

# Curo enhances its digital customer experience with PayPoint

## Seamless implementation of MultiPay provides new flexible payment options for housing association residents

**Welwyn Garden City, 09 December** - With an increasing number of housing association residents seeking digital options for the payment of rent and related housing costs, West of England housing association Curo, has selected [PayPoint](#)'s MultiPay platform to deliver an integrated payment solutions to match, if not exceed, customer expectations.

With MultiPay, customers can select the most convenient payment option for them, whether that is via a dedicated smartphone app or payment website, Direct Debit, over the phone, by cash or card over the counter in a local shop or via a link sent to their phone as an SMS reminder. The partnership with PayPoint also forms part of Curo's journey to meet global PCI Security Standards Council requirement because MultiPay enables residents to make seamless payments via their selected channel, without compromising on card security.

Peter Harris, Business Analyst at Curo commented: "Delivering renowned customer service is a priority for us and offering flexible payment options for our residents is an important part of that, particularly during these challenging times. Paying rent and other housing fees should be quick and simple."

Crucially, its implementation within Curo's own platform was rapid, even with bespoke changes made during the process. Continues Peter; "Both our customers and contact team colleagues have found the platform extremely easy to use from the outset, which in turn meant we avoided any rise in arrears that could potentially have happened.

"In addition to the practical benefits of employing MultiPay, its unique reporting dashboard has been a revelation in terms of viewing real-time data and using that intelligence to support our daily management decisions. Not only do we have access to our transactional data, we have ownership of it – something that wasn't possible with our previous provider."

MultiPay removes the need for capital investment in multiple in-house payment solutions and can be easily integrated with a business's CRM partner. Client-branded payment sites and app payments are hosted by PayPoint or embedded into businesses existing systems with APIs. Supporting both digital and cash payments, MultiPay reduces the cost of collections and simplifies reconciliation. In turn, this adds value to the user and customer journey and ensures more payments are made on time.

Danny Vant, Client Services Director at PayPoint added: "Curo is a forward-thinking housing association that understands the importance of innovation in delivering a consistently positive customer experience as the market and customer expectations change. Working together on a unique suite of solutions, PayPoint is helping Curo to remove the hurdles residents could experience when paying deposits or rent through outdated legacy systems.

"The payments ecosystem is more advanced than ever before, with online payments sent and received in seconds. In turn, customer expectations are continually evolving, as is the technology available. As such, we are committed to systematically upgrading and developing our solutions in response to user feedback and emerging tech, to ensure they provide our clients and their customers with the smoothest, most convenient payment solutions possible. We look forward to

working closely with Curo to develop and embed new solutions in the future.”

## **The MultiPay features and benefits**

- Self-serve options for customers, offering ultimate convenience and reduces unnecessary contact.
- Flexible and simple digital payment options available to suit broad business needs. Part of the existing payments eco-system: solutions can be integrated with CRM partners.
- Payment pages created and hosted by PayPoint or PCI compliant payments taken through Clients’ existing customer facing channels, via API.
- White labelled end-to-end solutions such as app and web payments available.
- Creates a positive user and customer journey – more than just a payment mechanism or gateway.

## **Contact HSL for more information**

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## **ABOUT PAYPOINT**

We are pioneering new ways of using digital payments so organisations can seamlessly and effectively serve their customers. Our market-leading omnichannel solution – MultiPay – is an integrated solution offering a full suite of digital payments. It enables transactions online and through smartphone apps and text messages, as well as over the counter, over the phone and via interactive voice response (IVR) systems. It also supports a full range of Direct Debit options, including scheduling collections.

MultiPay customers benefit from real-time visibility of all payments received, through one easy-to-use portal that is fully PCI compliant, and allows visibility of all payment channels - including cash. The platform is used by over a growing number of organisations across the UK, including many housing associations, local government authorities and utility providers.

We also help millions of people control their household finances, make essential payments and access in-store services like cash withdrawals, parcel collections and drop-offs. Our UK network of more than 27,500 stores is bigger than all banks, supermarkets and Post Offices together, putting us at the heart of communities nationwide.

## **ABOUT CURO**

A West of England housing association and house-builder, Curo provides great homes and high-quality care and support services across the region. With more than 25,000 customers, Curo manages over 13,000 homes and is building hundreds of new homes every year.