

Case study by:

Assistant Money Solutions Manager

After a successful period trialling allpay's Direct Debit service, Bron Afon has now been live with the service since October 2016. In that time it has increased its direct debit take-up by more than 20%, reduced arrears by £50,000 and is saving more than £16,000 per annum in staff time.

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 allpay 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.

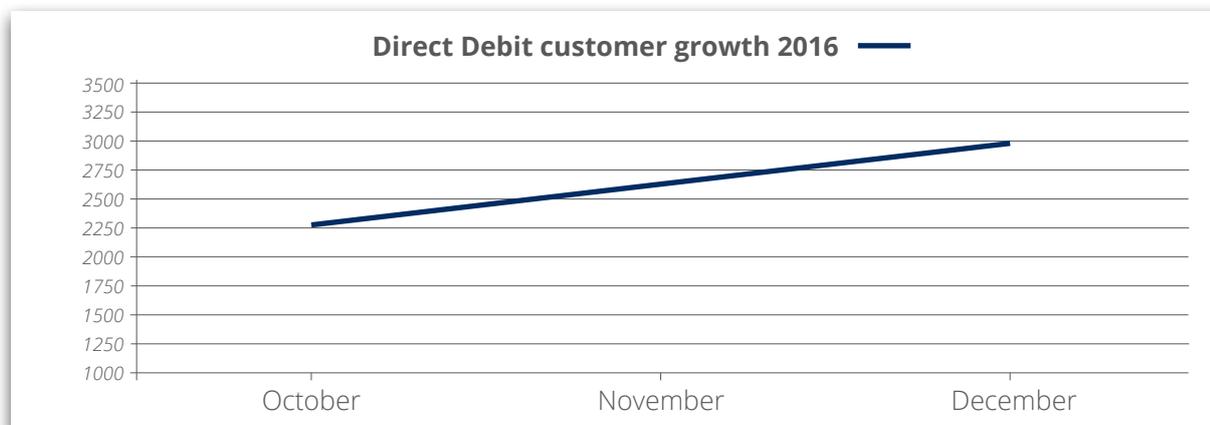
Since going live with allpay, the facility to offer any day collection of direct debits gives our tenants the option to create their collection date in line with the day they receive their housing benefit.

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 of the solution

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. ”

Contact us to see how we can help:
sales@allpay.net www.allpay.net/our-solutions

allpay