support agents in identifying and addressing complex cases. For this reason, when complex cases are surfaced, some agents may request that chat clients call in so that they can better gauge emotions and client needs.

Pain points

2 Disjointed and slow chat responses

Client responses in chat can range from 20 minutes to 3 days, making it challenging for agents to anticipate when engagement is required and to provide continuity in which agent responds.

3 Emotional states

Emotional or mental health challenges may impact the client's ability to participate and the agent's ability to help. The client may end the call, or the agent may suggest they take a break and call back.

4 Chat does not offer adequate support for complex cases

In complex cases, the client using chat may be prompted to call in. Often this leads to being connected with a different agent than the one they were orginially messaging, creating a point of discontinuity.

Opportunities

C Develop an intake call script and/or tip sheet for gathering client information and explaining the service.
- Consider capturing only data that is relevant for referrals (e.g. postal code).
- Leverage industry standards. Anticipate and plan for training to take several months.

D 2 4 Consider limiting the chat function to the provision of straightforward answers to single questions (i.e. escalate all other issues to call).

3 Develop a training program and/or tip sheet for how to support or de-escalate clients who may be in distress.

Other considerations:
- *FSGV has found that online chat supports language translations needs, but uptake is lower (general client discomfort with the technology).*

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Observations

E Varied approaches to determining next steps

The means by which a client's needs are resolved is dependent on the agent's experience. New agents have limited knowledge and focus their efforts on ensuring they make the correct referral recommendation. More experienced agents are more likely to provide immediate support and resolution, only choosing to refer if the case is complex.

F Varied approaches for multiple referrals

There is no formal process for multiple referrals. Agents may provide the client with three options: 1) to independently contact partner orgs themselves, 2) to call the help service for hand-off to each partner, 3) for the help service to contact partners on their behalf

Pain points

5 Documenting information for multiple referrals

It is not possible to conduct a warm hand-off to multiple organizations in the same call. When clients choose or are instructed to contact partner orgs independently, they may not accurately record agent instructions or remember what the agent recommended.
As a result, clients may not continue to contact their referrals after accessing the first service, even though their needs are unmet.

Opportunities

E Consider creating distinct roles for agents: those who connect clients to services and those who can provide more expert, immediate support.

E Explore the potential of an API integration with the Financial Relief Navigator so that agents can more quickly access information while in conversation with clients (within Twilio).

E Develop a decision manual for client referrals including when/if to provide immediate support.
- *For e.g., FSGV has a curated spreadsheet that captures every conceivable question staff can encounter on a call, stored in an accessible folder on Sharepoint (created by experienced staff leading the helpline service).*

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Observations

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Opportunities

F 5 Develop a formal process for supporting clients who require multiple referrals.

F 5 Explore the potential of chat to provide written instruction to clients after completing the call.

Other considerations:
- *LSPC uses iCarol (software) to manage their database of human services. The database is regularly updated with information on agencies, programs, eligibility criteria, etc. and is used by LSPC staff to search and identify services for clients.*
- *FSGV reaches out to agencies once a year to update their database: agency location, services offered, hours of operation, eligibility criteria (critical), application process.*

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Observations

G Unofficial "workarounds" for chat hand-offs

Unable to provide warm hand-offs via chat, agents employ inconsistent processes for chat hand-offs. Agents may send referral instructions to clients via chat, or request that chat clients call in for a warm hand-off.

H Varied levels of information transfer to partner organizations

What information is communicated to partner organizations during hand-off is decided by the agent. Agents may contact the partner organization with additional information, especially for voicemail clients.

I No consistent process for flagging required follow-up

Some agents may determine that a client requires a follow-up call/chat depending on the complexity of their case. Currently, clients do so by adding to the general notes section.

Pain points

6 Chat hand-offs cannot guarantee access to support

Agents cannot provide a warm hand-off to partner organizations through chat. When chat clients are instructed to contact partner organizations independently, there is no guarantee that they will follow-through on these referrals. Clients may stop seeking support.

7 Voicemails impact access to support

If the partner organization is unavailable, the client and agent must leave a voicemail message. Feeling discouraged or frustrated, the client may choose not to leave a message. Some clients may not have access to a stable phone number to receive a call back.

Opportunities

G 6 Develop a call script and/or tip sheet for how agents should review the referral decision with the client and what information should be relayed to the partner organization(s).

G 6 Develop a consistent process to provide referrals within the chat channel.

G H Explore the potential of securely sharing relevant data (e.g., parts of the call log) between the help service and referred partner organization(s).

I 7 Explore Twilio features to allow agents to flag clients that require follow-up while sharing necessary details to support that touchpoint.
- Consider making follow-up standardized for clients who are sent to voicemail.
- Consider creating a guide for what specific follow-up is required.
- Standardized use of the status field to identify "follow-up required" or "complete".

Observations

N/A

Pain points

8 Repetition leads to a poor experience

Accessing support from a partner organization may require the client to repeat information that they had shared with the help service agent during the initial intake and triage process. Clients may feel frustrated repeating themselves in an (already) stressful circumstance and this may trigger an emotional response.

Opportunities

8 Explore the possibility of having agents book appointments with the referral organization directly, without requiring hand-off to an intake person.

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Observations

Individual follow-up processes

Some agents may take it upon themselves to follow-up with clients personally, which may include asking the client for permission to follow up via a phone call. Agents may make personal notes outside of Twilio as a reminder to follow up the next day, or make a note in Twilio to prompt fellow agents to follow up. In some cases agents may contact the referred partner organization to determine whether the client has been helped.

Pain points

9 Limitations in client contact

Clients may not have access to a reliable phone number where they can be reached for follow-up. Clients with phone access may have limited minutes or personal capacity for follow-up calls.

Opportunities

J 9 Explore the possibility of asking partner organizations to conduct the follow-up. Options include:
- Sharing updates on client progress as a standardized process. This indicates to agents who made the referral that the client has been helped, limiting the need for informal follow-up.
- Conducting next-day follow up calls. Since they are helping to resolve the issue, they are in the best position to know when and if the client requires follow-up.
- Conducting a survey immediately after the issue has been resolved. This limits the challenge of not being able to reach the client.

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About this section

The following pages summarize discussions from the final readouts, outlining the opportunities that have been identified as "quick wins" and those that have been identified as "mid/long-term wins" by the Manitoba partners.

Quick Wins

Ideas that can be put into action quickly

Discovery	Intake	Triage	...

Discovery

- ❏ **IVR/Auto-reply:**
  Provide answers to FAQs ahead of the call (e.g., cost and confidentiality) by updating messaging in the IVR and auto-reply chat functions.
  - ❏ Update IVR messaging with one sentence to drive home *authenticity and credibility* (determine what that one sentence will be).
- ❏ **Advertisement:**
  Position the service as authentic and credible through updated social media posts and flyers.
  - ❏ This is already in progress.
  - ❏ Consider leveraging mainstream media (especially when CERB expires) to drive traffic to the service.
  - ❏ Consider limiting ad messaging to the essential details people need.

Intake

- ❏ **Streamlining channels:** Consider limiting the chat function to providing straightforward answers to single questions (escalate all other issues to call).
  - ❏ This is already in progress - development started in August 2020 (using open source plug-in for Twilio).

Triage

- ❏ **Technology:**
  Consider API integration with Financial Relief Navigator (with Prosper support).

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Quick Wins

Ideas that can be put into action quickly

...	Hand-off	Support	Follow-up

Hand-off

- ❑ **Follow-up notes:**
  Create an additional field for standardized follow-up notes in Twilio to allow agents to flag clients that require follow-up. This field would include important details that will help support the agent with the follow-up, including information such as the type of follow up required (i.e. call, text), preferred time, and why follow-up is needed.

Support

- ❑ **Multiple Referrals:**
  Pilot a script for guiding clients who require multiple referrals.

Follow-up

- ❑ **Follow up questions:**
  Enable immediate follow-up (next day is ideal).
  - ❑ Add scripting at the end of the call "*Can we call you tomorrow?*"
- ❑ **Standardized start-of-day processes**
  - ❑ Agents to start their days by going through call logs (follow-up notes) and completing the follow-up required.

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Mid/Long-term wins

Ideas that may require more time. "Quicker wins" are captured as ways to execute the idea in the near-term.

Discovery	Intake	Triage	...

Discovery

❑ **Facebook Messenger:** Leverage Facebook's networking reach by using Facebook Messenger as a chat channel.

❑ **Email templates:** Support and formalize outreach to personal networks with email templates to provide consistent messaging.

Intake

❑ **Training/tip sheet:** Develop a training program and/or tip sheet for how to support or de-escalate clients who may be in distress.

Quicker win: Explore a numeric approach to evaluate client stress levels before and after the call.

❑ **Training/tip sheet:** Develop an intake call script and/or tip sheet for gathering client information and explaining the service.

  ❑ Prosper Canada's Learning and Training team may be able to support this development.

❑ **Industry training:** Leverage industry standards (i.e. AIRS). Anticipate and plan for this training to take several months.

Triage

❑ **Switching channels:** Consider agent-initiated transition from chat to voice within Twilio.

  ❑ Agent asks *"Can I call you?"* within the exchange and Twilio supports the transition to phone within a single interaction.

Quicker win: Agents could potentially copy the number into the dial pad (process change vs tech change).

❑ **Consider creating distinct roles for agents:** Roles can be divided into those who connect clients to services and those who can provide more expert/ immediate support.

  ❑ Twilio flex allows for skills-based routing (consider Tier 1 on chat, Tier 2 for booking an appointment)

❑ **Multiple referrals:** Develop a formal process for supporting clients who require multiple referrals.

❑ **Decision manual:** Develop a decision manual for client referrals including when/if to provide immediate support.

❑ **Written instructions in chat:** Explore the potential of chat to provide written instructions to clients after completing the call.

Quicker win: Ask clients for contact information, then send referral information from SEED/CFCS email.

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Mid/Long-term wins

Ideas that may require more time. "Quicker wins" are captured as ways to execute the idea in the near-term.

...	Hand-off	Support	Follow-up

Hand-off

- ❑ **Script/tip sheet:**
  Develop a call script and/or tip sheet to standardize how agents review the referral decision with the client and what information should be relayed to the referred partner organization(s).
  - ❑ Prosper Canada can support this development.

- ❑ **Referral:**
  Develop a consistent process to provide referrals within the chat channel.

- ❑ **Sharing data:**
  Explore the potential of securely sharing relevant data (e.g., parts of the call log) with referred partner organization(s).
  - ❑ Automatically transfer call notes to the partner organization if they're providing additional service.
  - ❑ Provide filtered views of the call log to partner organizations through Sharepoint (once the task is closed out in Twilio).

Support

- ❑ **In-phone booking:**
  Explore the possibility of having agents book appointments with the referred partner organization(s) directly, without requiring hand-off to intake personnel.
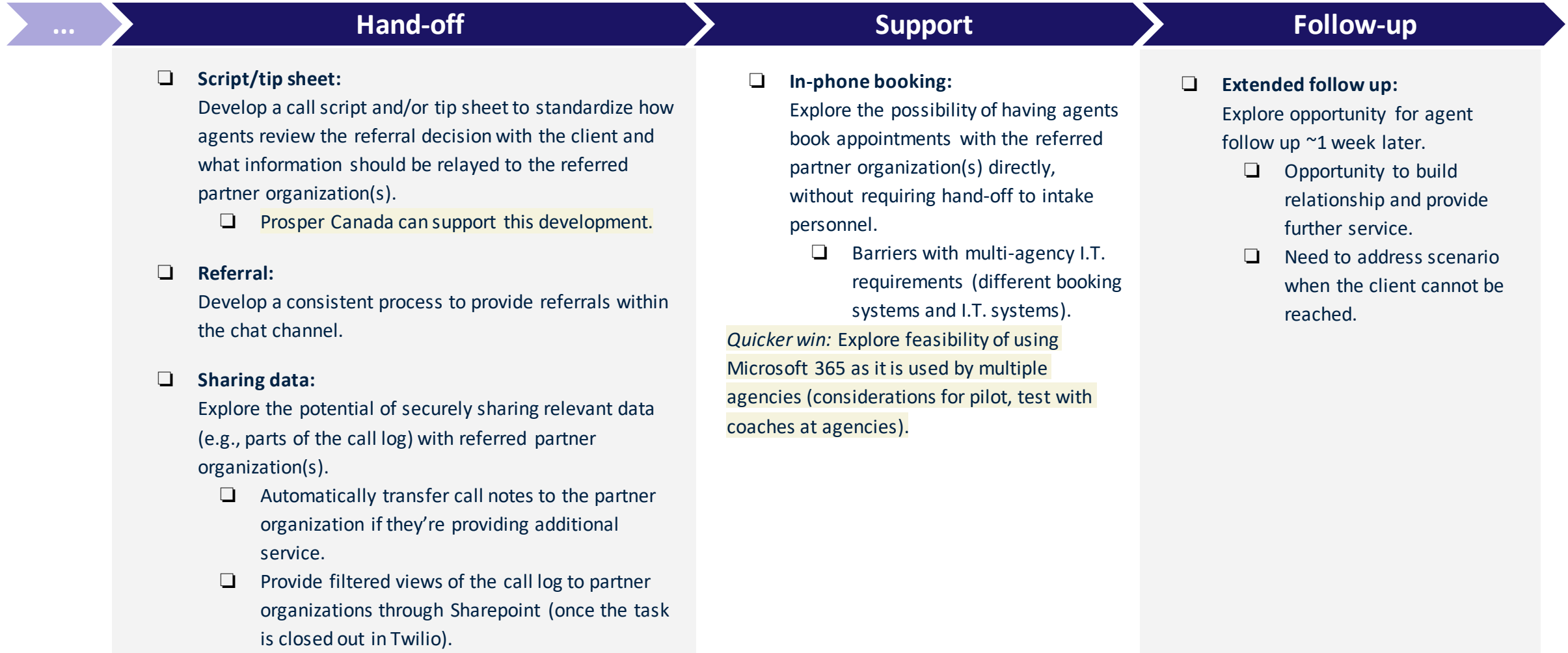 - ❑ Barriers with multi-agency I.T. requirements (different booking systems and I.T. systems).

  Quicker win: Explore feasibility of using Microsoft 365 as it is used by multiple agencies (considerations for pilot, test with coaches at agencies).

Follow-up

- ❑ **Extended follow up:**
  Explore opportunity for agent follow up ~1 week later.
  - ❑ Opportunity to build relationship and provide further service.
  - ❑ Need to address scenario when the client cannot be reached.

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Next steps

Activities and timelines

Milestone	DISCOVER	CO-DESIGN	IMPLEMENT	SHARE
Purpose	**Map end-to-end process** of three new coordinated remote financial help service models in B.C., ON and Manitoba	**Identify process gaps and pain points.** Co-design solutions to help partners improve delivery of remote and virtual FE services.	**Implement** improved coordinated financial help services.	**Capture and communicate** learnings to expand and improve coordinated financial help services.
Format*	• Using primary research **document service models** with detailed client journey maps.	• 60-min workshop with partners • Discussion between Prosper Canada and partners to identify supports needed for implementation	• Partners deliver services and collect data • Monthly check-ins	• Case studies with client journey maps • Client satisfaction and/or performance results • Socialization deck
Activities	• Conduct interviews with managers, staff, referral partners • Create maps	• Share process mapping highlights • Identify **learning questions** • Agree on a set of **indicators** • Develop data-collection and reporting plan	• Monitor indicators	• Provide a results report to funder and partners upon project completion, including achievements and outcomes
Target Dates	July – October 2020	November 2020	December 2020 – March 2021	March 2021

Prosper Canada

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