

25 Jul 2024

AperiData and PayPoint roll out award-winning Open Banking solution to Citizens Advice Bureaus across the UK

Chester, UK – 25th July 2024: [AperiData](#), the real-time credit reference agency and Open Banking platform, today announces that together with its partner [PayPoint](#), it is now streamlining debt advice support for [Citizens Advice Bureau \(CAB\)](#) Cambridge. This solution was recognised as Best Business Partnership of the Year at The Credit & Collections Industry Awards last week and its implementation at the Cambridge CAB follows multiple successes across CAB branches nationwide, including Stevenage, Dover, Stockport, Oldham, Rochdale and Trafford branches.

Citizens Advice is a trusted and valued charity, supporting nearly half a million people with free, confidential advice last year. Tougher economic conditions and a soaring cost of living crisis contribute to placing increasing demand on the charity for debt and money management support. Case workers must have accurate paperwork and information for their clients before they can offer advice, and previously relied on slow, manual reviews that could take several weeks, months or in some instances years.

AperiData places instant, accurate data at the point of decision to help score the world ethically and fairly. Its partnership with PayPoint commenced in 2023 to provide Open Banking based affordability and alternative credit referencing solutions for their clients. A formidable pairing, together the organizations developed the Financial Information System (FIS) Customer Support Tool. The move also saw PayPoint invest £1million in AperiData, building on an existing commercial partnership between the two companies delivering Open Banking solutions for clients across multiple sectors, including government, local authorities, charities, and housing associations.

Citizens Advice Stevenage was the first to implement the solution and recently marked its milestone first anniversary with the FIS Customer Support Tool in its kit. In the 12 months since launch with Citizens Advice Bureau, offices in Cambridge, Dover, Stockport, Oldham, Rochdale and Trafford have also adopted the solution.

The expansion of the rollout comes as the partnership and work with Citizens Advice Bureau in using Open Banking to streamline debt advice support was recognised as the Business Partnership of the Year award at The Credit & Collections Industry Awards. The awards are designed to showcase the success of companies and individuals who lead the way in enhancing credit and collections benchmarks, as AperiData has with PayPoint and Citizens Advice Bureau Stevenage.

Andrew Bonsall, Chief Operating Officer at AperiData, said: *“Our work at AperiData is grounded in the concept of financial inclusion and financial wellbeing, so rolling out our FIS Customer Support Tool to the Citizens Advice Bureau Cambridge is a perfect application of our solution. We are thrilled that this and many other Citizens Advice offices are now benefitting from being able to gather the information they need quickly and help Case Workers provide counsel faster.*

“We look forward to continuing that work with Citizens Advice alongside PayPoint, and beyond.”

Nick Wiles, CEO of PayPoint, commented: *“We’re delighted to be supporting even more Citizens Advice Bureaus in partnership with AperiData. Open Banking is a key growth area for the*

Group and is one of our key building blocks to delivering £100m EBITDA by the end of FY26.”

Ezechi Britton MBE, CEO at CFIT, added: *"At CFIT we specialise in building coalitions and partnerships across the financial services sector to unblock barriers to innovation. Seeing the invaluable contributions of AperiData to our inaugural coalition on Open Finance it's no surprise to me that AperiData have won this award for Business Partnership of the Year. Congratulations to the team and we look forward to seeing you as a partner in future CFIT coalitions."*

To learn more about this award-winning partnership, visit: <https://www.aperidata.com/>