



## Case study

### City of Edinburgh Council

A case study by:

**Elizabeth Davern, Business Development Manager**



## The Challenge

City of Edinburgh Council required a new prepaid card supplier following the withdrawal of the service from its current supplier.

The cards are provided to designated members of the public who receive a Direct Payment to purchase services identified within their care plan. The types of services purchased vary per person however broadly covers care providers, individual Personal Assistants, respite facilities and day centres.

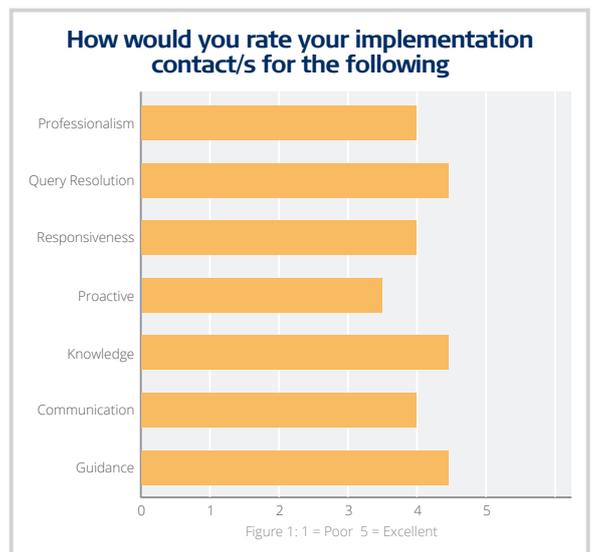
## The Solution

Following a competitive tender, allpay was awarded the contract in November 2016 and worked with the Council on the migration of more than 950 service user accounts from the Council's existing provider, which included the transfer of more than £2 million in residual balances from the current supplier's cards.

Upon award of the contract, allpay:

- Worked with the Council to complete a Programme Overview document, detailing the parameters of its scheme, service limits and Merchant Category Code (MCC) blocking.
- Assisted the Council in advising that its current supplier needed to issue cardholders with a 60-day card closure notice communication, advising them that the cards would be closing and that the Council had selected a new prepaid card provider.

Worked with the Council on a timeline for communication and operational level activity that ensured cardholders would have a 'dual card period' of circa three weeks, where they would receive their new allpay prepaid card ahead of their current card closing. Communications included clear dates for service users, so they would understand when the final payment would be received on the current cards, when the first payment would be received on the allpay card and when the residual balances on the current supplier cards would be transferred across to allpay's prepaid cards.



allpay provided on-site training for the Council – which included operational and monitoring training, for all Portal activity and to maximise the use of allpay's self-service reporting suite.

Additionally, allpay worked with the Council to register service users on allpay's Organisation Portal, with cards despatched to service users five days after the receipt of the card file from allpay.

allpay set-up a Funding Account for the Council which it loaded from its Swift system ahead of loading multiple cards via allpay's batch management facility.



Once issued with the allpay cards, City of Edinburgh Council worked with its current supplier to receive residual balances and a report of final balances for each cardholder. This amounted to £2.3 million across all cardholders, which could then be loaded on allpay's cards via the batch management facility within the Organisation Portal in real time.

Following go-live, allpay offered a week onsite consultancy for the Council aiding it in integrating the unique cardholder references within its care software and maximising the reporting suite to aid financial monitoring. Importantly, the programme was implemented on-time, with 'Ease of Use', 'Product Documentation' and 'Overall Satisfaction' rated Very Good by the Council's users.

## The Benefits

The benefits of allpay's solution:

- Allows the Council to load and recoup surplus balances on the cards in real time
- Have real-time visibility on all cardholder accounts – with the ability to close, suspend accounts in real-time
- Access to self-service reports detailing transaction-level spend

## Service user feedback

Feedback among service users utilising the Cardholder Portal has also been positive.

Elizabeth Davern, Business Development Manager at the Council, said: "There was good communication between ourselves and allpay and they were very responsive as the project progressed, as we had a deadline with our current supplier.

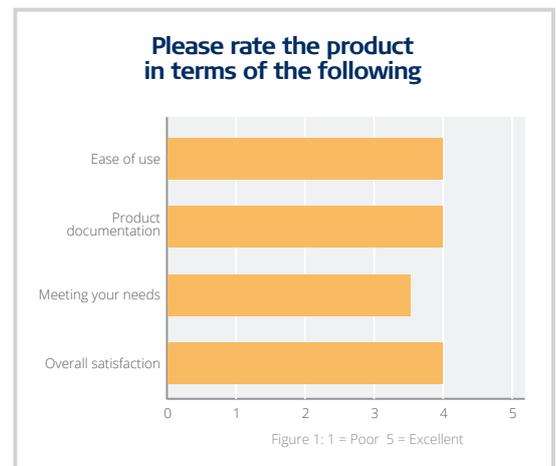
They also alerted us to the need for cardholders to be issued with a 60-day card closure notice from the existing supplier.

“ Our contact with allpay's product manager, Simon Thomas has been very helpful in sorting out any issues with cardholders – and allpay delivered the service in time for our go-live.

*Cardholders using the Cardholder Portal are pleased.*

*Vulnerable clients who need to use the automated phone service had frustrations getting through, and allpay was helpful in providing a direct line into its team of call centre operatives to aid cardholder queries to set up payees, make payments and activate cards.*

*From an administration point of view, the allpay system is a lot more streamlined, allowing us to load and recoup funds to and from the cards in real-time, whereas previously requests had to be sent to our card provider to carry out these actions. ”*



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