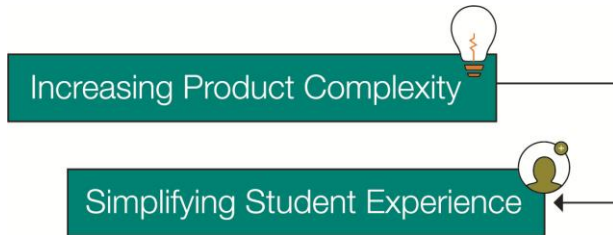
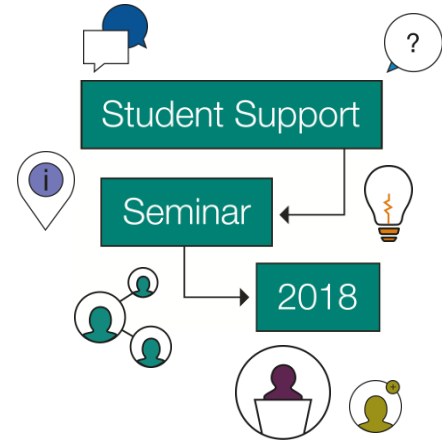




Online Student Application and Self Service for AY 2018/19

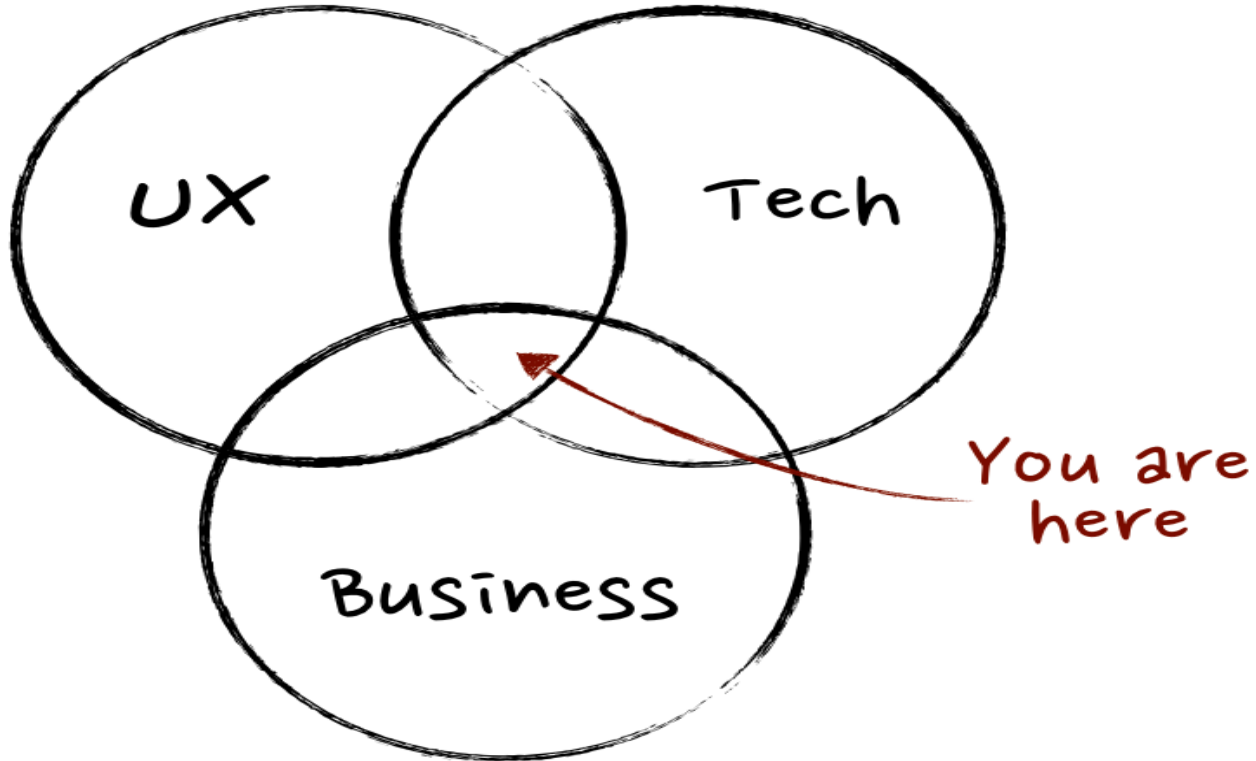
Martin Grimason & Peter Shopp
Digital Product Managers





Agenda

- Product Management and what we do
- Part Time Maintenance Loans (PTML) – A new way of supporting part time students
- Electronic Signature
- Password Reset – one time pass code reset
- What's Next
- Questions





PT - The last 6 years

Post 1st Sept 2012

25% intensity

PT Tuition Fee Loan - £6,935

PT DSA

Pre 1st Sept 2012

50% intensity

PT Fee Grant - £1,321

PT Course Grant - £288

PT DSA



June 2018

25% intensity

PT Tuition Fee Loan - £6,935

PTML - £7,324

PT DSA



PTML – Who's eligible?

New PT 2018/19 students + those who have deferred



UK Nationals



EU Nationals – Who have lived the UK for 5 years +



RoW Nationals – With a UK residency status



Students aged under 60 on the 1st day of AY



Those who don't have an ELQ (although some exemptions allowed)



Non-Distance Learning students (unless doing so due to a disability)





PT Tuition Fee Loan – Only!

Students aged 60 + on the 1st day of AY ✓

EU Nationals – Who have lived the UK for > 5 years ✓

Students studying a Distance Learning course (not due to a disability) ✓

Prisoners – Who meet the requirements ✓



Intensity of Study

The Policy

- 25% Minimum Intensity **must** be studied
- A credit value **must** be captured within application
- Credit value **must** only captured for this AY
- HEP **must** confirm credit value at AY start

The Calculation

$$\text{PT credits} / \text{FT credits} \times 100 = \text{Intensity}$$

$$90 \text{ Credits} / 360 \text{ credits} \times 100 = \mathbf{25\%}$$

Intensity % = Max % of PTML students able to get

Intensity of study	Max PTML entitlement (% of FT rate)
Less than 25%	Nil
25% to less than 33.3%	25%
33.3% to less than 50%	33.3%
50% to less than 66.6%	50%
66.6% to less than 75%	66.6%
75% to less than 100%	75%
100% or higher*	100%



3rd June 2018

or

10th June 2018



Laying New Foundations

Full-time

Part-time

PGL

ONE application.



Electronic Signature





Background

- Introducing an electronic signature to all full time, part time and postgraduate student finance applications
- Currently all customers who complete an online application must return a paper student finance declaration form before they can receive a payment
- Electronic signatures allow customers to complete their application online from end to end. Meeting the expectations they have of an online application service
- This is also part of the No Regrets project being initiated under the Digital Customer programme as part of SLC Strategy 2020



Reason for change

- In academic year 2017/18 **1.23 million** customers applied online for student finance
- These customers can't receive their first payment until they've signed and returned a student finance declaration form
- Their declaration form is available to download from their online account as soon as their application is submitted
- Only **30%** of customers return the declaration before their application is approved



Continued....

- In 2017 we processed **1.55 million** student finance declaration forms
- Of these almost **32,000** were rejected for a number of reasons, for example
 - The declaration hadn't been signed and/or dated
 - The date provided was incorrect
 - Part of the declaration had been scored out
- These customers have to be contacted and another declaration returned – causing delays and inconvenience
- Confirming receipt of correspondence and application progress updates are also significant call drivers



Benefits

- Electronic signatures will replace the current student finance declaration process
- Improved customer experience – our customers expect our online application to be a fully digital service
- Many customers are unaware they had an outstanding task after submissions – Electronic signatures removes this unexpected step from the application process
- Approx **900,000** pieces of correspondence that will no longer be handled
- Reduction in avoidable contact
 - For SLC as we no longer need to chase return of the declaration
 - For students who want confirmation their declaration has been received



Business rules

- Customers will be presented with the student finance terms and conditions
- They are then asked if they have read, understood and agree to these terms and conditions and to re-enter their password as confirmation
- By agreeing to accept the terms and conditions, correctly entering their password and submitting their application they are electronically signing their student finance application
- Audit data is captured at submission and stored with the application details
- In academic year 2018/19 customers who are auto rolled over will continue to return the student finance declaration sent with their entitlement letter



Demo

https://2p372e.axshare.com/#g=1&p=set_expectations&c=1



Password reset





Background

- The introduction of a new way for customers to reset their password online
- This is part of the No Regrets project being initiated under the Digital Customer programme as part of SLC Strategy 2020
- The project will use the GOV.UK.Notify service to generate a real time verification code which will be sent via SMS to customers mobile phone
- Customers who successfully enter this code will be able to reset their password



Reason for change

- Customers who can't remember their password, is one of the biggest call drivers for SLC
- Customers calling to access their online account are captured via 3 call reason categories
 - Reset online details
 - Provide customer reference number
 - Already registered account
- There was a total of 440,783 calls
- Customers calling to reset their details accounted for 269,705 of the total calls



Continued...

- Customers need to know their password and secret answer to be able to login to their account
- Many customers are infrequent users and only login to their account when there is action required or they want to find payment information
- This means customers are likely to forget their details as they do not use them regularly
- Customers who then try to reset their password online struggle for a number of reasons
 - They can't remember their secret answer
 - The email address listed for them is out of date
 - They fail secondary verification



Benefits

- A decrease in calls to Contact Centres for Password Reset requests (expected to be a 90% reduction i.e. 237,945 calls per year)
- Improved customer experience by being responsive to our customer expectations (SMS messaging is the preferred reset option and one that customers are familiar with)
- Delivery of a single access point into the .GOV.UK.Notify platform which will be an enabler to future Digital Customer projects



Business Rules

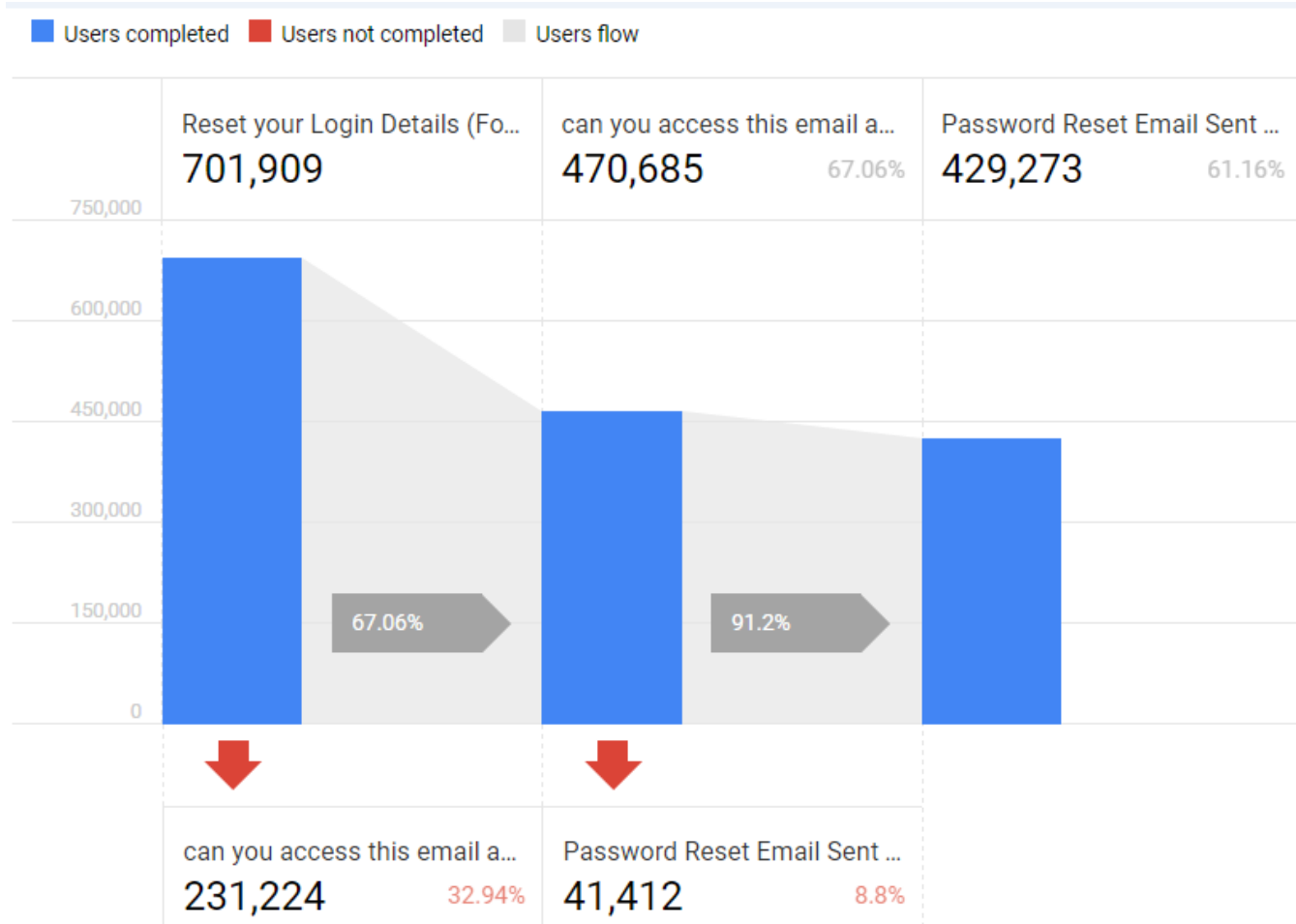
- The customer must have provided a UK mobile number to be eligible for the new verification code option
- The code will be a 6 digit numerical code
- The customer will get 10 code requests per day (rolling 24 hours)
- The verification code will be valid for 5 minutes (It will expire after 5 minutes)



Business Rules

- The customer will have 5 attempts to enter the code correctly - if they enter the code incorrectly they will be advised they have entered it incorrectly and told how many attempts they have remaining
- The customer on successfully entering the code will be able to reset their password
- The customer will be sent a confirmation email when they reset their password

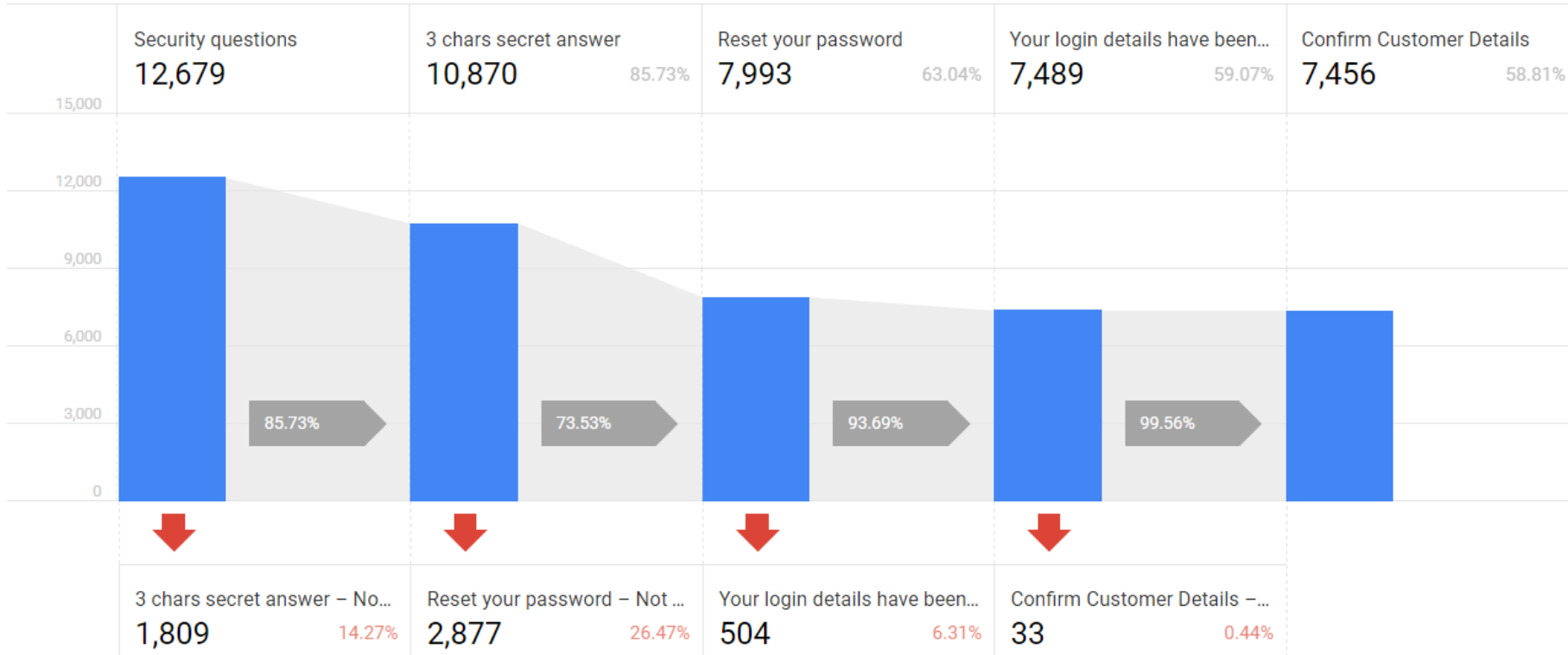
Email Option Figures – 1st August 2017 to present



- **701,909** customers select forgotten password link
- Only **429,273** customers receive the email containing the link to reset their password

5 Security Questions Option Figures – 1st August 2017 to present

■ Users completed
 ■ Users not completed
 ■ Users flow





What's Next

- Early NINO
- Digital Evidence Submission
- Digital Notification
- Digital Entitlement Correspondence

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