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In a bid to increase convenience for its customers and modernise its online payment services, Orbit Group – which owns and manages nearly 40,000 homes – turned to allpay to create an integrated online payments process for its customers, reducing the barriers of paying online.

Orbit Group

The Challenge

" *We have a vision within Orbit Group to have 75% of customer contacts happening online by 2020; both to reduce the amount of calls into the Customer Service Centre but to also offer more flexibility for our customers to access our services at a time convenient to them. By looking at the data from our Customer Service Centre it's evident that the majority of the calls received from customers are about payments and repairs. So how our customers paid their rent and service charges was an area we wanted to look into.*

Previously, to make a payment, customers were encouraged to contact our Customer Service Centre or make a payment online through Santander. However that online transaction required customers to go to the Santander website and sign-up or login with their details to then make a payment.

We needed to make it easier for our customers to make payments online so the decision was made to move to allpay to use its wider range of payment options such as: Mobile App, Text, Online, Automated Phone, as well as its cash payment options through the PayPoint and Post Office networks.

With allpay on-board, we wanted to integrate their secure online payments facility within the secure area (MyAccount) of our website. Through MyAccount customers can check their rent balance, report a repair, view account details, order a new swipecard etc.

Going with allpay allowed us to create a single sign-on process for our customers. The payment pages look and feel part of the Orbit website and offer an improved journey for our customer.

In addition to the seamless login, we wanted to minimise the steps for the customer and didn't want them to have to remember their Payment Reference Numbers (PRNs) when they went through to make a payment. "

A seamless experience for customers

" *We worked with allpay and our internal management system (MIS) to prepopulate customer PRNs within the system. This was an important element of the process although it took additional time to achieve.*

This meant that the customer can click to make a payment for their rent or garage and the PRN is prepopulated for their convenience, and they can go through and make a payment securely. "
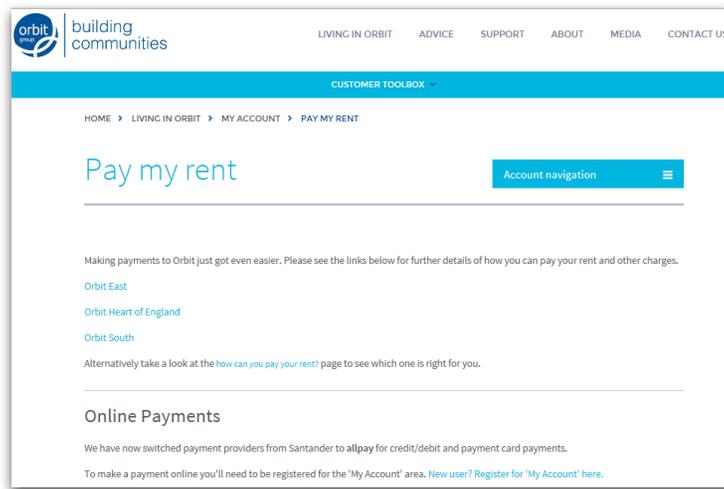
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Fig 1: Orbit customers can now make an online payment through Orbit's customer portal.

❝ *The new approach to payments went live in October 2014 and now more payments are being made online. Since going live, online, automated phone and mobile payments have taken more than £5.5m in payments with a surprising amount of customers using allpay's Mobile App.* ❞
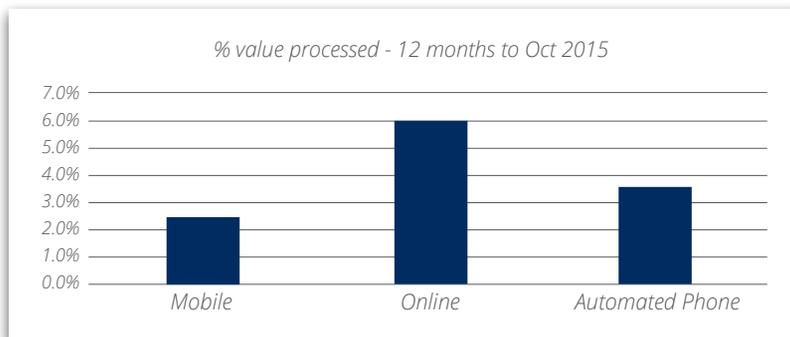

Fig 2: allpay's online, Mobile and Automated Phone channels now make up 12% of Orbit's cash and debit/credit card payments.

❝ *But the improvements we've made online is just one step. To succeed in achieving our target of 75% of customer contacts online by 2020 we need to look at the other transactional services we can offer as well as how we communicate the benefits to the customer and change behaviours. For instance, we still have a large number of customers that prefer to pay at the Post Office, so it's important to offer a range of payment options to cater for everybody's needs.* ❞

Single point of contact

❝ *We've had no complaints working with allpay – we had clear objectives for this project that were met. This was due to them understanding our needs, presenting a straightforward proposal and having the software to deliver. Another really important factor was for us to have a single point of contact at allpay to liaise with. We had that, not only during the project, but also ongoing post implementation.* ❞

Contact us to see how we can help:

sales@allpay.net   www.allpay.net/our-solutions

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