

# Re-start

Relentless Expert exchange and financial inclusion paths to promote stable debt advice services and fresh **START**

## D3.2 Call centre management plan



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## Acronyms

CCMP	Call Centre Management Plan
MC	Movimento Consumatori
TSC	Technical Support Committee
GA	Grant Agreement
GDPR	General Data Protection Regulation

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## 1. Executive summary

This deliverable establishes the Call centre Management Plan for the RE-START project. The plan includes all the processes and sets the responsibilities across Movimento Consumatori (MC) to ensure the achievement of high-quality results in line with the project plan as described in the Grant Agreement. In this document, the different Call centre activities are identified, and the ethic code is defined.

## 2. Introduction

The Call Centre Management Plan (CCMP) is a formal, approved document that should be used as a reference throughout the project to ensure that the management of the call centre activities are carried out consistently and in line with policy and procedures. It explains all the necessary actions to define, prepare, integrate and coordinate the various planning activities and defines how the service is executed, monitored and controlled.

The CCMP is developed as part of the project initiation, but it should be progressively elaborated by updates throughout the course of the project. Thus, it should be a living document that evolves as the project progresses, and has to be refined, revisited and update periodically during the project's implementation.

### 2.1 About RE-START

RE-START is an 18-months research project carry out by MC through its own national network of NGO, foundations against loan-sharking, National Institution and Italian Universities focused on debt-advice services. To be more precisely, MC has created the first Italian debt-advice services network able to cover 85% of national territory through n.27 helpdesk and n.100 debt-advisor and with the capability to sustain almost 3.000 citizens and 3.00 firms per-year.

Moreover, to improve the technical skills of advisors employed and to sustain financial education, MC has organized specialist courses based on over-indebtedness issues. Until now, MC formed almost 8.000 technician and debt-advisors on procedure and legislative update, and 300 universities students on financial education and over-indebtedness issues. According to project activities, MC will expect to attract the interest more or less of 12.000 citizens.

Therefore, the main goal of RE-START is to strengthen MC network activities focused on Italian consumer support, from a preliminary check up on own debt situation to a full financial rehabilitation, providing in the meantime all necessary and properly information to make informed future choice.

Thus, starting from what MC is already performing in Italy, RE-START funding will allows to build a stable base to provide a permanent debt-advice in a continuative and viable manner.

To be more precisely, RE-START aims to:

- Increase the accessibility of debt advice services to Italian consumers.

- Improve the operational effectiveness of the structures for providing debt advice services to EU consumer through the creation - or the strengthening – to experts, technicians, and debt-advisors EU network.

***Objective 1: Increase the accessibility of debt advice services to Italian consumers.***

Based on an updated state of the art review - consumer and sector requirements - MC will strengthen its own network of n.27 debt-advice points providing a dedicated phone-line. Thus, a **remote assistance service** will be activated to offer a first aid to citizens in difficulty and to deal with unpredictable Covid-19 crisis evolution. The on-line support i) will provide information on MC network services and on its closer advice point; ii) will represent a first contact point to collect consumer's needs and to transfer practical information to deal with generic issue iii) and to give consultant assistance through MC advisors.

Moreover, to enhance the debt advice points' capacity to involve local citizens, and to increase financial education knowledge among consumers, **n.5 video clips** dealing with economic themes like debt, debt sustainability and over-indebtedness with a specific focus on pathological cases will be made. The beneficiaries will be citizens and stakeholders' staff (worker and volunteers of NGO organizations, parishes, public and private operators, and social workers) that, as a front-line worker, may have a direct impact on beneficiaries, sharing videos and knowledge.

***Objective 2: Improve the operational effectiveness of the structures for providing debt advice services to EU consumer, including through the creation or the strengthening of specific networks of experts, technicians and debt-advisors.***

According to MC activities, a team of experts has been selected from foundations, universities, and national institutions to achieve highest quality standard on debt advisory services and steer network work, if needed. According to this goal, a Technical Support Committee (TSC) has been made to verify over-indebtedness state of art and to provide an updated training course on economic, law and psychological themes to increase MC advisors' skills.

Thus, to strengthen a TSC network of experts, technicians, and debt-advisors, through RE-START project MC will organize **n.4 on-line workshop** to debate on case studies from legal, psychological, and economic point of view.

On 2023 MC is going to organize n.4 workshop focus on:

- 1° Workshop - topics: MC best-practice and debt-advice service; ethics and customer services code; communication and networking strategies.

- II° Workshop - topics: out-of-court settlements; guarantees and social securitization; over-indebtedness procedures; customer's barriers and obstacles identification on debt advice service access.
- III° Workshop – topics: State of art of debt advice services in Europe; service organization; ethic code, target groups, communication.
- IV° Workshop – topics: out-of-court settlements and over-indebtedness procedures, a comparison between EU countries models.

Moreover, in order to maximize workshops achievement, RE-START project will organize a new **specialist-training course** that, based on those already in uses, will be upgrade with workshops results. Thus, the new course aim will be to provide knowledge on a) social, economic and physiological reasons that can lead to an over-indebtedness, b) creditworthiness assessment procedures, c) new provisions on Italian legislature (in force from 1 September 2021) and d) on European state of art, new opportunity, and common strategy – cases study.

### 3. The service

According to Grant Agreement (GA) MC decide to strengthen its own network of n.27 debt-advice points providing a dedicated phone-line. Thus, a remote assistance service of 20 hours a week from Monday to Friday has been activated to offer a first aid to citizens in difficulty. The on-line support i) provides information on MC network services and on its closer advice point; ii) represents a first contact point to collect consumers' needs and transfer practical information to deal with generic issue iii) and to give consultant assistance through MC advisors.

Moreover, instant messaging programs have been selected to represent, to one hand, a shield from a social stigma, and to other hand, a "life jacket" on with grab on to get an immediate and properly support that otherwise will never be perform.

#### 3.1 Tools

As already mentioned, the MC help line service has been created to be reachable through different channels, each ideated to be more suitable to the different consumers needs. Any tools are available on MC's Home official website page (figure 1) - <https://www.movimentoconsumatori.it/>





Figure 1 RE-START: MC's Home page - <https://www.movimentoconsumatori.it/>

To be precisely, the *help line service* – *Sportello consumatori* – can be reach even through:

- WhatsApp (Figure 2)
- Live chat (Figure 3)
- On-line form - *Richiedi assistenza online* (Figure 4)

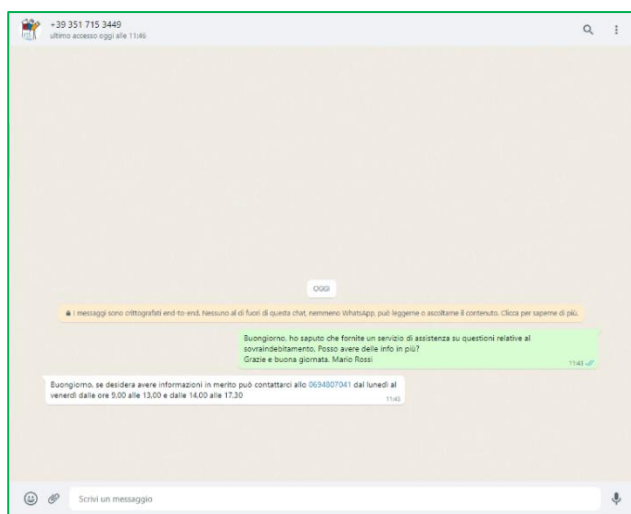


Figure 2 RE-START: Help line - WhatsApp



Figure 3 RE-START: Help line – Live chat

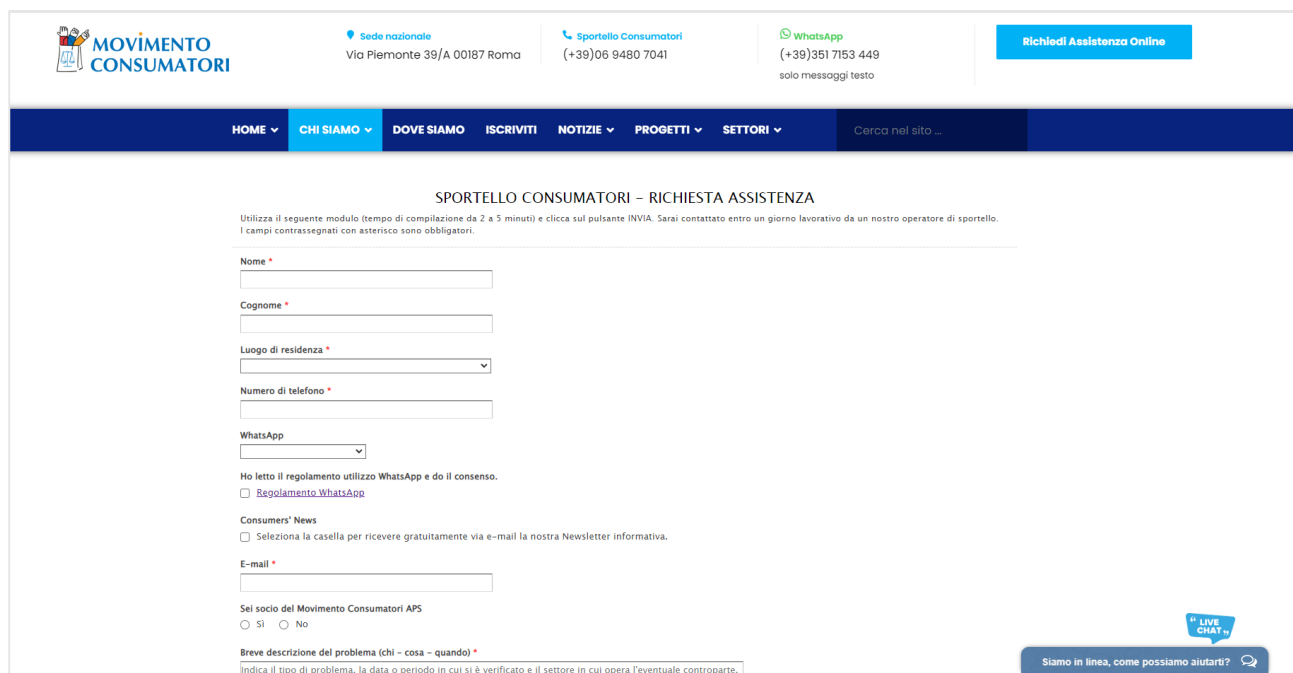


Figure 4 RE-START: Help line - On-line form

Moreover, all MC staff involved to recording and processing activities of personal data, have to comply with General Data Protection Regulation (GDPR) according to UE 2016/679 regulation. Therefore, according to GDPR, any tools have a direct link to MC's Privacy Policy page <https://www.movimentoconsumatori.it/homepage/info-mc/privacy> (Figure 5).



Figure 5 RE-START: Help line – Privacy Policy

### 3.2 Help line service

As we already said, MC Help line service represents a first support to consumers on over-indebtedness issues. As association's front line, MC Help Line staff solves basic problems and provide support for all assigned areas, handles questions, comments and complaints regarding over-indebtedness issues. Therefore, the ultimate goal is to increase the accessibility of debt advice services to Italian consumers.

Help line service responsibilities include:

1. To provide information on MC network services and on its closer advice point.
2. To represent a first contact point to collect consumer's needs and to transfer practical information to deal with generic issue.
3. To give consultant assistance through MC advisors.

In order to fulfil Help line duties, MC staff need to follow a specific procedure made in accordance with debt advice ethic code (Annex 1):

- a) Listen activity – Any consumers are free to share its own experience and/or questions about over-indebtedness issues. The MC's staff have to deal with Client's personal and economic situation with empathy and sensitive method, trying to understand psycho-emotional difficulties. From the other side, help line staff have to keep neutrality and professionalism avoiding any judgment on consumers situation/behaviour.
- b) First support – Once identified the consumer needs, the MC staff inform on needs to collect a list of defined data in order to correctly manage the case and advice on MC's Privacy Policy. To be precisely the data collected are:
  - i. Personal data (name, surname, region, and city).
  - ii. Contact details (telephone, email).
  - iii. Debts amount and nature/name of creditor/s.
  - iv. Where/how have heard about MC's service.
- c) MC debt advice network – Once collected the data, MC staff can provide addresses/contact details of closer debt advice help desk with information on service provided. Moreover, MC Help line service is supported by senior advisors that are involve any time a local help desk is not available.
- d) Data treatment – Once collected, any data are stored into digital support by which monthly report is made.



Figure 6 RE-START - MC's Advice Service Help desk network

## Annex 1 – Ethic Code

- 1) *Il Consulente coinvolge sempre il Cliente nella prestazione del Servizio di Consulenza sul Debito (**Principio di Trasparenza**).*
- 2) *Il Servizio di Consulenza sul Debito è improntato ad una coerente uniformità d'azione, individuando, ove possibile, un unico Consulente che possa operare quale punto di riferimento del Cliente (**Principio di Uniformità**).*
- 3) *Il Consulente svolge un'attività di consulenza ed assistenza di qualità con la professionalità e le competenze necessarie per la migliore cura degli interessi del cliente (**Principio di Qualità**).*
- 4) *Il Consulente non svolge attività all'insaputa o senza l'autorizzazione del Cliente, a cui deve comunicare, in un linguaggio chiaro e comprensibile, le possibili alternative percorribili. Il Consulente deve tenere aggiornato il Cliente dell'avanzamento dei servizi prestati, fornendogli tutti i dati che lo riguardano o possano interessarlo. Il Consulente, previo consenso del Cliente, deve fornire ai Creditori le informazioni necessarie per la gestione della situazione di sovraindebitamento (**Principio di Informazione**).*
- 5) *Il Consulente deve essere indipendente e libero da ogni possibile influenza indebita e/o conflitto di interessi con i creditori o con soggetti terzi, quali, a titolo esemplificativo, la presenza di un rapporto di lavoro o di consulenza con il creditore, l'assistenza di altri debitori che siano in situazioni incompatibili o comunque confliggenti con l'esigenza di tutela del Cliente; rapporti di parentela con il Cliente o con uno o più creditori. In caso di un conflitto di interessi, anche solo potenziale, il Consulente è tenuto ad astenersi dal servizio, comunicandolo ai Partners i quali provvederanno ad individuare, ove possibile, un nuovo Consulente (**Principio di Indipendenza**).*
- 6) *Il Consulente assiste il Cliente durante tutto il percorso concordato, rendendolo sempre edotto dei rischi e dei vantaggi di ciascuna decisione ed inducendolo a prendere in modo consapevole le scelte migliori per la risoluzione della propria situazione debitoria o di crisi. Il Consulente opera in modo che il Cliente acquisisca le informazioni minime necessarie per amministrare ragionevolmente il proprio patrimonio, per ricorrere al credito in maniera ragionevole e responsabile, evitando di incorrere in futuro in situazioni analoghe a quelle che hanno determinato il sovraindebitamento. Il Consulente non può mai amministrare denaro, titoli, obbligazioni o altri mezzi di pagamento o beni del Cliente, limitandosi a fornirgli, qualora necessario o richiesto, adeguata consulenza sul loro utilizzo. (**Principio dell'Empowerment**).*
- 7) *Il Consulente manifesta empatia e sensibilità nei confronti della situazione personale ed economica del Cliente, cercando di comprendere le sue difficoltà psico-emotive mantenendo in ogni caso la propria necessaria neutralità e professionalità nella prestazione dei servizi ed evitando di esprimere ogni giudizio sul Cliente e sui suoi comportamenti (**Principio di Empatia**).*
- 8) *Il Consulente assicura, nell'esercizio delle proprie attività, il rispetto della disciplina della riservatezza dei dati personali, ed in particolare del GDPR (Reg. 679/2016), assicurando la piena riservatezza dei dati dei propri Debitori, i quali non potranno essere comunicati a terzi soggetti, senza il consenso dei titolari. I Partners sono tenuti a mettere a disposizione del Consulente locali per la prestazione dei servizi idonei a salvaguardare la riservatezza dei Clienti (Principio di Riservatezza).*

- 9) Il Consulente si comporta con correttezza e professionalità con tutti i creditori dei propri Clienti cercando di garantire reciproco rispetto e fiducia tra il Cliente e i creditori (Principio del Mutuo Rispetto).
- 10) Il Consulente deve essere efficace in ciascuna delle attività dei Servizi di Consulenza del Debito, operando professionalmente per il raggiungimento tempestivo ed ottimale degli obiettivi concordati con il Cliente (Principio dell'efficacia).
- 11) Il Consulente si astiene da qualsiasi comportamento o atteggiamento giudicante verso il Cliente, la sua situazione personale e le sue decisioni (Non giudicare).
- 12) Il Consulente deve stimolare nel Cliente la fiducia nelle possibili prospettive future per la ripartenza, senza illuderlo prospettando soluzioni impossibili o difficilmente raggiungibili. (Principio di attrattività).
- 13) Il Consulente tiene in considerazione e propone al Cliente, qualora necessari, servizi complementari e strumentali che non possono essere forniti dalla Rete degli Sportelli ma da soggetti terzi, anche facenti parte delle reti territoriali del Progetto (Principio di Connettività).
- 14) Il Consulente cura la propria formazione continua con particolare riferimento novità legislative, giurisprudenziali e tecnologiche (Principio della formazione continua).
- 15) Il Consulente agisce nel rispetto dei diritti riconosciuti dalla legge, in particolare informando il Cliente, prima dell'assunzione di decisioni strategiche, dei diritti e delle prerogative applicabili nel singolo caso concreto sottopostogli. (Principio della salvaguardia dei diritti).
- 16) Il Consulente supporta il Cliente tecnologicamente svantaggiato in modo da consentirgli di poter usufruire dei servizi anche ove privo degli strumenti necessari o della conoscenza necessaria al loro utilizzo (Supporto tecnico).
- 17) Il Consulente prende in considerazione tutti i bisogni del Cliente particolarmente vulnerabile, parametrando il proprio approccio alle condizioni sociali, economiche e materiali del medesimo, senza per questo creare delle disparità di trattamento tra i Clienti (Principio della personalizzazione).
- 18) Il Consulente opera entro i limiti della propria attività, evitando di porre in essere azioni al medesimo non spettanti (Principio del Limite).
- 19) Il Consulente può astenersi dalla prestazione del servizio qualora il Cliente non collabori adeguatamente, mostri aperta sfiducia verso l'operato del Consulente; si comporti in modo indecoroso, minaccioso o indecente. In caso di astensione i Partners possono indicare un nuovo Consulente della Rete degli Sportelli o altra organizzazione che fornisca analoghi servizi (**Diritto di astensione**).