



# Data Driven Decisions for Improving Revenue Collection Performance

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MAY 4-7, 2024  
ATLANTA, GA

## Overview

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- 03** PTC AET Program – What PTC is doing, business shift
- 07** Revenue collection performance - why the need for data driven action
- 09** How PTC has organized the response teams around data
- 10** Example initiatives to drive the data
- 15** Communicating the data results to show progress
- 17** What's next



# All Electronic Tolling Open Road Tolling

On-board units  
or transponders



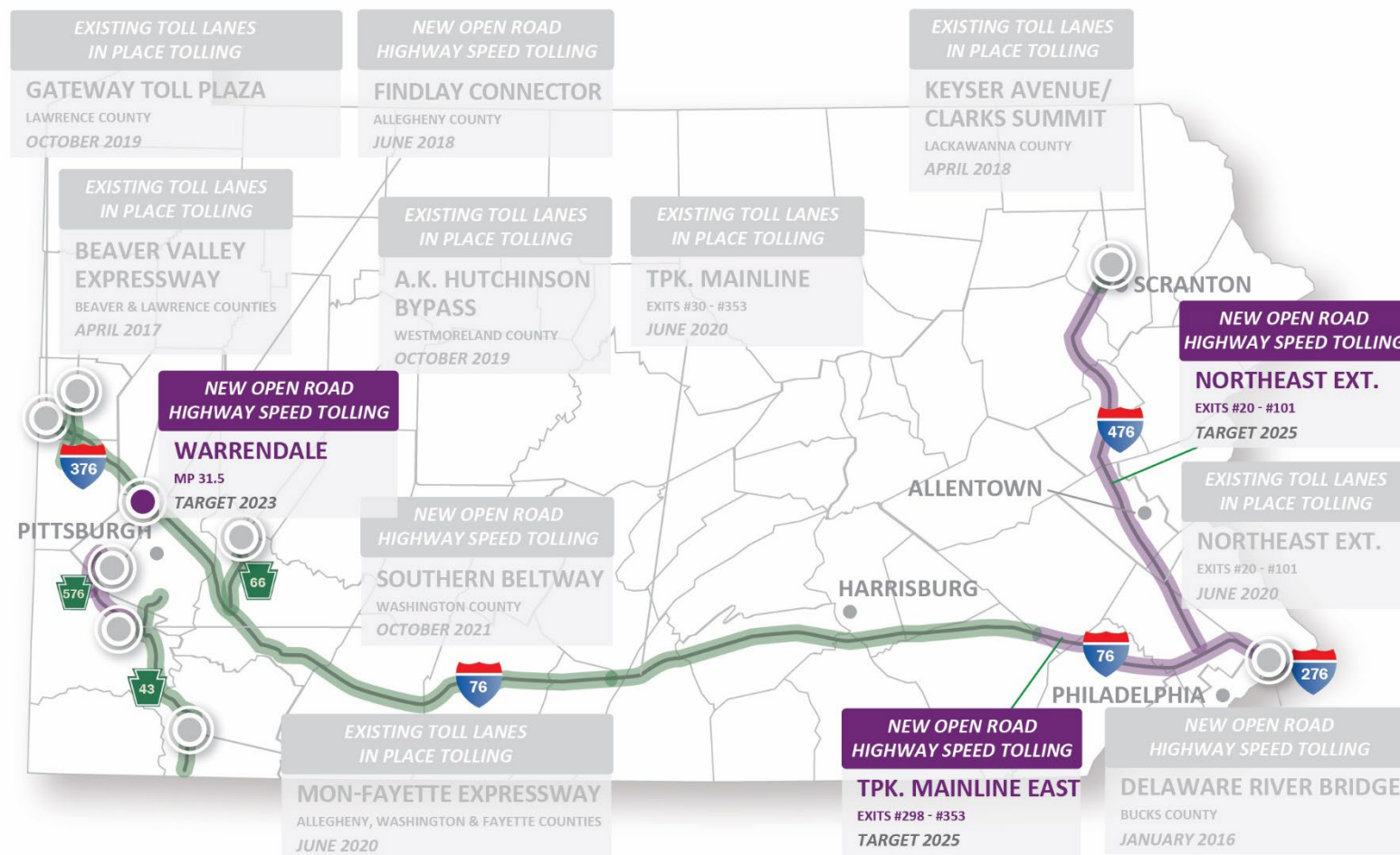
License  
plate images



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PTC CASHLESS TOLLING

# 2023-25 Conversion Schedule



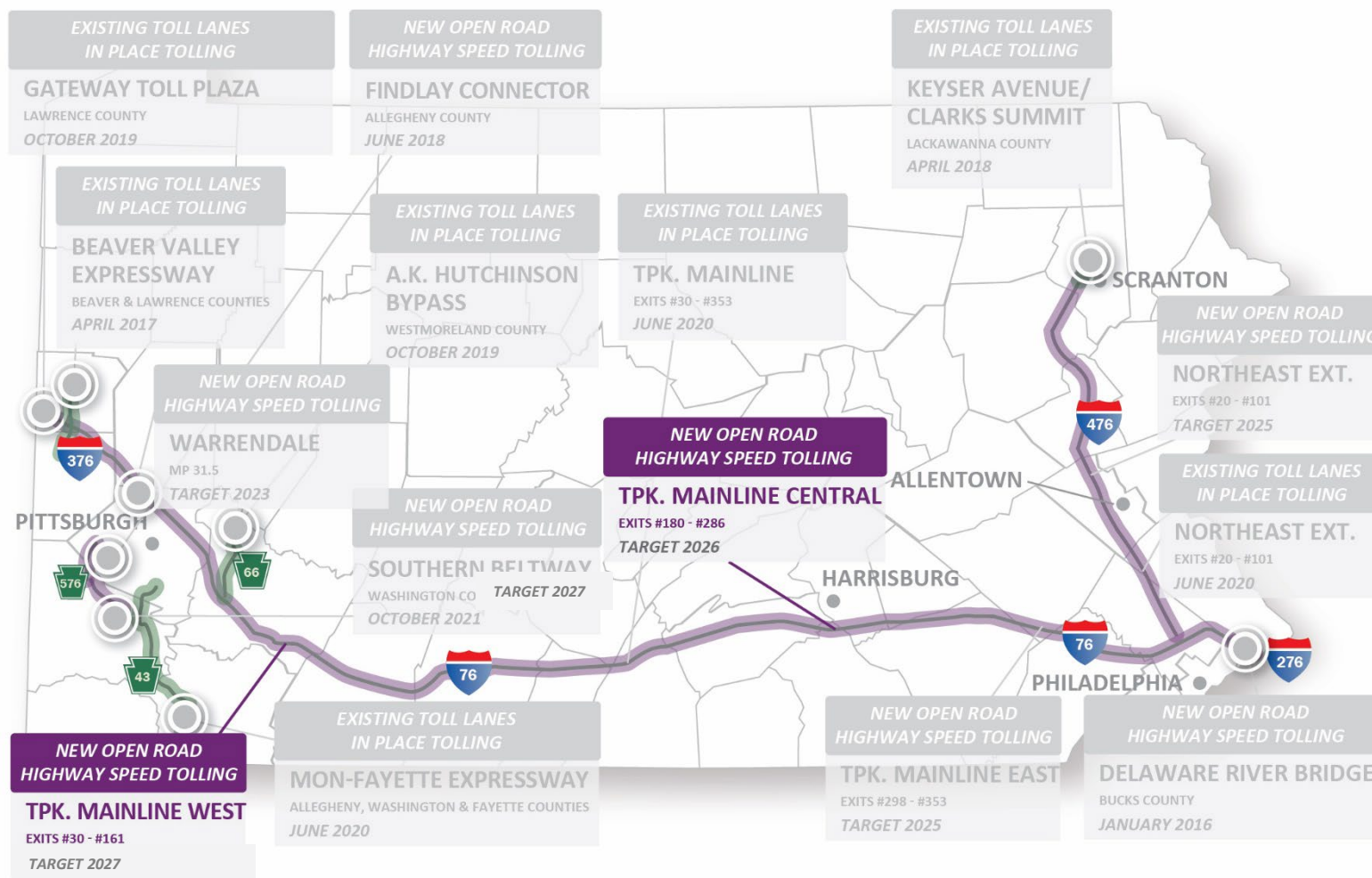
2012	FEASIBILITY STUDY
2016	DELAWARE RIVER BRIDGE
2017	BEAVER VALLEY EXP.
2018	KEYSER AVE/CLARKS SUMMIT; FINDLAY CONNECTOR
2019	GATEWAY A.K. HUTCHINSON BYPASS
2020	SYSTEMWIDE AET IN PLACE
2021	SOUTHERN BELTWAY
2023	WARRENDALE ORT-STYLE AET
2025	EASTERN REGION ORT-STYLE AET
2027	

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PTC CASHLESS TOLLING

# 2027 Conversion Schedule



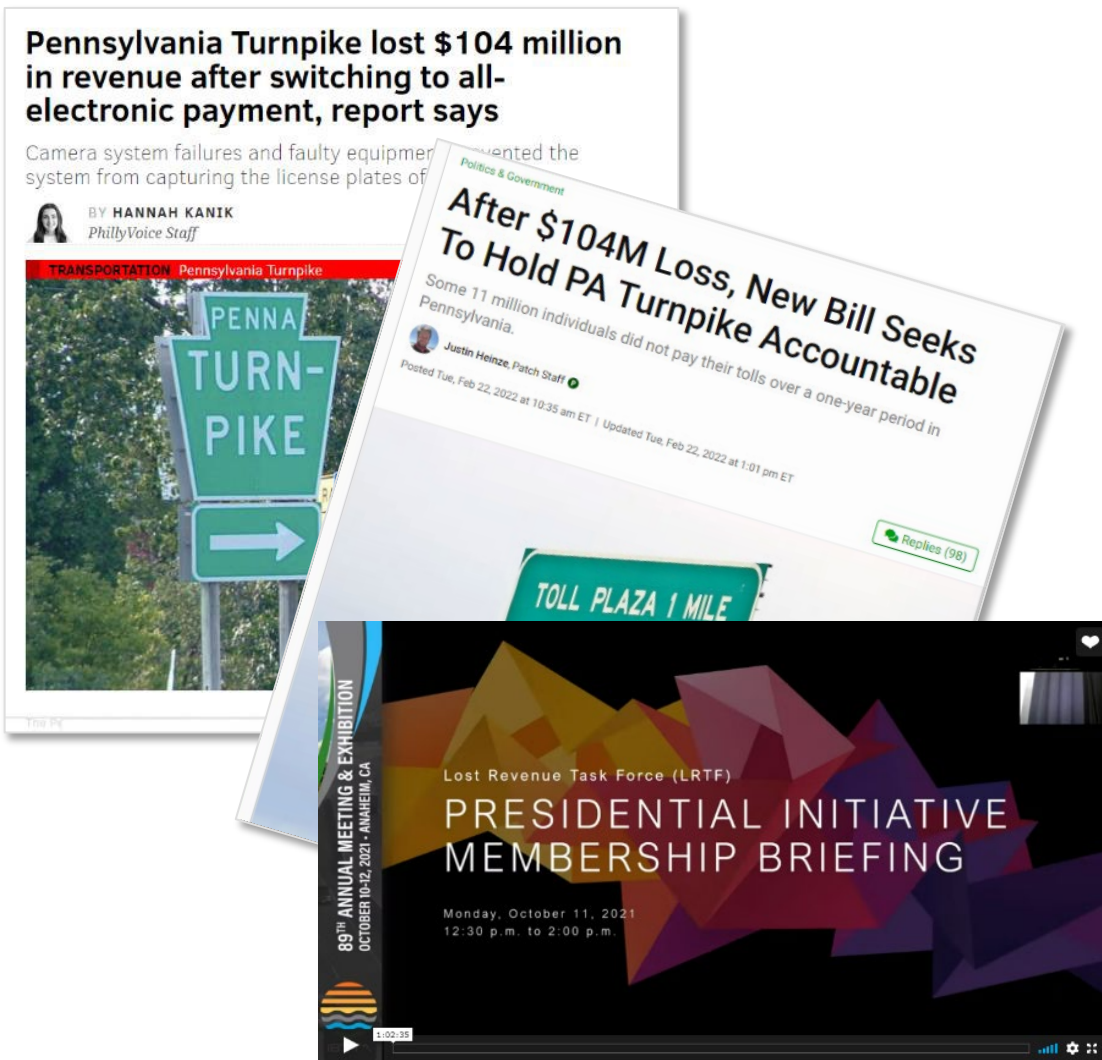
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2020	SYSTEMWIDE AET IN PLACE
2021	SOUTHERN BELTWAY
2023	WARRENDALE ORT-STYLE AET
2025	EASTERN REGION ORT-STYLE AET
2027	CENTRAL/WESTERN ORT-STYLE AET

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# Industry recognizes shortcomings of traditional AET and wants better.

## More public acknowledgement of AET losses

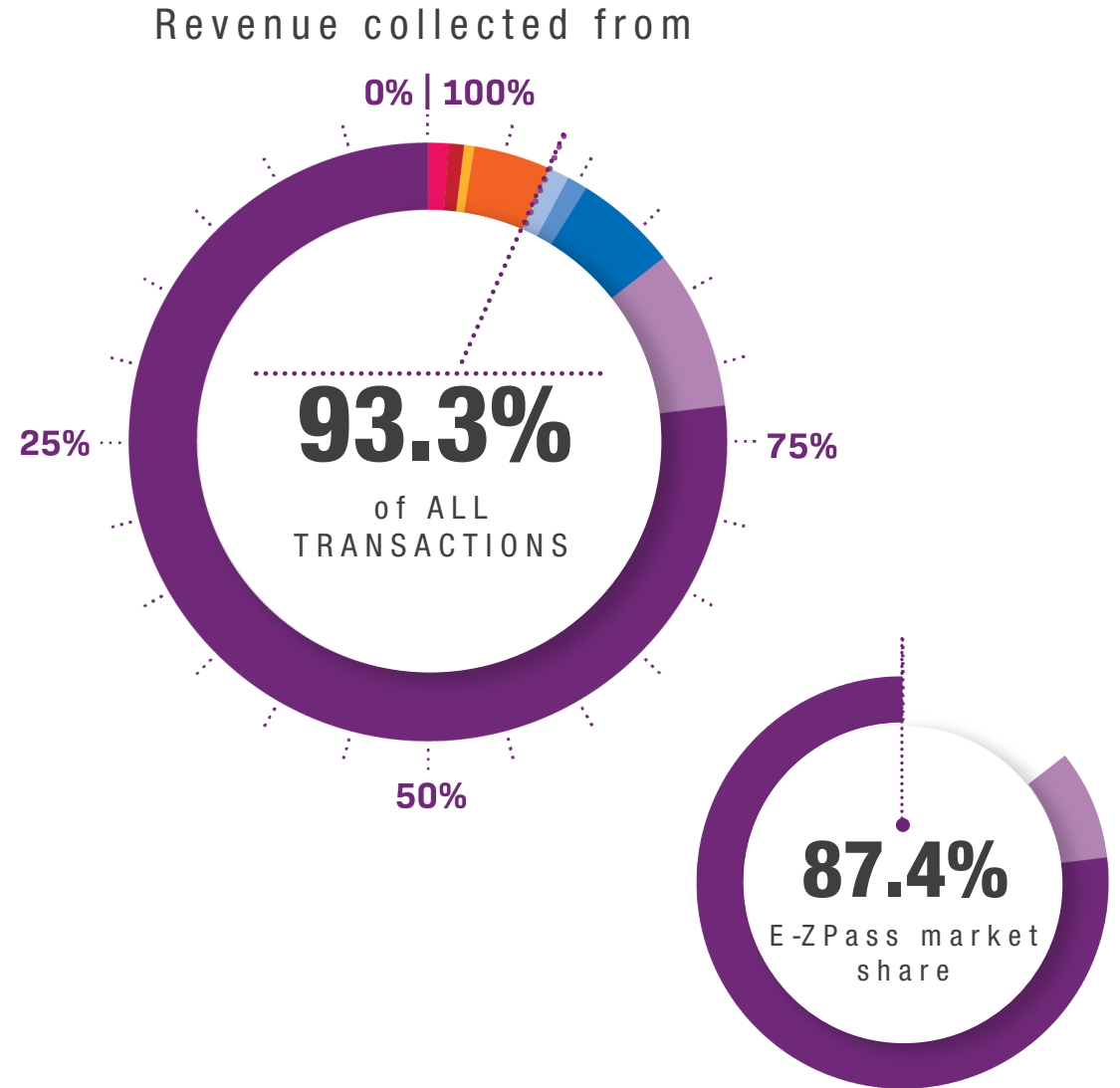
Wider use of AET and public awareness



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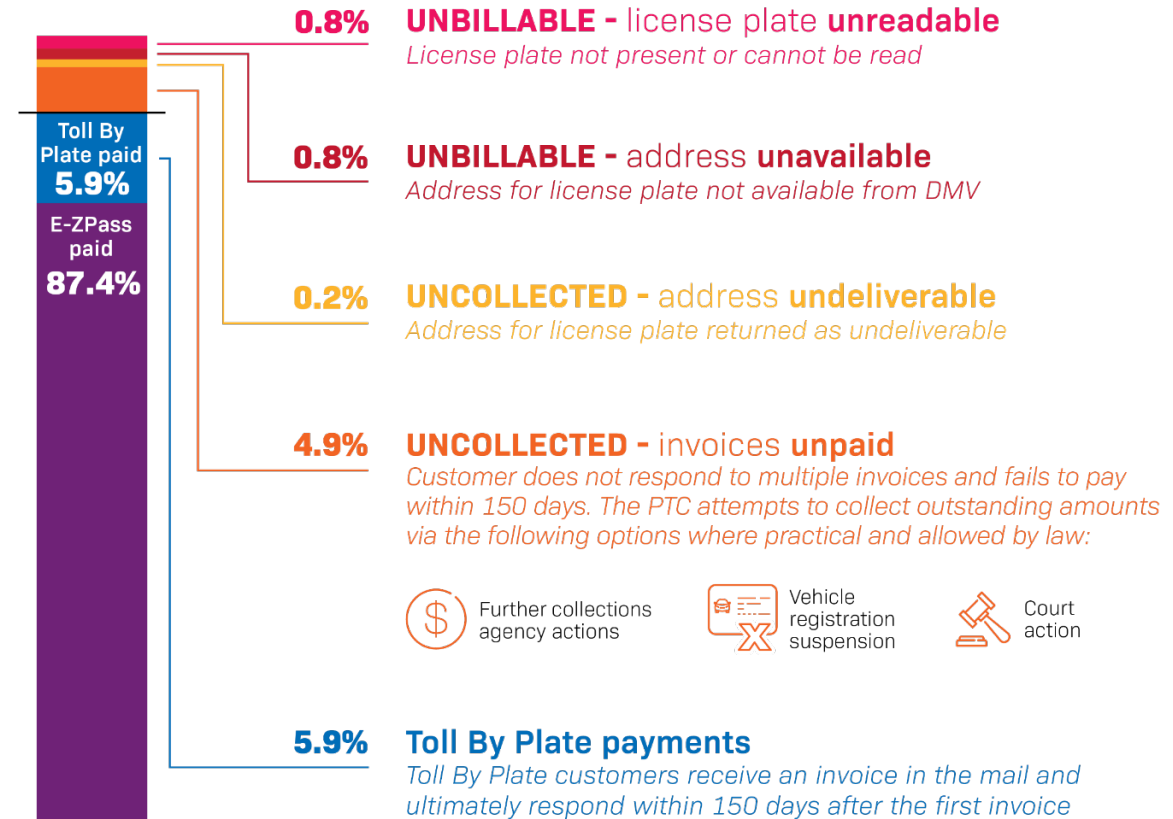
# Need for Self Awareness: Know your data before you do something about it

Data from February 2024 Revenue Assurance Plan  
[paturndpike.com/about-us/investor-relations/revenue-assurance-plan](https://paturndpike.com/about-us/investor-relations/revenue-assurance-plan)



# Data to identify areas of potential improvement and direct the improvement process

- Now we know our data but what is reasonable to take action on?
- What is within the immediate ability to influence?
- What is the return on investment?



**Data from February 2024 Revenue Assurance Plan**  
[paturndpike.com/about-us/investor-relations/revenue-assurance-plan](https://paturndpike.com/about-us/investor-relations/revenue-assurance-plan)



## Committee Driven by Data

- All hands on deck, this is an **agency wide opportunity**
- Monthly meetings
- Annual measures – takes time to make an impact
- Setting expectations internally and externally
- Understanding not all data or ability to influence is in your direct control



Maintenance



Finance



Operations



Executive



Engineering



Traffic



Legal



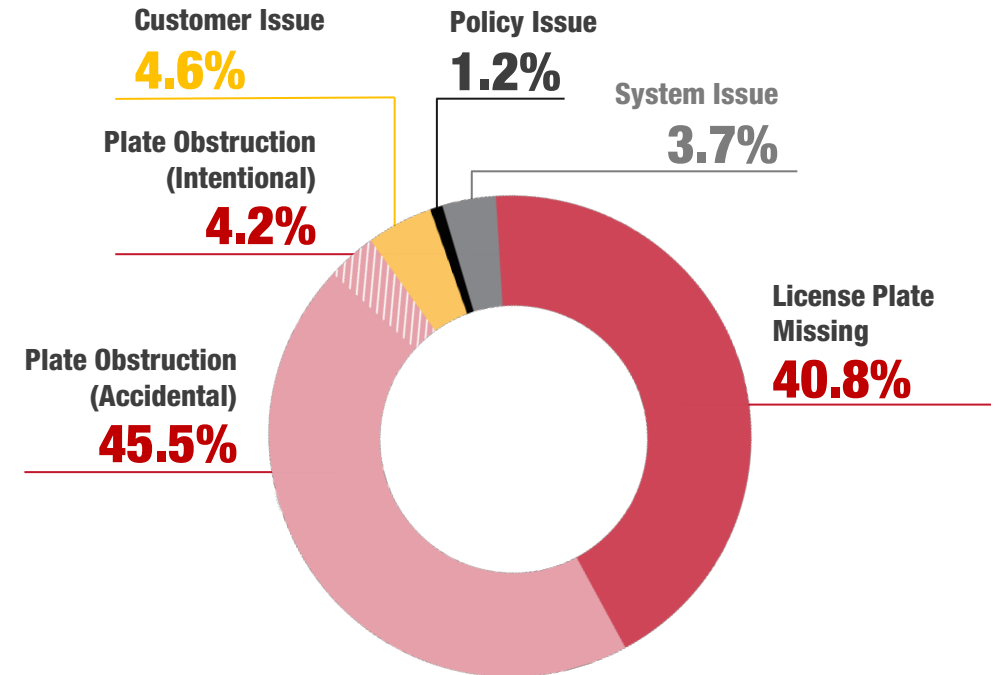
Communications

# Reducing Unreadable Images

## INITIATIVES:

- **Proactive transponder replacements**
  - Reduce v-tolls - ongoing
- **Research for intentional and missing plates**
  - Time consuming per case
- **System related issues – very low**
  - Image review to system maintenance - reports four times a day
  - Camera alignments, connection checks, cleaning
- **Commercial vehicle – trailer plate option**
  - 82% decrease in these types of missing images

Unreadable license plates represent **0.8%** of all transactions. The graphic below is a further breakdown of that 0.8% of all transactions



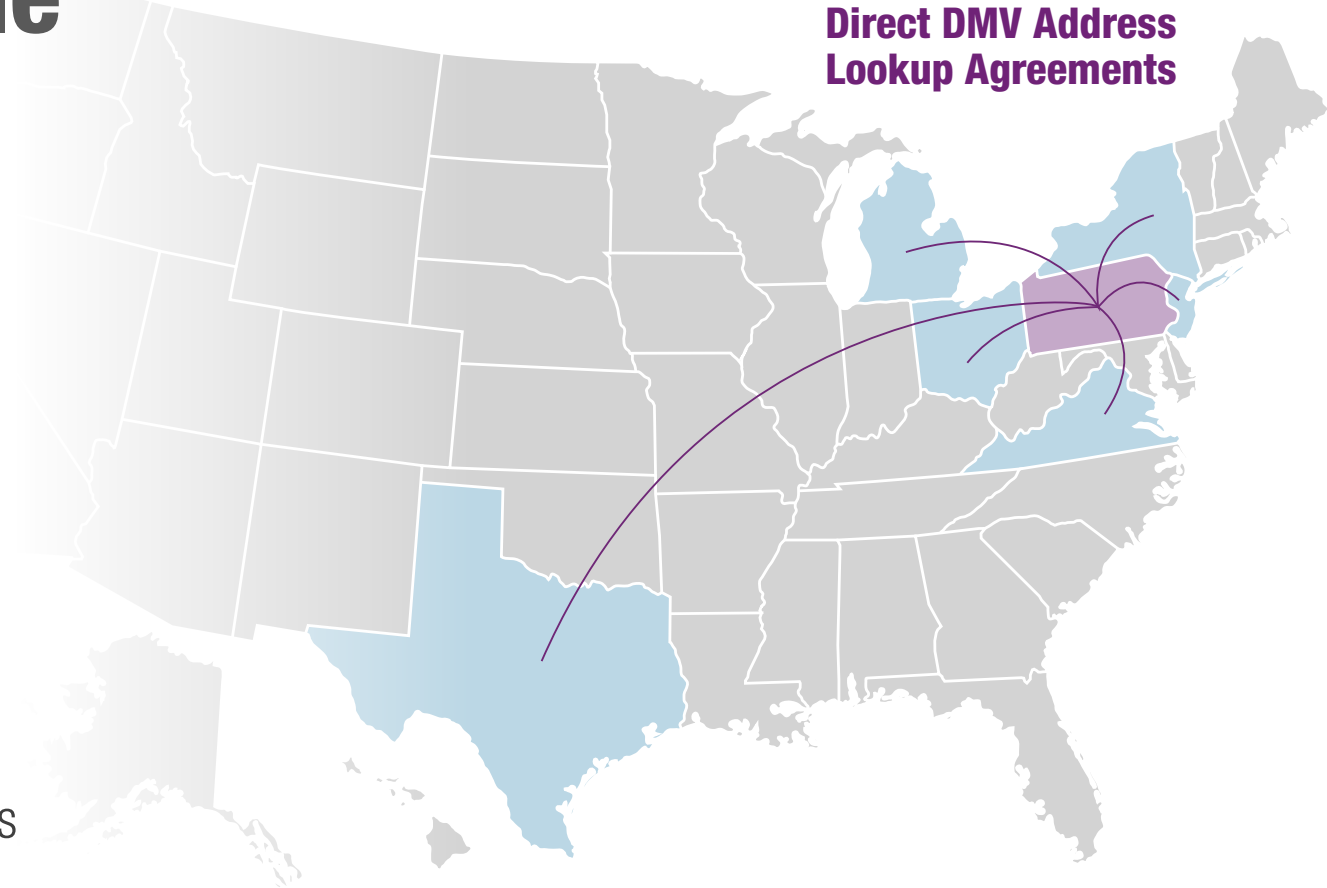
**Data from February 2024 Revenue Assurance Plan**  
[paturndpike.com/about-us/investor-relations/revenue-assurance-plan](https://paturndpike.com/about-us/investor-relations/revenue-assurance-plan)



## Reducing Unavailable and Undeliverable Invoices

### INITIATIVES:

- **More Direct DMV agreements**
  - Post UBOS Go Live
- **DMV lookup re-tries**
  - Active, 3-4 attempts each
  - PennDOT and other current direct DMVs
- **Skip tracing via Collections**



Direct DMV Address  
Lookup Agreements

# Reducing Unpaid Invoices More Ways to Pay (Carrots)

FY23	# TBP payments/revenue	% of TBP revenue
	(Actual plus projected)	
Kubra Cash Payment Network	805/\$34K	<0.01%
Toll By Plate AutoPay	64,142/\$1.6M	1.0%
Invoice QR Code	440,000/\$15.8M	9.6%



PA TURNPIKE

TOLL BY PLATE

WE BILL YOU

INVOICE

Thank you for traveling the Pennsylvania Turnpike!

This invoice is sent to the vehicle's registered owner for tolls incurred on our roadway.

Invoice Number: -1

Account Number:

Invoice Date: 09/13/2022

License Plate:

Payment Due

Due Date

\$8.75

10/03/2022

Payment Options

SCAN HERE TO PAY

On the web at [paturnpike.com/pay-a-bill](https://www.paturnpike.com/pay-a-bill)

In cash at local retailers. Go to [paturnpike.com/pay-a-bill](https://www.paturnpike.com/pay-a-bill) to get a Pay Slip.

Call 877.736.6727 and say "Toll By Plate"

By mail with payment remittance below

Download PA Toll Pay App

Details pg. 2

Convert to E-ZPass and Save \$2.20 on this Invoice

Details pg. 2

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# Reducing Unpaid Invoices More Ways to Enforce (Sticks)

Act 112 of 2022 (Reduced thresholds for suspension)

## Monthly Averages

	Before	After
Eligibility Letters	1,283	2,482
Payment Plans	531	1,034
Accounts closed/paid	418	572
Eligible for suspension	\$3.8M	\$4.4M

## Active suspensions

	20,501	30,543
	\$36.5M	\$49.4M



# Reducing Unpaid Invoices More Ways to Enforce (Sticks)

- **Civil Court (through March 2024)**
  - 555 civil complaints prepared
  - \$3.3M (4% of active suspension value)
- **Mobile LPR Units (through March 2024)**
  - 1637 hours logged by PSP
  - Approximately 400 of 3000 citations issued were for toll related suspensions
  - <0.1% of all active suspensions



# Revenue Assurance Initiatives Progress Update

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## HIGHLIGHTED INITIATIVES TO REDUCE LEAKAGE

<b>UNBILLABLE license plate unreadable</b> <i>License plate not present or cannot be read.</i>	<ul style="list-style-type: none"> <li>Proactive transponder replacements</li> <li>Enhanced commercial vehicle identification</li> <li>More frequent system checks</li> </ul>	<b>27%</b> reduction since March 2020
+		
<b>UNBILLABLE address unavailable</b> <i>Address for license plate not available from DMV.</i>	<ul style="list-style-type: none"> <li>New direct DMV connections</li> <li>More frequent address lookup retries</li> </ul>	<b>22%</b> reduction since March 2020
+		
<b>UNCOLLECTED address undeliverable</b> <i>Address for license plate returned as undeliverable.</i>	<ul style="list-style-type: none"> <li>Skip tracing</li> </ul>	<b>71%</b> reduction since March 2020
↓		
<b>UNCOLLECTED invoices unpaid</b> <i>Customer does not respond to multiple invoices and fails to pay within 150 days.</i>	<b>More ways to pay</b> <ul style="list-style-type: none"> <li>Autopay, Cash payment network, QR codes on invoices</li> </ul> <b>More ways to enforce</b> <ul style="list-style-type: none"> <li>Expanded legislation to qualify more violators</li> <li>Expanded use of courts</li> <li>On-road enforcement</li> </ul> <i>The PTC attempts to collect outstanding amounts via the following options where practical and allowed by law:</i> <div> <div>  Further collections agency actions                         </div> <div>  Vehicle registration suspension                         </div> <div>  Court action                         </div> </div>	More invoices are reaching the customer <i>but they are not paying, so the total collection efficiency of 93.4% remains unchanged.</i>

## The Potential for AI: Match Goals to Tech



### Revenue

How can AI help drive performance in revenue collection?



### Operating Cost

How can AI help reduce operating costs?



### Customer Satisfaction

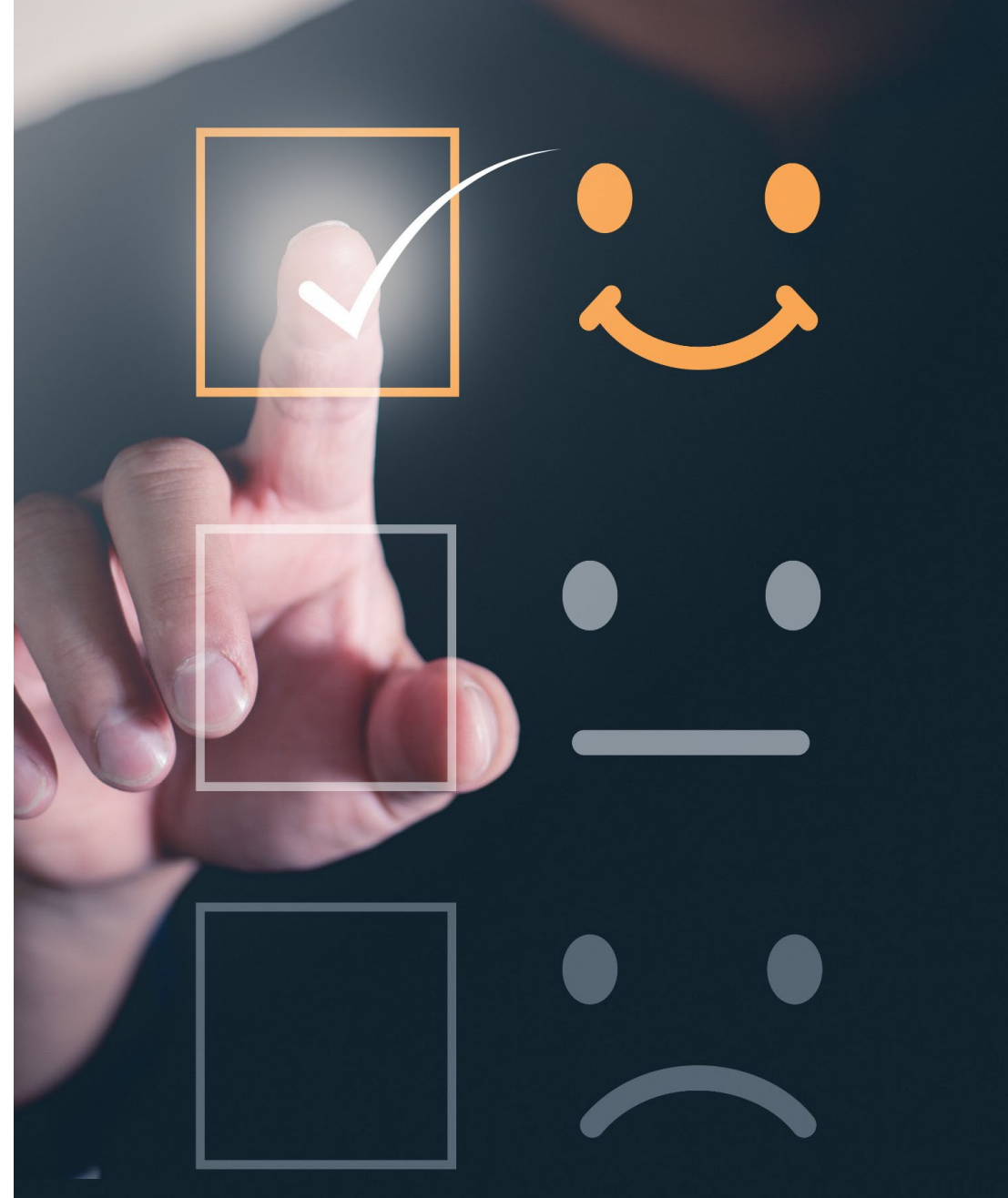
Understanding and serving the customer better

***What is the  
return on the  
investment?***



# The Potential for AI in Customer Service

- **Customer self service and tailored service**
  - AI to support curated customer service, directing the customer
- **Customer engagement analysis**
  - Moving beyond call sampling to monitor all calls
- **Call data characterization**
  - Assessing the call data - automating reason codes for analysis
- **Agent support**
  - Can AI help in real time for agents to serve customers?



## Where can the data take us next?

- **Deeper data dives – revenue assurance**
  - Unreadable images – customer behavior with missing and blocked plates
  - DMV addresses – remaining DMV data opportunities
  - Address acquisition – more tracing techniques
- **New data dives – understanding the people who don't pay**
  - Help point to new carrots to offer or sticks to bring
- **Keep the push for more transponder use – still the best medicine for revenue losses**
  - Sticker tags
  - More payment channels and payment options



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