

Established in 1974, as a subsidiary of the Cadarn Housing Group, Newydd Housing Association owns and manages more than 3,000 affordable homes across the regions of Powys, Cardiff, the Vale of Glamorgan, Cynon Taff and Rhondda. Based in North Cardiff, the social housing provider accepts rental payments from around 6,000 housing tenants.

For more than 15 years, allpay has collected rental payments for Newydd via a range of innovative payment channels, with allpay's first payment acceptance of Post Office and PayPoint outlets implemented in March 2004. Per annum, allpay collects £6 million across more than 52,000 transactions through its network services, a range of debit/credit card acceptance products and its direct debit service, on behalf of Newydd.

As part of its range of payment services, allpay supplies its Post Office, PayPoint and Direct Debit services, as well as its range of debit/credit card acceptance products including:

An Online Branded Payment Gateway, Automated Telephone Line, Text Payments and Virtual Terminal, Callpay – the latter allowing staff to process payments over the phone that can be set-up as recurring from the debit or credit card.

In August 2018, allpay completed the roll-out of its DTMF Call Masking solution for Newydd. The Call Masking solution, developed by contact centre and PCI payment specialist Eckoh, provides client with a secure route of transacting card payments over the phone whilst being within PCI DSS regulations.

“ We have used allpay's Callpay solution to take rental payments for some years. However, with changes to the PCI DSS regulations, we were looking for more protection for our customers and staff and needed to upgrade to more compliant solution.

For a not-for-profit organisation like Newydd Housing Association, the cost and complexity of becoming a Level One PCI Service Provider was prohibitive. The additional service of Call Masking provided by allpay and Eckoh proved an economical and efficient answer, with Eckoh taking all responsibility for PCI DSS compliance.

Previously callers would read out the "Payment Card Number (PAN)" on their credit or debit card while staff paused and resumed call recordings. This was secure up to a point, however, we also wanted to remove any risk of tenants being overheard if they were in a public place or the chance of any human error while staff entered details. The new system removes the need to pause and resume calls, enabling our staff and customers to keep in contact for the duration of the call. The new system has resulted in a better overall customer experience and reduced call handling times. Our tenants have been particularly positive about the change as they feel more secure. ”

Contact us to see how we can help:
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