



How Civica Income Management's MidCall solution is transforming a County Council's approach to debt recovery and telephone payment processes

Worcestershire County Council (WCC) comprises six district councils and serves the interests of over 600,000 citizens in the UK.

County councils across the UK face increasingly difficult financial challenges, compounded by rising demand for new services. To address this and ensure the council's long-term financial resilience in serving local communities and businesses, WCC embarked on a comprehensive programme of organisational redesign.

The core objectives of the redesign were to scrutinise the council's processes and identify opportunities for digital transformation. Senior leaders knew WCC needed to **enhance efficiency, streamline operations, boost productivity and remove siloed working** to deliver the required financial savings, but to do this, it required a new way of interacting with citizens via a telephone payment solution.

Long-standing relationships deliver long-term solutions

WCC has been a Civica customer since 2005, and this has led to the formation of a strong, collaborative relationship. When WCC recognised the need to change its approach to debt recovery, senior leaders knew where to turn.

Council leaders understood that WCC's debt recovery process needed an overhaul to improve the experience for staff and the citizens of Worcestershire. Central to WCC's implementation of MidCall was Civica's proven ability to support local authorities in **building financial resilience** to deliver crucial services that improve citizens' welfare and the wider communities.

Adding a human-centric approach to debt recovery with MidCall

Debt recovery has become an essential tool for councils across the UK as they battle wider financial issues.



Key outcomes



£2.5 Million

of outstanding debt recovered since implementation



Added a human-centric approach to debt recovery



Streamlined operational efficiency and productivity

To help address these financial pressures, Civica's MidCall solution, now a central aspect of Civica Income Management, offers public sector organisations such as WCC a means to securely process card payments over the telephone while keeping citizens connected to staff throughout the transaction.

WCC chose MidCall to improve the efficiency of its debt recovery processes because it offered **a human-centric approach** to what can often be seen as a difficult subject. Senior leaders identified the platform as the ideal solution as it improves the customer journey and ensures compliance with the Payment Card Industry Data Security Standard (PCI DSS) level one.

For example, when a citizen contacts the council to make a payment, staff input the transaction details and use MidCall to secure the line so the customer can enter their card details. MidCall also ensures that whoever handles the transaction only sees limited information to protect citizens' sensitive data. However, staff remain on the line to offer assistance or answer callers' questions while making a payment.

This approach means WCC remains compliant and bolsters its security processes. More importantly, it enhances the citizens' experience of making payments to the council as staff are continuously available to provide support and reassurance. MidCall offers WCC flexibility for staff working remotely and streamlines the telephone payment process, which has led to significant amounts of debt being recovered. It provides a secure, efficient and people-friendly way for WCC to handle payment processes.

Building financial resilience now and in the future

Implementing MidCall has transformed WCC's approach to debt recovery and telephone payment processes. The solution has enabled staff to communicate directly with the citizens of Worcestershire and normalised discussions around debt. People no longer receive emails or letters demanding payment; it's a human-centric approach that benefits everyone. It has also led to staff better understanding PCI DSS compliance and contributes to the council's broader redesign goals of increased efficiency and financial resilience.

Paul Childs, Head of Application Support for Business Services at WCC, said: "MidCall has been extremely beneficial in addressing how Worcestershire County Council recovers debt. Before having MidCall, we weren't willing to expose staff to citizens' card details due to PCI DSS compliance. Instead of taking card payments over the telephone, our staff asked citizens to use a self-service payment channel. The problem with this method was that it impacted efficiency and productivity, and we were never sure a payment had been completed until staff sifted through reports."

Case study

Paul concluded: "MidCall was the ideal solution to enable staff to take payments over the telephone in a compliant manner, protecting them and our citizens. Since implementing the software, we've enhanced staff productivity and efficiency, but more importantly,

we've recovered more than £2.5 million in outstanding debt.

As a result, we're exploring how other departments could potentially benefit from using the system."

Take a closer look at Civica's
Income Management solutions

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