

# BrightHouse Puts The Customer First With SMS and Mobile-Based Payments

Rent-to-own High Street retailer BrightHouse has introduced a new self-service mobile payment process to help customers to make payments promptly and conveniently

BrightHouse, the UK's leading rent-to-own retailer, is a successful business, with 300 stores and some 3,000 colleagues. That's been achieved by providing customers with an easy way to obtain market-leading, high-quality household products through convenient, flexible credit agreements.

Their unique offer allows customers to make affordable weekly payments, over a fixed term, before taking ownership of the goods. That means payment processing time is key – and why BrightHouse relies on the best technology to deliver an effective mobile payments solution.

## Customer convenience

BrightHouse decided that a new process that enabled staff to focus on more value-add activities while improving the customer experience was the way forward. Central to this was an end to the need for customers to take time out of their busy schedule to physically visit a store to make a payment.

That could best be managed by a convenient and secure mobile option, making it as easy as possible for customers to make their payments on time.

This led BrightHouse to the Visual Pay mobile application from proactive customer contact service provider, VoiceSage, with its Interactive Voice Messaging (IVM) and SMS messaging technology. Visual Pay is a secure, fully-compliant one-touch mobile visual payment solution that offers an engaging, easy and flexible way for customers to make payments when and where they want, and reduce the time BrightHouse needed to chase payments.

Visual Pay, or 'Smart Pay' as BrightHouse has branded it, has been delivering a flexible payment platform for BrightHouse ever since, says Alasdair Skeoch, the retailer's Head of Credit Operations.

## AT A GLANCE

### Applications

- Visual Pay mobile, SMS Messaging, Interactive Voice Messaging

### Challenges

- Make it as convenient as possible for customers to make frequent, easy payments
- Solution needed to align with overall brand and customer service philosophy
- Promote company efficiency and help keep frontline staff focused on customer engagement
- System needed to be agile and in place quickly

### Benefits

- Fully-personalised content matches BrightHouse's commitment to an always-excellent customer experience
- Lowered contact costs (less than £0.15 per transaction)
- 25% of the customers in the target group switched to using this form of SMS payment in under two months, increasing to 65% uptake after six months, with no drop off
- Six week solution delivery
- Staff can make better use of time and are able to better service customers

“Innovation is at the heart of what we do, which is why we partner with the best. VoiceSage enables us to take our customer engagement to the next level and having the best solution provider has been crucial in ensuring we always get the most from its chosen technology.”

Skeoch notes how VoiceSage also provides a dependable cloud service for his company, reducing complexity for the business, while still giving his team maximum control over its assets.

## Flexibility

BrightHouse customers now receive a proactive SMS message with a personalised web-link, pre-filled mobile web page with customer-specific details such as name, payment amount, due date, etc. As a result, making a payment couldn't be simpler; customers fill in their debit card details on their mobile, allowing them to pay at a time convenient for them, and in a wholly secure way.

The power and simplicity of Visual Pay supports the desired BrightHouse project goal of giving customers total flexibility and control over when and how they make a payment. In addition, thanks to a vast database of UK customer interactions VoiceSage has built up, the system has automatic knowledge of the time of day a customer will be most likely to respond. That matters, as it reassures BrightHouse managers that they can connect with customers at the right time and in the right way.

An important element of the project was speed to market, as BrightHouse didn't want a huge IT project to deliver it; “I didn't want any six-month process building special APIs into our host system,” confirms Skeoch. By delivering Visual Pay solely as a cloud service, VoiceSage did that in a mere six weeks with its managed service option.

Within an equally short time-frame, the system has won major customer backing – within eight weeks of deployment, no less than one in four in the BrightHouse target group for the service had signed up to mobile payment. “That shift exceeded our expectations,” says Skeoch, who says ease of use is consistently cited as the biggest single attraction of the new system. After 6 months, that uptake went to 65%.

### *‘Our customers love it’*

This new fully-personalised mobile solution matches BrightHouse's commitment to an always-excellent customer experience. But increased efficiency is just as vital an outcome, and lowered contact costs has also emerged as a major benefit. SMS payment messages are delivered at a fraction of the cost of alternative methods like post or voice, resulting in a transaction process cost of a few pence. And as BrightHouse receives a full Visual Pay record that automatically uploads to their host system, this has also reduced operational expenditure.

The combination of improved customer convenience and a highly compacted process cost makes Skeoch conclude that working with VoiceSage Visual Pay has been nothing less than “amazing”. “Visual Pay” is definitely making it easier for customers to engage with us, resulting in increased on-time payments and reduced cost. But ultimately, this is about keeping our customers happy.

“There is always a chance with doing something different and new that customers may not warm to it, but in this instance, that didn't happen - ‘easy way to pay’ and ‘simple’ were consistent customer reactions.

*“It's fair to say that both we, and our customers, love it.”*