allpay

Direct Debit

Digital Marketplace | G-Cloud 15

Introduction

allpay offers a flexible, market leading Direct Debit solution that caters for all needs. With more than 15 years' experience and processing more than 31m Direct Debits and Credits every year, allpay's versatile platform is proven to reduce staff time, arrears and processing costs. With continuous investment, the allpay infrastructure is state of the art, scalable, trusted and secure.

allpay is a Bacs-approved bureau, affiliate scheme member, accredited facilities management provider and accredited trainer.

The service forms part of allpay's Bill Payment Solution and, as such, should be read in conjunction with the Bill Payment Solutions overview, listed separately on G-Cloud 15. The service can be called off the G-Cloud 15 Framework separately or as part of a multiple payment solution.

Features

- Direct Debit management solutions
- Paperless Direct Debit solutions via cloud-based Portal or secure APIs
- Automatic file transfer service to manage communication with Bacs
- Bacs-approved Bureau and provision of bank sponsorship if required
- Cloud-based responsive Direct Debit management solution
- Feature-rich platform, inc. online customer set-up, re-presentment and refunds
- Automated customer correspondence via letter/email
- Payment notification and failed payment notification via email/SMS
- Modulus checking/bank account validation
- Full visibility of past and future collections
- Fixed or variable payment instructions available

Benefits

- Improve ease of use with our quick, simple and intuitive user interface
- Make payments more likely with 24/7 access to our Direct Debit services for clients and their customers
- Increase customer take-up and improve cashflow with full flexibility on collection days and frequencies
- Reduce administration and risk using our automated daily Bacs submission service
- Amend payment amounts, dates and frequencies easily with our simple to use web portal
- Reduce administration with allpay's simple management of multiple income streams
- Reduce arrears with re-presentment of failed Direct Debits
- Comply with industry standards and improve security with our safe and secure data transfer and storage
- Save time and money with simplified data transfer using our bulk file import facility

Product Description

allpay Facilities Managed Direct Debit Service – allpay's Service User Number (SUN)

The allpay Managed Direct Debit service is suitable for organisations who are unable to, or do not wish to, obtain a Service User Number (SUN) from Bacs. Managed Direct Debit is suitable for organisations of all sizes, whether you collect 20 Direct Debits or 20,000.

Because you don't have to understand the process or invest in software, it's a great option for businesses that are starting out with, or wanting to offer, Direct Debit.

allpay Bureau Direct Debit Service – Clients' own SUN

As an allpay 'Bureau' client, you are a registered Service User with Bacs employing allpay to submit AUDDIS, Direct Debit files to Bacs on your behalf.

Unlike other Bureau services – where files are produced by yourselves and sent to the Bureau for processing – an allpay Bureau Service, allows you to utilise the allpay portal to setup, amend and cancel Direct Debit instructions for your customers.

Additional Features

- Cloud-based Portal to manage Direct Debit Instructions
- Variable Direct Debits
- Managing multiple business streams
- Notification letters/emails automatically generated and posted
- Full flexibility on payment collection dates
- Configurable frequencies
- Paperless sign up online or over the phone providing immediate set-up
- Bank account validation
- Full visibility of the Direct Debit mandates
- Automated returned payments
- Refunds
- Re-presentment
- Payment Notification
- Bulk amendments
- Pre-scheduled Accounts
- APIs
- Reconciliation & Management Data
- Payment Holidays
- Welsh language

Direct Debit

References

Bron Afon

The Challenge

Bron Afon Community Housing began its working relationship with allpay in 2009 and currently uses a wide-range of allpay's payment services including its payment cards, allowing residents to pay their rent at local PayPoint outlets and Post Office branches and its range of debit/credit card acceptance solutions: online, automated phone, text, mobile App and Virtual terminal Callpay – the latter allowing its staff to process payments over the phone. In total, allpay collects more than 14 million annually across nearly 180,000 transactions.

After successfully trialling allpay's Direct Debit service, as part of its involvement in the Government's Direct Payment Demonstration Projects, Bron Afon migrated its direct debit mandates over to allpay's service at the end of October and is now able to offer all its tenants a payment day on any working day of the month with the full range of frequencies. This allows tenants to set up a direct debit collection date soon after they receive their Universal Credit payment, safeguarding their rent and reducing the risk of arrears.

The Solution

Before going live with allpay's Direct Debit service, Bron Afon was limited to its collection dates, only offering five collection days on the 1st, 7th, 14th, 21st and 28th of the month for direct debits. The housing association's previous service calculated rent on a monthly basis rather than a four-weekly basis.

Ryan explained:

"We were finding that tenants could receive their housing benefit at the start of the month and their direct debit wasn't coming out until the end of the month. In that time it could be used to pay other bills rather than their rent.

Since going live with allpay, the facility to offer any day collection of direct debits gives our tenants the option to create their collection date in line with the day they receive their housing benefit.

This gives insurance to both ourselves and the tenant that their payment has been made. Our previous service was also quite dated - the process consisted of having to send out forms and wait for residents to send them back. However, because we can now set them up paperlessly and over the phone with allpay, it can happen straight away."

Benefits

Bron Afon calculates that the allpay solution has saved on average three days a week of staff time leading to a saving of nearly £16,224 a year.

As allpay's solution is cloud-based – Bron Afon has expanded the number of staff able to set-up and amend a direct debit. Previously, only two employees could carry this out – now more than 60 personnel have access to allpay's secure, cloud-based portal allowing them to set-up and amend a direct debit with a tenant over the phone. This, and the flexibility offered by the service, has led to an increase in direct debit take-up of more than 20%. Additionally, as well as other arrears initiatives, the full roll-out of allpay's Direct Debit service has coincided with a reduction in rent arrears of around £50,000.

"Overall, the migration has been seamless for the business with allpay doing an excellent job with transferring all the mandates across to its service. allpay's any day, any frequency Direct Debit service allows tenants to pay their rent on their preferred day giving them a greater amount of flexibility to make their payments on time.

The managing of its payment facility allows the tenants to be fully relaxed in knowing that their money will be collected by Bron Afon automatically on their selected date."

Maximising payment choice

Before we moved to allpay, we offered about three or four area offices and two main points in the town where people could make their payment. Since moving to allpay, with the service offering of both PayPoint and Post Office facilities, we now have 30 outlets in the Torfaen area where our tenants can pay. Over time, we have been able to build up allpay services, including most recently the direct debits service. I can't think of another organisation out there that offers such a wide range of products that allpay can provide us with.

I've been involved in the implementation and anything we've needed, allpay have provided for us. Our relationship manager Lana Jones has been brilliant with resolving all queries and matters relating to the service along with all other personnel involved with the contract. allpay's customer service has been excellent and we thoroughly enjoy working with them and look forward to doing so in the future.

Direct Debit

NHS
Business Services Authority

NHS Business Services Authority

PPCs enable customers who are not otherwise exempt to gain financial help with NHS Prescription costs, allowing them to pay a fixed price for a three or 12-month certificate.

As a result of using allpay's cloud-based platform, the NHSBSA has reduced administration time and contact centre queries, providing staff with a user-friendly platform to set-up and manage payments on behalf of customers.

The Challenge

The NHSBSA was looking to consolidate the number of suppliers it utilises for payment services. Combined across all payment channels, its collects more than £640 million per annum, providing a range of critical central services to NHS organisations, NHS contractors, patients and the public.

As part of this project, its existing contract for a direct debit service for PPCs was expiring at the end of 2016, and it required a new provider to carry out the service from 2017, which would include the migration of nearly 700,000 direct debit instructions, generating approximately 7 million transactions per annum.

Following a procurement exercise, allpay was appointed through the national OJEU-compliant procurement framework, Consortium Procurement – available to call off by public sector bodies – providing access to a range of electronic payment solutions across cash, debit/credit card and direct debit services..

The Solution

allpay's project team engaged with NHSBSA teams in October to scope out its requirements in detail, which were then mapped against allpay's solution. A migration timeline was produced that allowed for data cleansing, migration testing and training for call centre staff ahead of the go-live weekend in February 2017.

The proposed solution allowed NHSBSA to utilise allpay's RESTful APIs, providing a direct link into its CRM system to provide an integrated solution when creating new direct debit mandates. NHSBSA staff would then manage any amendments and provide customer support utilising allpay's cloud-based Direct Debit Portal, providing visibility on future and historic payment schedules and failed payments.

The solution would allow NHSBSA's 300 call centre staff to set-up, amend and cancel schedules, with allpay automating the submission to Bacs and allowing NHSBSA to access payment information files on collections, set-ups and failures the following morning. As part of the solution, allpay also provides an automated re-attempt on failed collections five working days after the original payment failure.

A later requirement was added to the project scope for allpay to produce and despatch the correspondence letters confirming set-up, amend and cancellations to the customer. As allpay offers this service as part of its fully managed solution it was able to deliver this within the NHSBSA's go-live date, producing nearly 100,000 customer letters a month.

The Benefits

“*The NHSBSA has gone through a few direct debit implementations in the last five years and this migration has been the smoothest one – we have been really pleased with it; on the whole it's been like a dream.*

We developed a really good working relationship with the project team from allpay with weekly calls scheduled – any queries were dealt with quickly and they were very flexible with our requirements. Their commitment to understand the requirements and work with us and our previous supplier in the early part of the project paid dividends as there were very few issues following the live migration.

allpay's onsite presence over the go-live dates was also really appreciated, giving staff the confidence that if they had any issues it would be dealt with there and then."

User-friendly

The system is very user-friendly and easy to use – and has given the call centre staff much more confidence in supporting customers when setting up, amending or cancelling a schedule.

Previously senior staff were faced with between 350-400 payment-related queries on a daily basis e.g. change of bank details, amendment of schedules. This has reduced by 90%, as the call centre team are now able, and feel more confident, to support and carry out customer requests better utilising the allpay solution.

"In particular, we were very appreciative that the letter production was delivered within the original timescales, having been a later requirement from NHSBSA. allpay's flexibility to incorporate this into the solution allowed us to achieve our go-live date and avoid any extension penalties from our previous supplier.”

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