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Electronic Notifications for Payment Plans White Paper

Flagler County Clerk of the Circuit Court & Comptroller

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Executive Summary

Technology continues to provide opportunities to enhance communication with our constituents. Smartphones have become a lifeline to many of the constituents that we serve every day. Real-time communication with constituents offers an excellent opportunity to continuously strengthen relationships over time. Our goal was to develop a text message alert strategy for payment plans that can effectively drive higher engagement, improve collection efforts, and reduce the number of driver's license suspensions. Delivering just-in-time payment plan text notifications can drive deeper engagement and position our office as a trusted partner to our constituents.

As we developed our electronic notifications strategy for payment plans, we had to take into consideration legal challenges as it relates to obtaining consent before sending out the electronic notifications. We also needed to be certain that we were collecting accurate contact information for parties on cases where a payment plan is created. In order to deliver the electronic text notifications to parties on cases where payment plans exist, our office decided to leverage vendor partnerships with our payment gateway provider. The vendor model for delivering the text notifications seemed to be the fastest and most streamlined method for our office to bring online with zero costs absorbed.

Our Technical Services division created a mechanism for exporting payment plan party information and the transfer process which enables our vendor to deliver the text message notifications. A technical document outlining the technical considerations for our payment plan notifications process has been created for the purpose of driving communications with other Clerk's offices, who wish to participate and share in our payment plan notification pilot.

Solution Overview

The critical step in sending out text notifications for payments as previously identified, is obtaining consent from our constituents prior to sending the notifications. Each time a payment plan is created we gain such consent at the time a constituent completes the payment plan application. The cell phone number is captured on the payment plan application and then entered into our case management system under the party record. This very simple and important process provides our office with all the information required to engage our vendor who sends out the text notifications.

Just-in-time notifications have triggering milestones that were developed in our payment plan notification strategy. By establishing just-in-time notification milestones, our constituents have proven to be more engaged in the payment process, as statistics will prove. We can measure effectiveness of payments made after constituents receive notifications broken out by the milestone. Currently, the milestones in place are as follows:

- **Payment Plan Welcome** – Welcome message after creating a payment plan. This message is sent within an hour after the payment plan is created.

“Thank you for creating a payment plan with the Flagler Clerk's Office for Case Number 2017 TR 000123. You will be receiving courtesy reminders for this plan. You are responsible for your payment regardless of the reminders. To stop payment reminders at any time, reply stop.”

- **Payment Plan Reminder** – This reminder that a payment plan payment is approaching is sent 15 days prior to the payment plan payment due date.

“Hello Tom, this is a courtesy reminder from the Flagler Clerk's Office that you have a payment due on December 16 for Case Number 2017 TR 000123. To pay online now, visit fccpay.us/c:1x2y3c. To stop these reminders, reply stop.”

- **Payment Plan Reminder Tomorrow** – This reminder advises that a payment plan payment is due the following day. This notification is ONLY sent if the payment has not already been made.

“Hello Tom, this is a courtesy reminder from the Flagler Clerk’s Office that you have a payment due tomorrow (December 16) for Case Number 2017 TR 000123. To pay online now, visit fccpay.us/c:1x2y3c. To stop these reminders, reply stop.”

- **Payment Plan Past Due** – This notification is sent advising that a payment is past due after being past due for three days. ONLY one past due notice is sent per payment.

“Hi Tom, your payment plan for Case Number 2017 TR 000123 is now past due. You missed a \$49.67 payment on 12/16/2018. Please pay immediately to avoid collections and possible suspension of your driver’s license. To pay online now, visit fccpay.us/c:1x2y3c. To stop these reminders, reply stop.”

Effectiveness of Notifications

Approximately 50% of the payments that are made after receiving a notification are completed via our vendor’s online payment portal. A majority of the transactions are completed on the same day that notification is received, with some constituents paying within a matter of minutes.

Our office decided to send a welcome notification within the hour after the constituent has created a payment plan with our office so that they know the notifications are coming, instead of getting their first notification after a month. This surprisingly resulted in many online payments being made immediately following this welcome notification.

From our launch in May 2018 to October 2019, we have sent over 7,521 notifications of our four payment plan milestones, resulting in 1,122 payments, which totaled over \$76,000.

The most successful notification is the “Payment Due Tomorrow” notification with an over 80% payment rate after the message was sent.

When looking at defaulted payment plans, which have missed one or more payments by at least two weeks, the percentage of defaults decreased significantly year-over-year. The number of payment plans defaulted in 2017 compared to the number created was at 20.7% in 2017 before implementing notifications, and decreased to 8.7% in 2018, in which payment plan notifications launched.

Defaulted payment plans result in the file being D6 eligible, which means the defendant, is eligible for license suspension, as well as, eligible for collections, which incurs a 40% additional fee.

2017 - Payment Plans

Court Type	Payment Plans Created	Defaulted Plan	Percentage
MM	73	15	20%
CF	14	1	7%
CT	96	22	23%
Totals	183	38	20.7%

2018 - Payment Plans

Court Type	Payment Plans Created	Defaulted Plan	Percentage
MM	176	28	16%
CF	14	1	7%

CT	186	18	10%
Totals	376	33	8.7%

Expanding Notification Services

Future considerations to expanding electronic notifications has lead us to participate in the CCOC and OSCA discussions pertaining to the eNotify project aimed at reducing the rate of Failure to Appear - FTAs. In our office we are planning on a discussion with the Flagler Integrated Court Systems (FICS) Workgroup, which is comprised of our justice partners, to modify first appearance and jail integration processes that will allow us to gain consent and contact information from parties on new Felony and Misdemeanor cases at case initiation. It's important to have our justice partners on board as the flow of Felony and Misdemeanor information originates within their offices.

In addition to FTAs we are planning on utilizing our existing partnership and integration with our payment gateway vendor to send notification for additional court scenarios:

- Traffic School Completion Reminders
- Mediation Fees / Reminders
- Court Event Reminders
- Prior to Collection Reminders
- Driver License Suspensions Reminders
- Evidence release Notices
- Probation Related Fees
- Juvenile Cases Fees Due at age 18
- Foreclosure Fees
- Foreclosure Final Payment Reminders
- Indigent Final Judgement Collections Notices