

allpay

Bill Payment Solutions

Digital Marketplace | G-Cloud 15



Bill Payment Solutions

Introduction

allpay's cloud-based Bill Payment Solutions provide organisations with secure payment acceptance across cash, cheque, debit/credit card and Direct Debit from a single provider on a single platform.



As the market leading payment services provider to the public sector, allpay supplies its fully-hosted solutions to more than 850 organisations including nearly 60% of UK local authorities, more than 500 housing associations and several government departments, including the Ministry of Justice, NHS Business Services Authority and the Department for Communities and Local Government.

As a Crown Commercial Service supplier which has supplied central and local government with payment services for 25 years, allpay achieves the highest levels of legislative and regulatory compliance. allpay is a PCI-DSS Level 1-certified payment service provider with both Visa and Mastercard and is certified to the Government-backed industry-supported scheme Cyber Essentials Plus – which helps organisations protect themselves against common cyber-attacks.



Processing £8bn across more than 80m transactions, allpay has the experience and capability to provide organisations with all forms of payment acceptance, maximising collection rates and reducing costs.

The services that make-up allpay's Bill Payment Solutions are listed below, with separate service definitions listed for each service on the G-Cloud 15 Framework.

Each can be called off the G-Cloud 15 Framework separately or as part of a multi-channel payments solution:

- Over-the-Counter Network Payment Solutions
- Debit and Credit Card Payment Solutions
- Direct Debit and Direct Credit Payment Solutions
- DTMF Call Masking
- Bacs-accredited Training

Features

- ✓ Cash, Cheque, Debit/Credit Card and Direct Debit payments
- ✓ Payments accepted at more than 50,000 UK Post Office, PayPoint and Payzone outlets
- ✓ Merchant Acquiring and PCI DSS-compliant Card Acceptance solutions
- ✓ Paperless Direct Debit solutions, including bank sponsorship and Bacs-accredited training
- ✓ Direct Credit management solutions
- ✓ Automated Telephone Payments and Online e-commerce payments
- ✓ Smartphone mobile application
- ✓ Virtual Terminal with PCI DSS-compliant DTMF call masking solution for call centres
- ✓ Recurring Card Payments
- ✓ Real-time Notifications

Benefits

- ✓ Ability to pay with cash, debit/credit card, cheque or a Direct Debit
- ✓ Ability to choose a Direct Debit payment date and frequency that suits them
- ✓ Increased choice and convenience with a network of payment outlets
- ✓ A friendly and helpful customer service team for payment enquiries
- ✓ A recognised brand, customers associate with payments
- ✓ Suite of user-friendly products making payments quick and easy
- ✓ Exclusive access to unique mobile phone service that rewards top-ups with rent saving

Service Definition

allpay's Bill Payment Solutions provide a wide range of payment methods to bill payers:

- Over-the-Counter Network Payment Solutions - payment acceptance at 50,000 nationwide Post Office, PayPoint and Payzone branches and outlets with the ability to accept cash, cheque and debit card payments at the counter.
- Direct Debit and Direct Credit Payment Solutions – As a Bacs-approved Bureau and accredited facilities management provider, allpay can provide organisations with access to its cutting edge Direct Debit Platform, with full flexibility on collection dates and frequencies, that can be integrated into back office systems via its secure APIs.
- Debit and Credit Card Payment Solutions via multiple PCI DSS-compliant channels. As well as providing a full range of front-end payment channels, allpay provides organisations with a merchant account for a fully managed service. By using allpay's solutions, a client can also significantly reduce their own PCI DSS compliance burden.
- DTMF Call Masking - a Dual Tone Multi Frequency (DTMF) masking solution, integrated within allpay's Virtual Terminal – allowing call centre environments to become fully PCI DSS compliant when taking payments over the phone.



All clients can access each of the payment methods, providing uniformity and consistency to both the payer and the client.

The allpay services can be seamlessly integrated into clients' internal systems using allpay's secure APIs as part of a digital strategy. This allows greater control over the customer journey, significantly improving service efficiency and delivering improved results for customers.

Payment information data is provided via batch files the following day via allpay's secure cloud-based web portal, with a wide range of reports available to monitor transaction information and payment channel take-up. allpay also

offers a real time notification service for its online payment gateway product.

Settlement of cleared funds can be to separate bank accounts for each payment stream, to a single account or to any combination.

allpay's solutions are developed and managed in-house, ensuring clients have a single contract and single point of contact for customer service. Additionally, plastic card manufacture, bureau services, design and print services are all provided in-house, providing clients with further opportunities to rationalise contracts, save money and improve efficiency and service.

The Payment Methods

Over-the-Counter Network Payment Solutions

allpay provides a comprehensive Over-the-Counter Network Payments service utilising over 50,000 Post Office, Paypoint and Payzone outlets nationwide. Payers can use either plastic swipe cards or barcoded bills/letters to make their payments, allowing prompt settlement of any bill or other demand for payment.

Features

- ✓ Payment acceptance at over 50,000 Post Office, PayPoints and Payzones.
- ✓ Nearly 12,000 Post Offices accepting cash, debit cards and cheque payments
- ✓ Nearly 30,000 PayPoint outlets accepting cash and debit card payments
- ✓ Over 12,000 independent Payzone outlets
- ✓ All networks from one supplier
- ✓ Cleared funds settled into bank account(s) of your choice
- ✓ Competitive and flexible transaction pricing
- ✓ Secure online access to daily reconciliation files
- ✓ Choice of payment media utilising barcoded bills and/or plastic swipecards
- ✓ Card and stationery ordering using our secure cloud-based portal
- ✓ Simple integration with back-office systems with choice of Payment File formats

Benefits

- ✓ Maximise collection rates using the widest range of payment outlets
- ✓ Reduce arrears by providing payment convenience for customers
- ✓ Reduce administration costs through a single contract for networks and stationery
- ✓ Maximise cashflow through settlement to any bank account(s)
- ✓ Increase efficiency through a single set of daily reconciliation files
- ✓ Promote your own branding through bespoke design of payment reference cards
- ✓ Save back-office time through easy integration with management systems
- ✓ Consistent service across multiple sites through cloud-based portal
- ✓ Ensure service continuity through our tried and trusted implementation service
- ✓ Reduce administration costs by using our simple method of managing multiple income streams

For more information on the above service, please refer to the Over-the-Counter Network Payment Solutions definition, listed separately on G-Cloud 15.



The Payment Methods

Direct Debit and Direct Credit Payment Solutions

allpay offers a flexible, market leading Direct Debit solution that caters for all needs. With more than 15 years' experience and processing more than 30 million 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.

Features

- ✓ Direct Debit and Direct Credit 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

For more information on the above service, please refer to the Direct Debit and Direct Credit Solution service definition, listed separately on G-Cloud 15.



The Payment Methods

Debit and Credit Card Payments Solution

allpay's Debit and Credit Card Payment Solutions are used by more than 600 clients and encompass all elements required to process a card payment whilst meeting industry best practices under just one contract.

As well as providing a full range of front-end payment channels, allpay provide organisations with a merchant account for a fully managed service. By using allpay's solutions, a client can also significantly reduce their own PCI DSS compliance burden.

Features

- ✓ PCI DSS Compliant Card Acceptance Solutions
- ✓ Combined Merchant Acquiring and Payment Gateway Card Acceptance Solution
- ✓ Online E-Commerce Payments (Including Mobile App Payments) - supporting Apple Pay and Google Pay
- ✓ Automated Telephone Payments (IVR)
- ✓ Virtual Terminal for Call Centre Payments
- ✓ DTMF Call Masking Solution for Call Centres
- ✓ Recurring Card Payments
- ✓ SMS Text Payments
- ✓ Event driven Real Time notifications for Card Payments
- ✓ Pay By Link

Benefits

- ✓ Increase likelihood of payment through our inclusive services available to customers 24/7/365
- ✓ Save time and money by reducing burden of PCI DSS compliance using our fully-hosted solutions including Call Masking protection for contact centres
- ✓ Simplify contract management with our single contract for all card acceptance services
- ✓ User friendly and intuitive payment services
- ✓ Conserve resources and save money with no requirement for software installation or maintenance
- ✓ Maximise security and reduce administration with secure online access to daily reconciliation files
- ✓ Receive event driven Real-Time Payment Notifications
- ✓ Maximise cashflow with settlement to any bank account(s)
- ✓ Reduce misallocated payments using a unique, self-checking customer reference number
- ✓ Reduce administration with allpay's simple management of multiple income streams
- ✓ Make budgeting simpler and clearer with allpay's all-inclusive transaction charges

As a PCI DSS Level 1 Payment Services Provider and a Payment Facilitator with Mastercard and Visa, the main burden of PCI DSS compliance sits with allpay. Payment channels and debit & credit card details are hosted on secure servers.

For more information on the above service, please refer to the Debit and Credit Card Payments Solution definition, listed separately on G-Cloud 15.



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The Payment Methods

DTMF Call Masking

allpay's Dual Tone Multi Frequency (DTMF) suppression solution is integrated within allpay's Virtual Terminal, Callpay, allowing call centre environments to become fully PCI DSS-compliant (to an SAQ-A level) when taking debit/credit card payments over the phone.

The service forms part of allpay's Bill Payment Solutions 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

- ✓ Cloud-based solution, allowing for multiple call centre staff to utilise platform concurrently
- ✓ DTMF suppression software flattens keypad tones preventing conversion of debit/credit card numbers
- ✓ Rapid deployment – solution can be live within 3-6 weeks
- ✓ Online videos and tutorials available to staff
- ✓ Existing client phone lines are re-routed to pass through secure cloud platform
- ✓ Agent and customer in constant communication throughout payment call

Benefits

- ✓ Minimises risk of a security/data breach as no cardholder data will enter your contact centre environment or be heard by your staff
- ✓ De-scopes entire contact centre infrastructure, agents, call recordings and data storage from PCI DSS scope - clients only have to complete Self-Assessment Questionnaire (SAQ) A to obtain compliance, dramatically reducing onerous compliance requirements
- ✓ Removes the need to install and maintain pause and resume recording software (both manual and automated)
- ✓ Enhances security to all areas of the contact centre as the agent will only see the first six digits and last four digits of the card number on the payment screen, with the middle digits obfuscated
- ✓ Enhances customer experience as the solution allows the caller and agent to be in constant communication throughout the call without the risk of storing sensitive data within call recordings.
- ✓ Reduces average call handling time

allpay's DTMF Call Masking solution is provided as part of allpay's exclusive reseller agreement with Level 1 PCI DSS compliant, contact centre solutions provider, Eckoh.

For more information on the above service, please refer to the DTMF Call Masking service definition, listed separately on G-Cloud 15.



0330 135 9515
enquiries@allpay.net
www.allpay.net

Fortis et Fides
Whitestone Business Park
Whitestone
Hereford
HR1 3SE

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