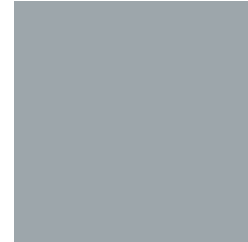




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# NSLSC On-Line Services

Digital Service Delivery Improvements  
- Progress Update

Service Advisory Council  
March 24th 2015

# Agenda

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- NSLSC On-Line Services
  - Digital Service Delivery Improvements implemented in 2014
  - Preliminary Observations
  - Key Statistics
- Discussion

A man in a dark suit and tie is walking from left to right in the foreground. He is carrying a light-colored jacket or bag over his shoulder. The background is a blurred crowd of people in an urban setting. The entire image is overlaid with a semi-transparent red filter.

# **NSLSC ON-LINE SERVICES**

Digital Service Delivery Improvements implemented in 2014

# On-line Service Delivery Improvements Implemented in 2014

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- Provided secure **Online Mailbox** to registered users of the NSLSC On-Line Services website (February 2014)
- Implemented **T4A Tax Slips** online to Canada Student Grants recipients (February 2014)
- Issued **Funding Confirmation** e-communication messages to Loan and Grant recipients (August 2014)
- Implemented **End of Study Date Update** e-communication messages to borrowers where an update to their PSED record occurred (August 2014)
- Issued proactive **Period of Study End Date reminder** e-communications – one month prior to the study period end date (December 2014)
- Implemented **Income Tax Receipt** (for interest paid on loans) & **Annual Loan Statement** e-documents (December 2014)
- Implemented e-communications to borrowers applying for RAP via the NSLSC Online Services channel, for **Approval / Reject / Decline / Application Expiry** during the RAP Adjudication process (December 2014)


# NSLSC On-Line Services – Digital Communications Model

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- Emails triggered to borrowers to access the secure online mailbox for digital communication
- **‘Action Required’** email - sent to borrowers without an active NSLSC online account
- **‘Important Update’** notification emails - sent to borrowers with an active online account regarding new notifications transmitted to their secure online mailbox
- Transmitted **2.2+MM emails to borrowers** since August 2014

# NSLSC On-Line Services – Digital Communications

From: NSLSC Information Service. Sent: Thu 5/22/2014 6:02 PM  
To: Wendel Smith  
Cc:  
Subject: Action Required: Check your Mailbox

 Government of Canada / Gouvernement du Canada

**National Student Loans Service Centre (NSLSC)**

 **Action Required:**  
Register to access your online Mailbox 

Hello,

You've got important mail waiting for you in your secure online mailbox, and we noticed that you haven't registered for online services yet.

Registering for online services with the National Student Loans Service Centre (NSLSC) is an easy way to keep track of your student loan/grant. You can quickly check the status of your account online, anytime. You'll also receive email alerts letting you know that 'you've got mail' with important information like your funding details and actions you have to take, all on our secure website.

**Action Required**

[Register today](#) to access the mail in your secure online mailbox.

**To register online, you will be asked to provide:**

- Your student loan number: <loan number>
- Your student grant registration number: <certificate number>
- Your date of birth
- Your Social Insurance Number

Once you're registered, you can visit the secure site anytime to check your mail, review the status of your account, or view and change your contact information.


Regards,  
*The Team at the National Student Loans Service Centre*

This communication is intended for the use of the recipient to whom it is addressed, and may contain confidential, personal and/or privileged information. Please contact us immediately if you are not the intended recipient of this communication, and do not copy, distribute, or take action relying on it. A communication received in error, or subsequent reply, should be deleted or destroyed. Do not reply to this e-mail as a response will not be sent. For your security and privacy, specific personal or loan related inquiries will not be responded to by email.


# NSLSC On-Line Services – Digital Communications

From: NSLSC Information Service  
To: Wendel Smith  
Cc:  
Subject: Important Update: Check Your Mailbox

Sent: Thu 5/22/2014 6:02 PM

 Government of Canada / Gouvernement du Canada

## National Student Loans Service Centre (NSLSC)



Hello «Wendel»


There's new mail in your online Mailbox to review.

Please sign on to the secure area of the National Student Loans Service Centre (NSLSC) website to access your online Mailbox, «[Where you can review the details about your recent funding](#)».

Remember, you can visit the secure site anytime to check your mail, review the status of your account, or view and change your contact information.

Regards,

*The Team at the National Student Loans Service Centre*

 You've got mail

[Sign On](#) to see the new mail in your secure online Mailbox

This communication is intended for the use of the recipient to whom it is addressed, and may contain confidential, personal and/or privileged information. Please contact us immediately if you are not the intended recipient of this communication, and do not copy, distribute, or take action relying on it. A communication received in error, or subsequent reply, should be deleted or destroyed. Do not reply to this e-mail as a response will not be sent. For your security and privacy, specific personal or loan related inquiries will not be responded to by email.



# NSLSC On-Line Services – Secure Online Mailbox

Government of Canada / Gouvernement du Canada | Canada.gc.ca | Services | Departments | Français

## National Student Loans Service Centre (NSLSC)

Canada

Home Account Information Repayment Options My Profile Confirm Your Enrolment Mailbox Help

Home > Mailbox

Hi, GODIGITAL606 RELEASE606 | [Sign Out](#)

### Mailbox

Planning a move? New email Address?  
[Click here](#) to 'Update your Personal Information' so we can keep you informed

#### Mailbox Folders

- [In School \(5\)](#)
- [In Repayment](#)
- [Tax Documents \(6\)](#)

[Return To Home Page](#)

#### Mail

Date	Priority	Subject
July 31, 2014	Info	Info - Updated End of Study Date
July 18, 2014	Info	Info - Funding Confirmed
July 16, 2014	Info	Info - Funding Confirmed
July 14, 2014	Info	Info - Funding Confirmed
July 11, 2014	Info	Info - Funding Confirmed
July 9, 2014	Info	Info - Funding Confirmed
June 30, 2014	Info	Info - Updated End of Study Date
May 31, 2014	Info	Info - Updated End of Study Date
April 30, 2014	Info	Info - Updated End of Study Date
January 13, 2014	Info	Info - Statement of Pension, Retirement, Annuity and Other Income

Showing 1 to 10 of 16 entries | Pages: 1 2 < Previous Next >

#### Important Reminders

- You are approaching your Period of Study End Date of October 31, 2014. If you are returning to school in the future, please send us a new Certificate of Eligibility or Confirmation of Enrolment document to update your file when you return to school

Showing 1 to 1 of 1 entries | Pages: 1 < Previous Next >

Date Modified: 2014-08-24

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New banner message promoting importance of keeping contact information current

Mailbox Folders based on communication type

Main mailbox view with items listed chronologically

Message subject categorized as either "Informational" or "Action Required"



# NSLSC On-Line Services – Example of an Incomplete RAP application e-communication to a borrower

The screenshot shows the National Student Loans Service Centre (NSLSC) website. At the top, there is a navigation bar with the Canadian flag, the text "Government of Canada / Gouvernement du Canada", and the URL "Canada.gc.ca | Services | Departments | Français". Below this is the NSLSC logo and the "Canada" logo. A secondary navigation bar includes links for "Home", "Account Information", "Repayment Options", "My Profile", "Confirm Your Enrolment", "Mailbox", and "Help".

The main content area is titled "Your RAP Application is Incomplete" and includes a breadcrumb trail: "Home > Mailbox > In Repayment > Your RAP Application is Incomplete". On the right side of this header, it says "Hi, AZFREJ NGMAIL | Sign Out".

On the left, there is a "Mailbox Folders" sidebar with links for "In School", "In Repayment", and "Tax Documents (1)".

The main body of the email contains the following text:

January 14, 2014

Thank you for your application for the Repayment Assistance Plan (RAP). Unfortunately, the information provided was incomplete. In order for your application to be processed before it expires, please review the details below and provide all missing and/or incomplete information.

**[Reject 'B1-non-POI' - This heading is not displayed on actual mail - Not Applicable for E-RAP]**  
No income details or insufficient income details were provided on the Repayment Assistance application. Please complete and return the "Income Attestation" form enclosed in order to be assessed for Repayment Assistance.

**[Reject 'B1+B3 non-POI' - This heading is not displayed on actual mail]**  
We are missing information regarding your gross family income (before taxes and other deductions) for the month of: **[Month!] [yyyy!]**

**[Reject 'D1-POI' - This heading is not displayed on actual mail]**  
We need proof of your total gross family income:  
We need proof of your gross income for the month of: **[Month!] [yyyy!]**  
We need proof of your spouse's/partner's gross income for the month of: **[Month!] [yyyy!]**  
Please send us proof of your gross income (along with proof of your spouse or partner's income if applicable) for the month stated above so that we can process your application.

**[Reject 'D3' - This heading is not displayed on actual mail]**  
Your application indicated that you currently do not have any income. Please provide a personal statement which explains how you are living without income so that we can process your application.

**[Reject 'D4' - This heading is not displayed on actual mail]**  
The information we received states that you and/or your spouse/partner are self-employed.

**[Reject 'D-all' - This heading is not displayed on actual mail]**  
We had asked you to provide us with further information for the month stated above. We have only received some of the information and need to receive the rest. The following types documents are acceptable as proof of income:

- Copies of pay stubs showing your total gross monthly family income (before taxes and other deductions). Please note: if you do not have all of your pay stubs for the months indicated, please obtain a letter from your employer detailing your gross income, broken down by month;
- Copies of employment insurance and social assistance stubs (or a letter from a case worker stating gross income); and  
If you are self-employed, a monthly business bank statement or letter signed by your financial institution or letter showing revenue and expense signed by an accountant.
- If you have reported \$0 gross monthly income, we require a personal statement from you explaining how you are living without income. Reasons may include, but are not limited to:
  - o Supported by parent(s)
  - o Supported by other family member
  - o Supported by a friend
  - o Using personal savings

Please be advised that Employment Insurance Benefits and other government income assistance programs are considered as income and must be reported for the purpose of assessing your Repayment Assistance application.

Important: We must receive copies of all income stubs/slips for all pay dates received during the month indicated.

If you are unsure about what information is still missing, please contact us if at 1 888 815-4514.

A man in a dark suit and tie is walking from left to right in the foreground. He is carrying a light-colored jacket over his shoulder. The background shows a blurred crowd of people in an urban setting. The entire image is overlaid with a semi-transparent red filter.

# **NSLSC ON-LINE SERVICES**

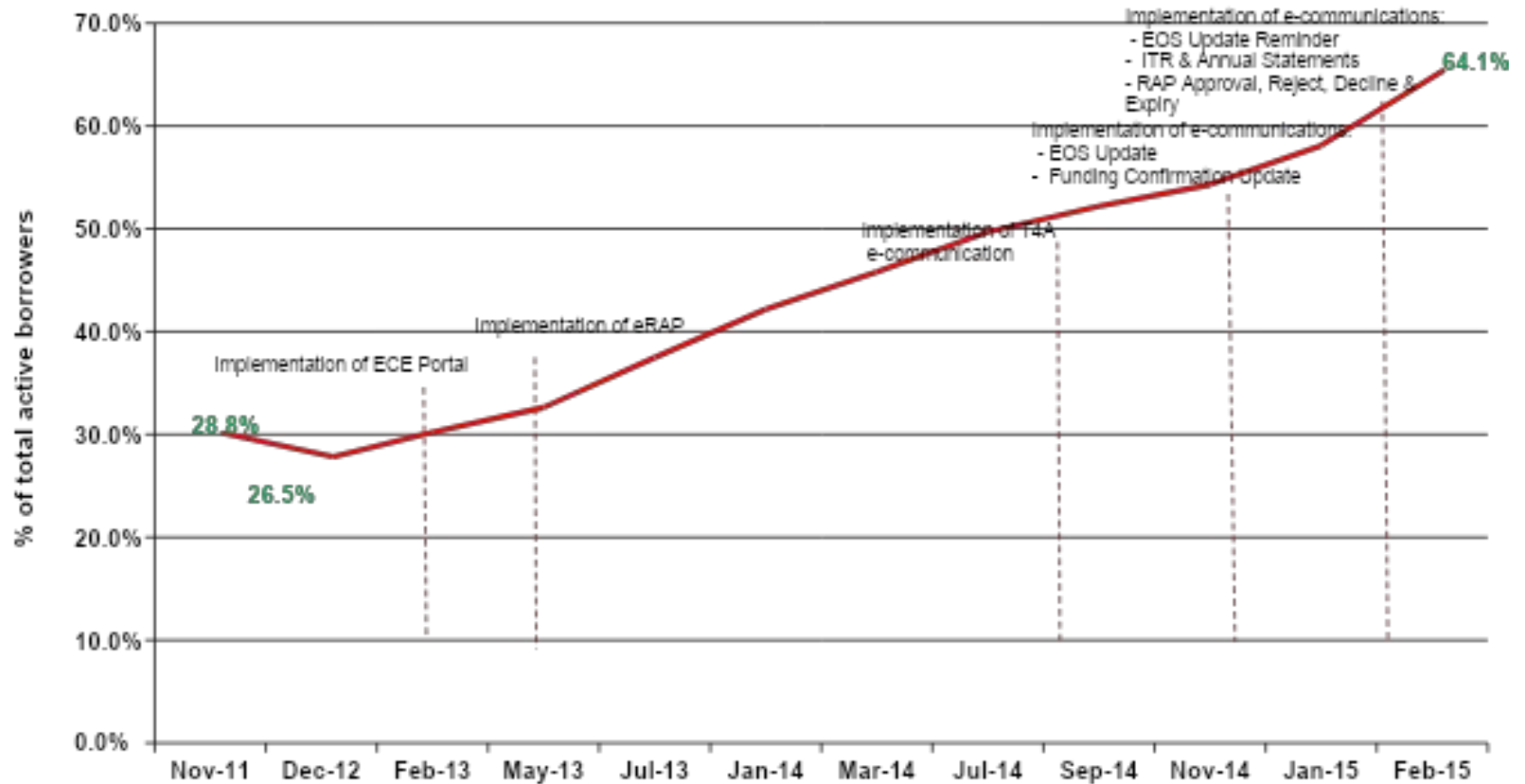
## **Key Statistics**

# NSLSC On-Line Services – Email Statistics

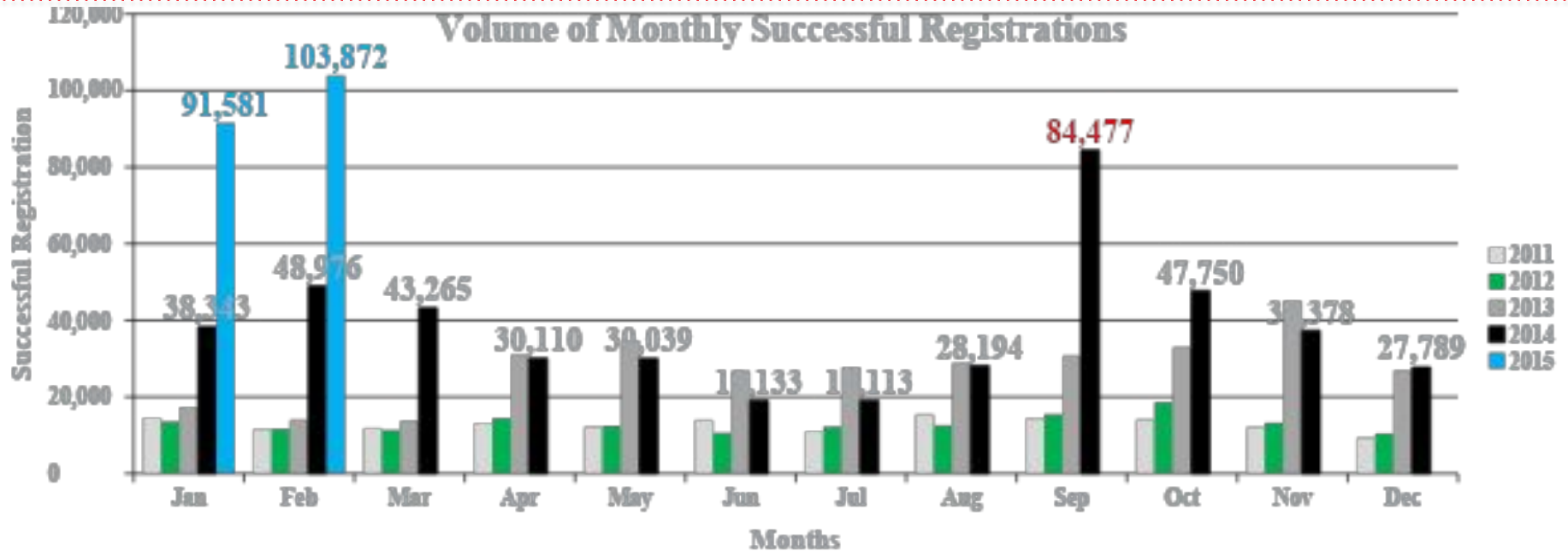
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- ~ 90% of borrowers have an email address with the NSLSC
- ~ 97% of the emails are successfully delivered
- ~ 66% of the borrower population open emails transmitted from NSLSC
- ~ 33% of the borrowers click links within the email

# NSLSC On-Line Services – Active Borrower Web Accounts



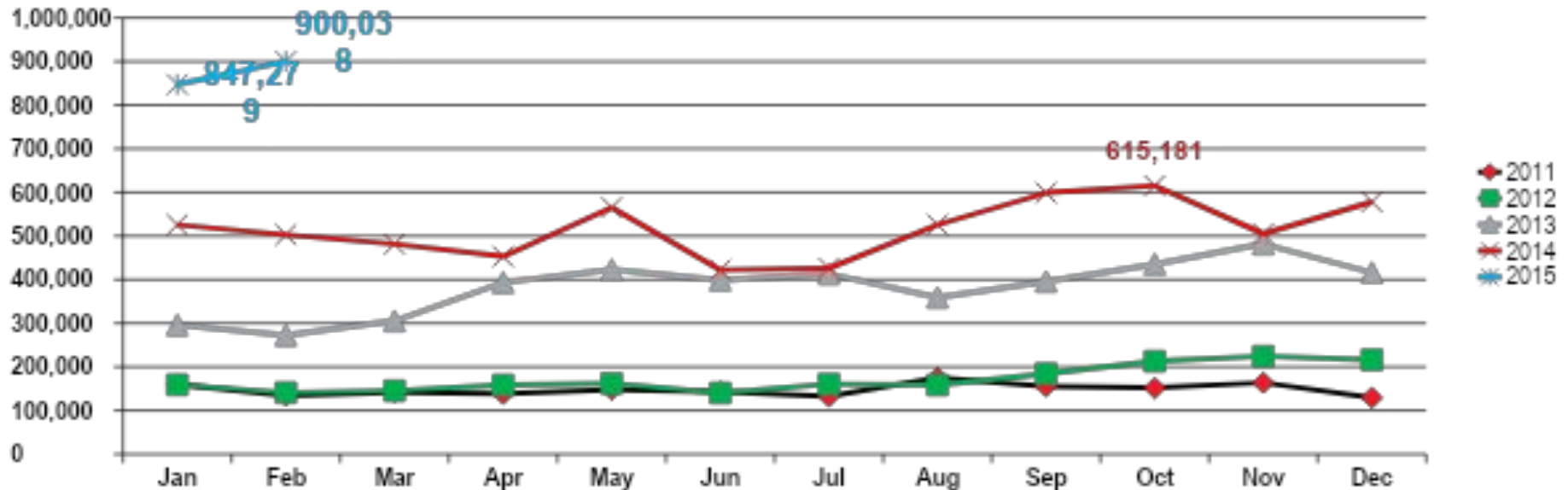
# NSLSC On-Line Services – YoY Comparison of On-Line Registrations (monthly view)



- Significant increases in the number of borrowers that have registered for an account since the August 2014 launch of GO Digital.
- On September 5th 2014 a new milestone was achieved when **11,605** borrowers registered for a secure online NSLSC account in one day. This represents a four-fold increase over the previous daily high recorded in February 2014.
- Average daily registrations in 2014 prior to the launch was 1,050 borrowers. For the period from August 25<sup>th</sup> to February 28<sup>th</sup>, 2015, the average number of daily registrations has increased to **2,166**, representing **more than a 100% increase**.

# NSLSC On-Line Services – Successful Login Statistics

## Volume of Monthly Successful Login's



- On February 10<sup>th</sup> 2015 a new milestone was achieved for the highest volume day when **47,924** borrowers logged into their online account. The previous daily high was recorded on May 1<sup>st</sup> 2014 when 29,487 of borrowers logged into their account. This represents a **increase of 62%**.



A man in a dark suit and tie is walking from left to right in the foreground, carrying a light-colored bag over his shoulder. He is in a crowd of people, some of whom are blurred in the background. The entire image is overlaid with a semi-transparent red color.

# **NSLSC ON-LINE SERVICES**

Discussion and Questions



