Pensions Directorate

Pension Credit Enquiries

Handling enquiries regarding existing claims, simple payments enquires and account information. Answering benefit enquiries using the available toolkit. Inappropriate calls to be signposted to other service providers and e-mail handover to DWP for complex enquiries.

Categories	**Values / Info**	**Notes**
PCA (daily and weekly target)	90%	
Forecast Tolerance Target	10%	This is relevant to the void day definition.
Call volumes - inbound	65K average monthly	Based on forecasted calls – there will be seasonal variations
Call volumes - outbound	N/A	
Average Handling Time	270 seconds	
Operational hours	Monday to Friday 8am to 6pm	
Warm hand offs	Nil	Email referral (handover) for complex queries. Cold handover to Change of Circumstances only by permission of Team Leader if caller advises they have tried to get through a number of times. Warm handover to “Hunt Group” in cases of financial difficulty (with TL agreement). Cold handover to Bereavement if customer distressed and has pressed wrong option.
Electronic referrals (handovers to DWP)	No more than 10% of total answered calls	
Quality	Target 90% 4 calls per agent per month to be monitored. Quality report to be produced monthly for joint review	
Training requirement	15 Days	Street to seat - this is defined as “time required to train an agent from no knowledge to delivering to the customers required standard some consolidation may be required”

Handling enquiries regarding existing claims, simple payments enquires and account information

System Access: Legacy (ISCS), CAM, DRS, CIS, Microsoft Outlook

Void Day Definition: On a day when the daily PCA target is not achieved that day will be declared void and excluded from performance where the calls offered on that day exceed the forecast by more than the agreed tolerance and daily PCA is achieved for a minimum of forecast calls plus 10%. Where a day is void then daily PCA performance is disregarded for that day and that day does not count towards the weekly PCA target. Where there are 2 or more void days in a week, only the daily PCA target will apply for the remaining days of the week. The weekly PCA target will not apply for that week.

Pension Credit Enquiries Service Line Description

a. Pension Credit General Enquiries (0800 731 0469 – Customer message (IVR) Option 3, then Customer message Option 1)
b. Calls will be recorded
c. These calls represent the majority of call agents will need to answer. These will be managed by using information and briefings provided by the Authority, and the DWP Intranet, and where necessary, Security protocols, and Legacy systems must be used.
d. If the caller wishes to apply for Pension Credit, but has dialled in on the 0845 number, advise the customer that this is not possible and that they should redial the free phone number on 0800991234
e. The range of calls that agents receive on this service line will be many and varied: The following is a list of call types that are likely to be received but this is not exhaustive.
f. Payment related calls including, non receipt of payments, underpayments, overpayments.
g. Direct payments – In some circumstances DWP will pay Pension Credit or part of pension credit entitlement to a third party directly.
h. Mortgage and housing costs related queries – Callers will sometimes request a form to be issued so their mortgage payments can be verified with their mortgage provider. Callers may also wish to discuss Housing costs.
i. Calls regarding recent correspondence between themselves and DWP, this could be in respect of evidence DWP requires to pay or continue to pay Pension Credit
j. Inappropriate calls – Some calls to this line are made in error and agents will be provided with information to enable them to signpost these callers to the appropriate place.
k. Some callers may use the service to request a particular form, agents will need to direct callers to gov.uk
l. Some callers may wish to report a change in their circumstances, most of these calls will go directly to the appropriate Pensions Centre, but some may be delivered to the Supplier's agents. Agents are not able to accept or process changes of circumstances and must direct the customers to the appropriate route.
m. An electronic referral system will be used by the Supplier to enable calls to be passed to the Pension Centres for a follow up call. These referrals will be made only where the Supplier's agents have been unable to answer the call. The Authority expects that less than 10% of these calls will result in a referral.
n. It is not expected that warm transfers to the pension centres will be an outcome, but in some circumstances of emergency agents can seek to transfer the call, but with agreement of their team leader.

Forecasted Volumes

Pension Credit Enquiries												
18-19	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19
574,900	42700	40500	44900	44800	38300	75000	65200	55600	46300	41400	38600	41600
19-20	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20
537,500	39,800	37,700	41,900	41,800	35,800	70,000	60,800	51,900	43,500	38,900	36,300	39,100
20-21	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21
505,300	37,400	35,400	39,300	39,300	33,600	65,700	57,100	48,700	41,000	36,700	34,200	36,900
21-22	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
477,100	35,300	33,400	37,100	37,000	31,700	62,000	53,900	46,000	38,800	34,700	32,400	34,800
22-23	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23				
318,200	33,400	31,600	35,100	35,000	30,000	58,600	51,000	43,500				

PCE Assumptions

Seasonal peak late January to end of March due to issue of uprating letters
Volumes at this time could increase up to 30%, volumes provided do not reflect this

PC Enquiries					
Split of work days	Monday	Tuesday	Wednesday	Thursday	Friday
Daily Split	28.25%	18.17%	18.00%	18.04%	17.55%
08:00	1.35%	1.03%	0.77%	0.85%	0.90%
08:15	1.60%	1.15%	0.95%	0.88%	1.04%
08:30	1.85%	1.21%	0.96%	1.02%	1.11%
08:45	1.85%	1.31%	1.17%	1.30%	1.21%
09:00	2.96%	2.32%	2.00%	2.15%	2.11%
09:15	3.26%	2.92%	2.33%	2.44%	2.71%
09:30	3.27%	2.86%	2.67%	2.71%	2.88%
09:45	3.36%	3.23%	2.83%	2.75%	2.91%
10:00	3.54%	3.48%	2.95%	2.93%	3.38%
10:15	3.53%	3.40%	3.07%	3.29%	3.12%
10:30	3.64%	3.35%	3.17%	3.38%	3.44%
10:45	3.51%	3.50%	3.17%	3.42%	3.53%
11:00	3.51%	3.49%	3.60%	3.45%	3.68%
11:15	3.51%	3.91%	3.53%	3.82%	3.58%
11:30	3.31%	3.74%	3.58%	3.65%	3.55%
11:45	3.44%	3.57%	3.35%	3.91%	3.54%
12:00	3.31%	3.39%	3.37%	3.29%	3.59%
12:15	3.06%	3.14%	2.99%	3.27%	3.34%
12:30	3.01%	2.83%	2.99%	3.01%	3.18%
12:45	2.53%	2.84%	2.90%	2.79%	2.96%
13:00	2.63%	2.67%	2.99%	2.70%	2.97%
13:15	2.62%	2.68%	2.68%	2.98%	2.73%
13:30	2.51%	2.62%	2.94%	2.83%	3.06%
13:45	2.64%	2.77%	2.88%	2.81%	2.92%
14:00	2.55%	2.78%	3.04%	3.00%	2.96%
14:15	2.77%	3.05%	3.25%	3.20%	2.99%
14:30	2.84%	3.08%	3.33%	3.13%	2.99%
14:45	2.67%	2.82%	3.18%	3.18%	3.10%
15:00	2.54%	2.72%	3.05%	3.01%	2.92%
15:15	2.39%	2.59%	2.97%	2.76%	2.55%
15:30	2.28%	2.57%	2.67%	2.52%	2.60%
15:45	2.21%	2.32%	2.70%	2.52%	2.45%
16:00	2.03%	2.22%	2.50%	2.26%	2.15%
16:15	1.92%	1.95%	2.34%	2.17%	1.98%
16:30	1.76%	1.86%	2.06%	1.85%	1.78%
16:45	1.36%	1.69%	1.65%	1.57%	1.26%
17:00	1.06%	1.24%	1.18%	1.09%	1.08%
17:15	0.81%	0.80%	0.88%	0.96%	0.75%
17:30	0.57%	0.53%	0.75%	0.65%	0.59%
17:45	0.43%	0.38%	0.60%	0.49%	0.39%
	100.00%	100.00%	100.00%	100.00%	100.00%

State Pension Enquiries

Handling enquiries regarding existing claims, simple payments enquires and account information, e-mail handover to DWP for complex enquiries

Categories	**Values / Info**	**Notes**
Percentage Call Answered (daily and weekly target)	90%	
Forecast Tolerance Target	10%	This is relevant to the void day definition.
Call volumes - inbound	100 K average monthly	Based on forecasted calls – there will be seasonal variations
Call volumes - outbound	N/A	
Average Handling Time	190 seconds	
Operational hours	Monday to Friday 8am to 6pm	
Warm hand offs	Nil	Email referral (handover) for complex queries. Cold handover to Change of Circumstances only by permission of Team Leader if caller advises they have tried to get through a number of times. Warm handover to "Hunt Group" in cases of financial difficulty (with TL agreement). Cold handover to Bereavement if customer distressed and has pressed wrong option.
Electronic referrals (handovers to DWP)	Target : No more than 10% of total answered calls on this service line	
Quality	Target 90% 4 calls per agent per month to be monitored. Quality report to be produced monthly for joint review	
Training requirement	15 days	Street to seat - this is defined as "time required to train an agent from no knowledge to delivering to the customers required standard some consolidation may be required"

System Access; Legacy (ISCS),CAM, DRS, CIS, Microsoft Outlook

Void Day Definition; On a day when the daily PCA target is not achieved that day will be declared void and excluded from performance where the calls offered on that day exceed the forecast by more than the agreed tolerance and daily PCA is achieved for a minimum of forecast calls plus 10%. Where a day is void then daily PCA performance is disregarded for that day and that day does not count towards the weekly PCA target. Where there are 2 or more void days in a week, only the daily PCA target will apply for the remaining days of the week. The weekly PCA target will not apply for that week.

State Pension Enquiries Service Line Description

a. State Pension General Enquiries (0800 731 0469– Customer message (IVR) Option 3, then Customer message Option 2)
b. These will be managed by using information and briefings provided by the Authority, and the DWP Intranet, and where necessary, Security protocols, and Legacy systems must be used.
c. Calls will be recorded
d. If the caller wishes to apply for Pension Credit, but has dialled in on the 0345 number, advise the customer that this is not possible and that they should redial the free phone number on 0800 731 0469. The range of calls that agents receive on this service line will be many and varied: The following is a list of call types that are likely to be received but this is not exhaustive.
e. Payment related calls including, non receipt of payments, underpayments, overpayments.
f. Direct payments – In some circumstances DWP will pay State Pension or part of State Pension to a third party directly.
g. Calls regarding recent correspondence between themselves and DWP, this could be in respect of evidence DWP requires to pay or continue to pay State Pension
h. Inappropriate calls – Some calls to this line are made in error and agents will be provided with information to enable them to signpost these callers to the appropriate place.
i. Some callers may use the service to request a particular form, agents should direct callers to gov.uk
j. Some callers may wish to report a change in their circumstances, most of these calls will go directly to the appropriate Pensions Centre, but some may be delivered to the Supplier's agents. Agents are not able to accept or process changes of circumstances and must direct the customers to the appropriate route.
k. An electronic referral system will be used by the Supplier to enable calls to be passed to the Pension Centres for a follow up call. These referrals will be made only where the Supplier's agents have been unable to answer the call. The Authority expects that less than 10% of these calls will result in a referral.
l. It is not expected that warm transfers to the pension centres will be an outcome, but in some circumstances of emergency agents can seek to transfer the call, but with agreement of their team leader.

Calls can be received in respect of the following: Impact on State Pension of going abroad, general eligibility rules, Transition from working age benefits to State Pension, Deferral of State Pension, increases for dependant children, and Annual increases in State Pension, Bereavement, and National Insurance contributions

Forecasted Volumes

State Pension Enquiries												
18-19	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19
1,027,200	78900	76300	82100	86800	66700	112000	86700	88400	85800	92100	82700	88700
19-20	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20
1,016,700	77,900	75,400	81,100	85,700	65,900	110,600	85,600	87,300	85,200	91,600	82,200	88,200
20-21	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21
1,016,200	77,400	74,900	80,600	85,100	65,400	109,900	85,000	86,700	86,200	92,600	83,200	89,200
21-22	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
1,029,600	78,300	75,800	81,500	86,100	66,200	111,200	86,000	87,700	87,600	94,100	84,500	90,600
22-23	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23				
683,500	79,500	77,000	82,800	87,500	67,300	112,900	87,400	89,100				

SPE Assumptions

Seasonal peak late January to end of March due to issue of uprating letters
Volumes at this time could increase up to 30%, volumes provided do not reflect this.

SP Enquiries					
Split of work days	Monday	Tuesday	Wednesday	Thursday	Friday
Daily Split	26.83%	18.65%	18.25%	17.87%	18.40%
08:00	1.28%	1.03%	0.83%	1.00%	0.97%
08:15	1.57%	1.17%	0.95%	1.03%	1.06%
08:30	1.49%	1.24%	1.06%	1.24%	1.17%
08:45	1.59%	1.42%	1.18%	1.31%	1.40%
09:00	2.64%	2.34%	2.06%	2.24%	2.27%
09:15	3.07%	2.89%	2.59%	2.70%	2.50%
09:30	3.33%	3.09%	2.83%	2.94%	2.86%
09:45	3.48%	3.24%	2.86%	2.91%	2.78%
10:00	3.49%	3.33%	3.06%	3.17%	3.19%
10:15	3.41%	3.39%	3.16%	3.24%	3.32%
10:30	3.34%	3.47%	3.12%	3.17%	3.22%
10:45	3.42%	3.30%	3.26%	3.13%	3.48%
11:00	3.51%	3.27%	3.25%	3.15%	3.49%
11:15	3.39%	3.62%	3.34%	3.45%	3.54%
11:30	3.26%	3.44%	3.50%	3.42%	3.38%
11:45	3.32%	3.40%	3.41%	3.47%	3.47%
12:00	2.97%	3.34%	3.35%	3.37%	3.40%
12:15	2.97%	3.08%	3.06%	3.01%	3.10%
12:30	2.78%	2.75%	2.86%	2.75%	2.95%
12:45	2.60%	2.67%	2.68%	2.65%	2.60%
13:00	2.59%	2.50%	2.64%	2.58%	2.62%
13:15	2.50%	2.43%	2.60%	2.48%	2.67%
13:30	2.54%	2.62%	2.78%	2.71%	2.81%
13:45	2.62%	2.64%	2.84%	2.62%	2.95%
14:00	2.66%	2.77%	2.87%	2.87%	2.97%
14:15	2.90%	2.95%	2.94%	2.92%	3.09%
14:30	2.86%	3.08%	3.21%	3.20%	3.21%
14:45	2.72%	3.06%	3.17%	3.27%	3.23%
15:00	2.74%	2.85%	3.09%	2.98%	2.95%
15:15	2.61%	2.88%	2.91%	2.88%	2.88%
15:30	2.53%	2.65%	2.92%	2.78%	2.80%
15:45	2.28%	2.40%	2.74%	2.77%	2.55%
16:00	2.30%	2.35%	2.62%	2.56%	2.36%
16:15	2.19%	2.19%	2.48%	2.40%	2.16%
16:30	2.01%	2.07%	2.23%	2.26%	1.94%
16:45	1.66%	1.69%	1.80%	1.75%	1.44%
17:00	1.18%	1.15%	1.25%	1.22%	1.23%
17:15	1.00%	0.95%	1.00%	1.00%	0.83%
17:30	0.73%	0.81%	0.88%	0.82%	0.68%
17:45	0.48%	0.49%	0.62%	0.56%	0.47%
	100.00%	100.00%	100.00%	100.00%	100.00%

Pension Credit Claims

Agent gathers data and uses appropriate DWP tool to confirm whether customer is likely to qualify for benefit and if so warm transfers through to DWP. Inappropriate calls to be signposted to other service providers.

Categories	**Values / Info**	**Notes**
PCA (daily and weekly target)	90%	
Forecast Tolerance Target	10%	This is relevant to the void day definition.
Call volumes - inbound	38 K average monthly	Based on forecasted calls – there will be seasonal variations
Call volumes - outbound	N/A	
Average Handling Time	360 seconds	
Operational hours	Monday to Friday 8am to 6pm	
Warm hand offs	20%	Standard process to warm transfer calls to other DWP units
Electronic referrals (handovers to DWP)	Target: No more than 10% of total answered calls	
Quality	Target 90% 4 calls per agent per month to be monitored. Quality report to be produced monthly for joint review	
Training requirement	5 Days	Street to seat - this is defined as "time required to train an agent from no knowledge to delivering to the customers required standard some consolidation may be required"

System Access; Legacy, (ISCS), CAM, DRS, CIS, Microsoft Outlook

Void Day Definition; On a day when the daily PCA target is not achieved that day will be declared void and excluded from performance where the calls offered on that day exceed the forecast by more than the agreed tolerance and daily PCA is achieved for a minimum of forecast calls plus 10%. Where a day is void then daily PCA performance is disregarded for that day and that day does not count towards the weekly PCA target. Where there are 2 or more void days in a week, only the daily PCA target will apply for the remaining days of the week. The weekly PCA target will not apply for that week.

Pension Credit Claims Service Line Description

a. On 0800 calls (pension credit application queries), establish the name and NINO of the customer, if NINO not know then ask for Date of Birth. These questions are required to protect the customer's information as required by the data protection act
b. Undertake a Pension credit eligibility calculation using the Intranet calculator
c. If the customer is unlikely to qualify manage the call out in the normal way. This will involve ensuring that the customer understands why they do not qualify, and signposting to Housing benefits or other benefits that may be appropriate.
d. Agent checks DWP systems (Income Support Computer System) in respect of customer to establish that they are not in receipt of pension credit
e. If customer has a partner, Agent checks ISCS in respect of partner to establish that they are not in receipt of pension credit
f. If customer or partner are in receipt of pension credit the agent uses security guidelines to validate customer's identification (to comply with Data Protection Act), agent explains this to the customers and concludes the call in the normal way. If the customer is likely to qualify agent will explain that the call will be transferred to the pension centre for the claim to be taken and processed.
g. If the customer/ partner is not in receipt, transfer the call to the relevant pension centre (explaining to the Centre that it appears that the customer will be entitled to pension credit according to the calculator) and advise the pension centre agent that Security questions have not been asked, and that system has been checked to confirm none receipt of Pension Credit.
h. Customers may contact this service line to check out general eligibility rules and what income and capita might be disregarded for Pension credit purposes, they may also ask questions about how other Social Security benefits are affected by pension credit.
i. Where it is not possible to transfer (i.e. the Centre will not pick up) arrange a call back and advise your Real Time manager of the details of the non-availability of the Pension Centre agent.
j. Where customer request paper application form, follows the procedure already outlined above and warm transfer to the Pension Centre. –If a customer requests a PC1 to make an application for Pension Credit, please advise the customer that this is not normal practice, and that all claims need to be made by telephone. If it is appropriate (where the customer is likely to be entitled to Pension Credit), explain to the customer that you need to transfer them to an agent who will take their claim (this is the normal business as usual process). If the customer insists on a PC1, please explain this is not normal practice and that the customer will need to discuss this with the pension centre agent when transferred.
k. Calls regarding recent correspondence between themselves and DWP, this may be in respect of evidence that has been requested from the customer to support their application.
l. Inappropriate calls – Many calls to this line are made in error and agents will be provided with information to enable them to signpost these callers to the appropriate place.
m. Some callers may wish to report a change in their circumstances, most of these calls will go directly to the appropriate Pensions Centre, but some may be delivered to the Supplier's agents. Agents are not able to accept or process changes of circumstances and must direct the customers to the appropriate route.
n. An electronic referral system will be used by the Supplier to enable calls to be passed to the Pension Centres for a follow up call. These referrals will be made only where the Supplier's agents have been unable to answer the call and where they are relevant to a new claim for PC.
o. The Authority expects that less than 10% of these calls will result in a referral.
p. Calls will be recorded

Forecasted Volumes

Pension Credit Claims												
18-19	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19
420,400	32700	29400	35500	44800	24000	36800	27900	41300	29600	43800	30400	44200
19-20	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20
406,800	29,100	37,900	33,300	41,100	21,600	46,600	25,100	39,800	26,100	39,300	25,900	41,000
20-21	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21
442,600	23,200	24,200	43,500	37,900	33,700	44,100	36,600	38,800	39,400	38,600	42,000	40,600
21-22	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
464,000	36,600	37,500	41,200	37,600	35,300	39,900	36,500	40,500	39,300	38,600	42,100	38,900
22-23	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23				
307,900	38,500	37,600	39,500	39,500	35,400	40,000	36,700	40,700				

PC Claims					
Split of work days	Monday	Tuesday	Wednesday	Thursday	Friday
Daily Split	25.48%	19.23%	18.68%	18.46%	18.15%
08:00	0.76%	0.59%	0.55%	0.52%	0.44%
08:15	1.06%	0.72%	0.66%	0.74%	0.67%
08:30	1.19%	0.89%	0.88%	0.83%	0.85%
08:45	1.40%	1.13%	1.04%	0.95%	0.98%
09:00	1.92%	1.63%	1.34%	1.60%	1.41%
09:15	2.53%	2.13%	1.93%	1.92%	1.94%
09:30	2.73%	2.53%	2.09%	2.34%	2.26%
09:45	2.87%	2.57%	2.47%	2.44%	2.71%
10:00	3.05%	3.13%	2.78%	2.95%	2.85%
10:15	3.21%	3.28%	2.91%	2.99%	3.18%
10:30	3.45%	3.34%	3.01%	3.19%	3.16%
10:45	3.42%	3.48%	3.19%	3.24%	3.50%
11:00	3.40%	3.41%	3.26%	3.35%	3.37%
11:15	3.52%	3.57%	3.44%	3.43%	3.45%
11:30	3.55%	3.39%	3.58%	3.58%	3.57%
11:45	3.53%	3.68%	3.39%	3.66%	3.51%
12:00	3.29%	3.27%	3.44%	3.36%	3.73%
12:15	3.21%	3.25%	3.33%	3.25%	3.30%
12:30	3.15%	2.92%	3.15%	3.11%	3.08%
12:45	2.94%	2.90%	2.87%	2.97%	2.86%
13:00	2.78%	2.88%	2.90%	2.83%	2.84%
13:15	2.76%	2.74%	2.83%	2.76%	2.76%
13:30	2.69%	2.85%	2.97%	2.76%	2.80%
13:45	2.78%	2.84%	2.84%	2.86%	3.03%
14:00	2.91%	2.94%	3.24%	3.03%	2.95%
14:15	2.85%	3.05%	3.24%	3.18%	3.18%
14:30	3.14%	3.29%	3.34%	3.42%	3.36%
14:45	2.94%	2.99%	3.36%	3.32%	3.24%
15:00	2.72%	2.97%	3.24%	3.14%	3.24%
15:15	2.80%	2.84%	3.10%	2.95%	2.99%
15:30	2.63%	2.97%	3.01%	2.88%	2.90%
15:45	2.53%	2.65%	2.78%	2.84%	2.82%
16:00	2.23%	2.27%	2.66%	2.45%	2.42%
16:15	2.24%	2.30%	2.46%	2.63%	2.36%
16:30	1.94%	2.10%	2.19%	2.18%	2.12%
16:45	1.64%	1.97%	1.90%	1.81%	1.87%
17:00	1.42%	1.44%	1.51%	1.45%	1.48%
17:15	1.12%	1.13%	1.20%	1.20%	1.09%
17:30	0.97%	1.05%	1.01%	1.06%	0.95%
17:45	0.77%	0.95%	0.93%	0.86%	0.76%
	100.00%	100.00%	100.00%	100.00%	100.00%

Winter Fuel Enquiry Line (Benefit Recipients)

The Government makes Winter Fuel Payments to most people of Pension age from November onwards each year. A Winter Fuel Payment is an annual payment to help pension age people with the costs of keeping warm in winter. Agents follow agreed process using appropriate IT tools. Inappropriate calls to be signposted to other service providers.

Categories	**Values / Info**	**Notes**
Business Type	Seasonal Benefit enquiry calls	Winter fuel queries from pension benefit recipients
Percentage Call Answered (daily and weekly target)	90%	
Forecast Tolerance Target	10%	This is relevant to the void day definition.
Call volumes - inbound	215, 978 k during the 5 months	Based on forecasted calls – there will be seasonal variations
Call volumes - outbound	0k monthly	No outbound calls required on this service line except in exceptional circumstances_ volumes very low
Work period	4 months	These values relate to a typical 4 month period for this business area – this is seasonal work and runs from October to February
Average Handling Time	233 seconds	Forecasted AHT – This will apply throughout the period of Winter Fuel
Operational hours	Monday to Friday 8am to 6pm	
Call recording	Yes	Required for security and call quality monitoring and complaints handling
Warm hand offs	Nil	Process to warm transfer calls to other DWP units in exceptional circumstances
Electronic referrals target	12% of calls result in a referral being issued to a DWP specialist unit	2011/12 26K e-referrals issued to specialist unit (DWP), and 4.7K issued to Pensions centres
Quality	Target 90% 4 calls per agent per month to be monitored. Quality report to be produced monthly for joint review	
Training requirement	2 days	Street to seat - this is defined as “time required to train an agent from no knowledge to delivering to the customers required standard some consolidation may be required”

System Access; Legacy, (ISCS),Winter fuel referral tool, WFES, CIS

Void Day Definition; On a day when the daily PCA target is not achieved that day will be declared void and excluded from performance where the calls offered on that day exceed the forecast by more than the agreed tolerance and daily PCA is achieved for a minimum of forecast calls plus 10%. Where a day is void then daily PCA performance is disregarded for that day and that day does not count towards the weekly PCA target. Where there are 2 or more void days in a week, only the daily PCA target will apply for the remaining days of the week. The weekly PCA target will not apply for that week.

Pension Age Winter Fuel calls (Benefit Recipients) Service Line Description

a. Operational Hours 8:00 to 18:00 Monday to Friday only for the period October to February
b. Calls will be recorded
c. Training assumption that new staff will require 5 days training including security awareness training
d. This service line will be shared between DWP and the Supplier proportion to be agreed each season
f. Telephone numbers used by DWP are the following existing numbers, 0800 731 0214. 1 additional VDN for each winter season to be supplied by the Supplier to route these calls to.
g. MI for Winter Fuel – requirement to be provided by the Authority, but will include some customer insight capture, hand off MI, and electronic referral MI.
h. DWP to provide script/line to take and WF guidance
i. Referrals back into Pensions operations will normally be done via electronic means using systems, but some warm hand off may be necessary for escalated calls. Guidance will be provided on which calls should be escalated.
j. The range of calls that agents receive on this service line will be many and varied: The following is a list of call types that are likely to be received but this is not exhaustive.
k. Payment related calls including, non receipt of payments, underpayments, overpayments.
l. Calls regarding recent correspondence between themselves and DWP, this could be in respect of evidence DWP requires to pay or continue to pay a Winter Fuel payment
m. Inappropriate calls – Some calls to this line are made in error and agents will be provided with information to enable them to signpost these callers to the appropriate place.
n. Some callers may wish to report a change in their circumstances, most of these calls will go directly to the appropriate Pensions Centre, but some may be delivered to the Supplier's agents. Agents are not able to accept or process changes of circumstances and must direct the customers to the appropriate route.
o. An electronic referral system will be used by the Supplier to enable calls to be passed to the DWP Winter Fuel Specialist Unit or Pension centre for follow up action. These referrals will be made only where the Supplier's agents have been unable to answer the call.
p. It is not expected that warm transfers to the pension centres or specialist unit will be a normal outcome, but in some circumstances of emergency agents can seek to transfer the call, but with agreement of their team leader.
q. The agents will be provided with a DWP "Point & Click" tool on the Authorities desktop which will enable them to answer most general enquiries. However they will be required to use DWP legacy systems and appropriate security rules for some calls.
s. The costs for outbound calls will be paid by DWP on a 'pass-through' basis. Outbound postage will be handled via DWP's own Royal Mail Business Account

Forecasted Volumes

Pension Age Winter Fuel					
18-19	**Oct-18**	**Nov-18**	**Dec-18**	**Jan-19**	**Feb-19**
206,159	9,266	106,658	43,216	34,062	12957
19-20	**Oct-19**	**Nov-19**	**Dec-19**	**Jan-20**	**Feb-20**
215,978	8,894	99,525	60,540	34,062	12957
20-21	**Oct-20**	**Nov-20**	**Dec-20**	**Jan-21**	**Feb-21**
215,978	8,894	99,525	60,540	34,062	12957
21-22	**Oct-21**	**Nov-21**	**Dec-21**	**Jan-22**	**Feb-22**
215,978	8,894	99,525	60,540	34,062	12957
22-23	**Oct-22**	**Nov-22**	**Dec-22**	**Jan-23**	**Feb-23**
215,978	8,894	99,525	60,540	34,062	12957

Winter Fuel					
Split of work days	Monday	Tuesday	Wednesday	Thursday	Friday
Daily Split	26.23%	14.29%	20.62%	20.00%	18.86%
08:00	0.94%	0.57%	0.41%	0.38%	0.45%
08:15	1.07%	0.66%	0.43%	0.46%	0.38%
08:30	1.48%	1.02%	0.65%	0.87%	0.82%
08:45	1.70%	1.37%	0.88%	1.00%	1.16%
09:00	3.27%	2.54%	1.91%	1.90%	2.21%
09:15	3.94%	3.41%	2.39%	2.67%	2.72%
09:30	3.85%	3.57%	2.55%	2.92%	2.96%
09:45	3.94%	3.76%	2.64%	2.85%	3.21%
10:00	3.71%	3.90%	2.95%	3.22%	3.38%
10:15	3.90%	3.81%	3.14%	3.22%	3.54%
10:30	3.74%	3.96%	3.50%	3.42%	3.47%
10:45	3.81%	3.75%	3.24%	3.27%	3.69%
11:00	3.94%	4.05%	3.61%	3.66%	3.88%
11:15	3.56%	4.15%	3.87%	3.63%	4.03%
11:30	3.51%	3.82%	3.69%	3.77%	4.06%
11:45	3.38%	3.71%	3.77%	3.85%	4.06%
12:00	3.20%	3.66%	3.72%	3.55%	3.81%
12:15	2.94%	3.01%	3.57%	3.52%	3.57%
12:30	2.99%	2.89%	3.38%	3.21%	3.33%
12:45	2.67%	2.75%	3.14%	3.22%	3.29%
13:00	2.55%	2.46%	2.89%	3.16%	3.16%
13:15	2.38%	2.60%	3.01%	3.12%	3.06%
13:30	2.72%	2.73%	3.27%	3.07%	2.99%
13:45	2.73%	2.76%	3.28%	3.00%	2.96%
14:00	2.88%	2.82%	3.43%	3.40%	3.24%
14:15	2.84%	3.12%	3.69%	3.38%	3.10%
14:30	2.70%	2.45%	3.16%	3.18%	3.06%
14:45	2.34%	2.78%	3.16%	3.09%	2.82%
15:00	2.52%	2.39%	3.18%	2.97%	2.74%
15:15	2.44%	2.45%	2.93%	2.89%	2.50%
15:30	2.34%	2.43%	2.57%	2.75%	2.52%
15:45	1.96%	2.09%	2.58%	2.43%	2.33%
16:00	1.92%	2.14%	2.21%	2.16%	1.96%
16:15	1.68%	1.74%	2.07%	1.95%	1.73%
16:30	1.47%	1.61%	1.82%	1.50%	1.27%
16:45	1.07%	1.16%	1.30%	1.24%	0.89%
17:00	0.74%	0.70%	0.73%	0.76%	0.62%
17:15	0.53%	0.59%	0.63%	0.66%	0.50%
17:30	0.35%	0.36%	0.40%	0.36%	0.30%
17:45	0.31%	0.27%	0.25%	0.35%	0.21%
	100.00%	100.00%	100.00%	100.00%	100.00%

Working Age Directorate

Jobseekers Allowance (On Line) (JSAOL)

Confirmation SMS of appointment some Outbound calls to book Work Focused interview with appropriate jobcentre if information missing from online application

Categories	Values / Info	Notes
Business Type		Job Seekers Allowance Online
Service level	90% of cases processed within 24 hours of receipt	This is a weekly Target
Forecast Tolerance Target	10%	This is relevant to the void day definition.
Case volumes	40 K average monthly	Based on forecasted claims – there will be seasonal variations and it is DWP's intention to increase the use of online services going forward
Call volumes - outbound	Approximately 20% of claims	
Average Handling Time	355 seconds	
Operational hours	Monday to Sunday	Monday – Thursday 07:00 – 21:00 & Friday 0700-20:15 – Saturday & Sunday – 08:00 – 17:00 Most Bank Holidays will also be included.
Warm hand offs	Nil	No process to warm transfer calls to other DWP units
Quality	Target 90% 4 claims per agent per month to be monitored. Quality report to be produced monthly for joint review	
Training requirement	10 days	Street to seat - this is defined as "time required to train an agent from no knowledge to delivering to the customers required standard some consolidation may be required"

System Access; CIS, CMS, LMS, FIND, Intranet, Microsoft Outlook, CBS, Reach

Void day definition; On a day when the daily PCA target is not achieved that day will be declared void and excluded from performance where the calls offered on that day exceed the forecast by more than the agreed tolerance and daily PCA is achieved for a minimum of forecast calls plus 10%. Where a day is void then daily PCA performance is disregarded for that day and that day does not count towards the weekly PCA target. Where there are 2 or more void days in a week, only the daily PCA target will apply for the remaining days of the week. The weekly PCA target will not apply for that week.

JSAOL Service Line Description

This work is based on a web based application service that is available to Job seekers 24 hours, 7 days per week. Due to DWP systems availability the supplier will be required to operate the service as described in the attached;

a. JSA Online (JSA OL): This work process involves customers making a claim to Jobseekers Allowance via the internet. The supplier's agent will receive work as a task in the Call Booking System (CBS – a DWP system which will be provided by DWP to the Supplier through the DWP desktop). The supplier will have control of the distribution of these tasks through the software, and will be expected to manage tasks and agent efficiency to enable service levels to be achieved.

b. The Supplier is required to manage the diary booking system which will include allocating claims to appointments.

c. Currently approximately 80% of claims simply require an Advisor appointment and a text message via a licences software tool advising them of the date/time to attend. The Supplier's agent will undertake this process.

d. A maximum of 20% of claims require an outbound call to advise the claimant of the date/time and potentially further information gathering to complete the claim. The Supplier's agent will undertake this process.

e. The supplier will be provided with additional low level processes through the learning and development products; these will cover how agents will deal with the following callers:

    I. Potentially violent
    II. Rapid re-claimers
    III. Customer from Northern Ireland
    IV. Sensitive records access
    V. Exception cases
    VI. Full gather requirements

f. For the digital channel the operating hours are: Monday -Thursday 0700-2100, Friday 0700 – 2015, Saturday & Sunday 0800 – 1700. There may be a requirement to operate on some Bank Holidays.

g. Core Requirements for Delivery of JSA OL Process is as follows.

h. 100% of Outbound calls to be recorded.

i. Ideally every claim will be a text message however the following customers must receive a telephone call:
    I. Claims where a mobile phone number has not been provided
    II. Claims where the address supplied does not match that held on the Customer Information System (CIS)

j. Claims where there is a Working Tax Credit (WTC) interest will be dealt with using a referral tool to HMRC.

k. Agents will book the first available New Jobseeker Interview (NJI), allowing at least 3 hours between sending the text and the appointment time. Book an appointment for a time when they are able to attend (taking into account response provided to this question in the online claim) and make a note of any reasons given for claimant's limited availability in LMS (Labour Market Systems) conversations.

l. Update LMS and CMS with the following:

m. IDOC (Initial date of claim);

n. Date, time and location of NJI; and

o. JSA On Line Claim. SMS text content

p. Complete and send the SMS text template.

q. If the customer cannot be contacted by telephone and an answer-phone or voicemail service is available a message must be left to state that a second call back will be attempted within a specified time.

r. The second call back must be attempted at least 1 hour after the first call.

s. If the second call is unsuccessful, a message should be left tasking the customer to call the appropriate number to continue their claim. If it is not possible to leave a message the agent must issue a failed call back letter, having made 2 call back attempts.

t. If the customer wishes to change their appointment they should be signposted to contact the Jobcentre central number 0845 6043719 and select customer message Option 7.

u. Service Level Agreement

    I. Texts and outbound calls in response to a JSA on line application can only be made/issued during the following periods (please note however the Authority's position on delaying texts)
    II. Monday to Friday - 07:00 to 21:00
    III. Saturday and Sunday - 09:00 to 17:00
    IV. An appointment must be issued within 24 hours from the point at which the customer submits their claim.

    V. Due to the functionality of the texting service, an agent can delay the issue of the text by scheduling the text to be issued at an advanced time. The delay period for the text to be received is included within the 24 hour service level.

v. The Supplier is required to ensure that all texts meet the required quality standard by adhering to templates provided by the Authority and only changing agreed information.

w. Management Information- MI reports to be agreed prior to go live.
    I. As a minimum MI to support the reporting of the Service level agreement on a daily, weekly, and monthly basis.
    II. A quality report to cover outbound customer interaction (monthly)
    III. A quality report to cover texting accuracy (weekly/monthly)
    IV. MI to be made available through the Supplier's reporting system

x. The costs for outbound calls will be paid by DWP on a 'pass-through' basis. Outbound postage will be handled via DWP's own Royal Mail Business Account.

JSA On Line Forecasted Volumes												
18-19	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19
513,900	58600	61900	64500	53200	27800	35800	37000	35500	32400	33100	35400	38700
19-20	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20
435,600	34,900	38,100	40,300	37,400	27,300	37,700	37,500	39,400	32,900	34,900	34,900	40,300
20-21	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21
448,100	33,700	40,500	39,600	39,700	29,700	35,200	37,600	41,600	33,900	33,700	41,500	41,400
21-22	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
467,200	37,900	43,600	41,700	43,800	32,300	34,900	40,000	42,300	34,100	33,500	40,900	42,200
22-23	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23				
316,000	38,500	43,600	40,900	43,700	32,700	35,600	39,600	41,400				
Intra Month % split	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	13.6%	10.3%	8.9%	8.0%	7.7%	8.0%	7.7%	7.9%	7.9%	7.3%	7.1%	5.5%

JSAOL - Assumptions

1. In January, calls generally rise following the Festive break
2. UC ramp up means JSAOL volumes are steadily reducing
3. Volumes rise the first couple of weeks of September due to Child Benefit ending.
4. Any telephony issues with JSANC or Web Portal could make JSAOL volumes rise/fall
5. Changes to JSA legislation will have an effect on volumes
6. Bank Holiday weeks

Intraday Intra-week split	JSA Online intradaily						
Split of work on days	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
	3.22%	6.93%	23.45%	19.62%	17.63%	15.92%	13.23%
Intra-day split							
24.00-1.00	3.76%	0.00%	0.84%	0.87%	1.28%	1.16%	0.94%
1.00-2.00	1.56%	23.42%	0.37%	0.54%	0.61%	0.51%	0.55%
2.00-3.00	1.45%	0.39%	0.28%	0.31%	0.34%	0.36%	0.46%
3.00-4.00	0.97%	0.24%	0.19%	0.33%	0.21%	0.26%	0.24%
4.00-5.00	0.91%	0.28%	0.05%	0.18%	0.14%	0.08%	0.20%
5.00-6.00	0.64%	0.18%	0.15%	0.19%	0.17%	0.30%	0.19%
7.00-8.00	2.79%	0.71%	0.87%	1.00%	1.27%	1.30%	1.36%
8.00-9.00	4.25%	1.50%	2.53%	2.61%	2.60%	3.64%	3.53%
9.00-10.00	6.45%	2.34%	6.00%	5.68%	5.37%	6.23%	7.18%
10.00-11.00	10.59%	3.47%	9.39%	9.07%	9.30%	9.20%	9.72%
11.00-12.00	11.34%	4.10%	11.06%	10.18%	10.49%	10.23%	11.99%
12.00-13.00	12.41%	4.73%	10.93%	10.19%	9.95%	9.70%	11.00%
13.00-14.00	11.88%	4.83%	10.23%	10.03%	10.86%	10.18%	10.38%
14.00-15.00	9.84%	5.17%	9.84%	9.90%	10.20%	9.99%	10.74%
15.00-16.00	10.70%	4.41%	8.98%	9.00%	9.09%	8.33%	9.10%
16.00-17.00	9.10%	5.09%	7.52%	6.57%	6.80%	6.99%	7.02%
17.00-18.00	0.00%	4.70%	4.43%	4.71%	4.69%	4.66%	4.69%
18.00-19.00	0.00%	8.17%	3.40%	3.64%	3.72%	3.36%	3.22%
19.00-20.00	0.00%	6.14%	3.52%	3.14%	3.35%	3.35%	2.49%
20.00-21.00	0.00%	6.28%	0.00%	3.49%	0.00%	0.00%	1.05%
21.00-22.00	0.00%	5.51%	4.88%	3.00%	5.75%	3.37%	0.00%
22.00-23.00	0.00%	4.88%	2.91%	3.91%	2.10%	4.68%	2.32%
23.00-24.00	0.00%	3.20%	1.32%	1.03%	1.43%	1.67%	0.92%

Jobseekers Allowance (JSA) New Claims

JSA New Claims is an inbound free phone telephony line for customers wishing to use the telephony channel to make a new JSA benefit claim, Details are gathered and claim sent electronically to DWP

Categories	Values / Info	Notes
Business Type	New claims service line	
PCA (weekly and daily target)	90%	
Forecast Tolerance Target	10%	This is relevant to the void day definition.
Call volumes - inbound	Average 35k monthly	
Call volumes - outbound	Minimal (customer requested call backs)	
Average Handling Time	750 seconds	
Operational hours	Monday to Friday 8am to 6pm	
Warm hand offs	Minimal to other DWP service lines, for example - If possible entitlement to ESA is identified.	
Quality	Target 90% 2 calls per agent per month to be monitored. Quality report to be produced monthly for joint review	
Training requirement	10 days (5 days DWP/supplier induction/soft skills training + 5 days technical training)	Street to seat - this is defined as “time required to train an agent from no knowledge to delivering to the customers required standard some consolidation may be required”

System Access; CIS, CMS, LMS, FIND, Intranet, Microsoft Outlook

Void Day Definition; On a day when the daily PCA target is not achieved that day will be declared void and excluded from performance where the calls offered on that day exceed the forecast by more than the agreed tolerance and daily PCA is achieved for a minimum of forecast calls plus 10%. Where a day is void then daily PCA performance is disregarded for that day and that day does not count towards the weekly PCA target. Where there are 2 or more void days in a week, only the daily PCA target will apply for the remaining days of the week. The weekly PCA target will not apply for that week.

Jobseekers Allowance New Claims Service Line Description

a. The customer dials 0800 055 6688 and selects the JSA new claims option. The customer will receive signposting to online services via messaging and only if they choose not to follow this signposting will they be delivered to the agent. The agent will receive the call and take the customer through the fully scripted claim process via DWP systems provided by the Authority via the DOI desktop.
b. Agents will ensure the claimant understands the services offered and the requirements for claiming a Jobcentre Plus benefit. Agents will assess UC eligibility and advise accordingly.
c. The agents will signpost claimants to the online service. Where claimants do not have access to their own computer, they will be directed to claim via Third Party Providers or an appointment will be booked for them to use an Internet Access Device in the Jobcentre.
d. Only JSA claimants who are either not eligible to claim online or are vulnerable will have their claim taken by the supplier agent via DWP systems. Agents will follow the on screen scripts to gather information, e.g. partner, bank, previous employment information to complete the application to benefit. The system will use the information gathered to determine which benefits may be appropriate. The agent will then book the customer a Work Focussed Interview (WFI) at a local Jobcentre, allowing at least 3 hours between the call and the appointment time. Agent must ensure they book the next available appointment in all but exceptional cases.
e. Issue SMS message to claimant to confirm appointment details.
f. If a mini break has been agreed, or a call back is required the agent will take all relevant information to call the customer back, and after security clearance the agent will complete the application.
g. There is occasionally a requirement to send out post – for example in some instances where a secondary benefit has been identified or where a clerical claim pack is required such as for wholly retrospective claims. Also if a caller insists on making a clerical claim, and cannot be persuaded otherwise, a claim pack would be sent.
h. The costs for outbound calls will be paid by DWP on a ‘pass-through’ basis. Outbound postage will be handled via DWP’s own Royal Mail Business Account.

Forecasted Volumes

JSA New Claims Volumes												
18-19	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19
390,391	40873	34924	40220	39987	26086	31300	29500	29300	27000	29200	29400	32600
19-20	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20
363,800	28,300	31,600	35,200	31,600	23,500	33,100	29,900	31,600	28,100	28,100	28,600	34,200
20-21	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21
367,200	27,900	33,200	33,100	33,300	24,600	30,100	30,900	33,200	27,100	27,900	32,800	33,100
21-22	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
412,600	29,500	34,300	32,300	35,900	25,300	30,000	31,200	34,100	37,500	36,000	40,800	45,700
22-23	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23				
324,000	39,700	39,400	36,000	43,600	36,700	49,200	38,300	41,100				
Intra monthly % splits	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	9.9%	9.5%	8.9%	8.4%	8.3%	8.8%	8.3%	8.0%	7.9%	7.3%	8.0%	6.8%

JSA NC - Assumptions

1 In January, calls generally rise following the Festive break
2 UC ramp up means JSA NC volumes are steadily reducing
3 Volumes rise the first couple of weeks of September due to Child Benefit ending.
4 Any telephony/system issues with JSANC or Web Portal could make JSANC volumes rise/fall
5 Changes to JSA legislation will have an effect on volumes
6 Bank Holiday weeks

Intraday Intra-week split	JSA NC NC Intradaily				
Split of work on days	Monday	Tuesday	Wednesday	Thursday	Friday
	25.05%	20.31%	18.92%	18.53%	17.19%
Intra-day split					
08:00	0.49%	0.37%	0.33%	0.39%	0.44%
08:15	1.15%	0.78%	0.76%	0.92%	0.71%
08:30	1.25%	0.99%	0.71%	0.81%	0.75%
08:45	1.45%	1.21%	0.96%	0.91%	1.03%
09:00	1.76%	1.73%	1.19%	1.53%	1.37%
09:15	2.20%	1.86%	1.57%	1.75%	1.99%
09:30	2.46%	2.39%	1.95%	1.95%	1.99%
09:45	2.24%	2.31%	1.92%	2.39%	2.25%
10:00	2.18%	2.34%	2.31%	2.43%	2.65%
10:15	2.48%	2.12%	2.61%	2.74%	3.13%
10:30	2.28%	2.07%	2.59%	2.78%	2.89%
10:45	2.48%	2.48%	2.95%	2.78%	3.13%
11:00	2.89%	2.90%	2.89%	2.96%	3.14%
11:15	3.30%	3.06%	3.32%	3.41%	3.24%
11:30	3.29%	3.35%	3.24%	3.29%	3.36%
11:45	3.34%	3.23%	3.43%	3.32%	3.36%
12:00	3.55%	3.57%	3.50%	3.55%	3.19%
12:15	3.46%	3.59%	3.17%	3.27%	3.41%
12:30	3.37%	3.37%	3.34%	3.54%	3.43%
12:45	3.35%	3.33%	3.13%	3.06%	3.15%
13:00	3.08%	3.65%	3.19%	3.29%	3.11%
13:15	3.31%	3.22%	3.10%	3.05%	2.99%
13:30	2.99%	3.32%	3.20%	3.39%	3.00%
13:45	3.39%	3.39%	2.98%	3.19%	3.14%
14:00	3.24%	3.20%	3.30%	3.14%	3.46%
14:15	3.00%	2.98%	3.41%	3.02%	3.00%
14:30	2.94%	3.02%	3.59%	3.15%	3.10%
14:45	3.03%	2.73%	3.58%	3.29%	3.22%
15:00	3.20%	3.24%	3.35%	3.12%	3.05%
15:15	2.98%	3.32%	3.21%	2.79%	3.19%
15:30	2.64%	2.74%	2.84%	2.92%	2.93%
15:45	2.67%	2.59%	2.90%	2.99%	2.91%
16:00	2.73%	2.90%	3.06%	2.77%	2.83%
16:15	2.44%	2.67%	2.52%	2.47%	2.26%
16:30	2.29%	2.44%	2.23%	2.58%	2.63%
16:45	1.97%	2.05%	1.97%	1.91%	1.85%
17:00	1.73%	2.00%	2.14%	1.96%	1.78%
17:15	1.24%	1.39%	1.34%	1.19%	1.15%
17:30	1.22%	1.29%	1.24%	1.20%	1.13%
17:45	0.93%	0.84%	0.97%	0.82%	0.70%