

KURVE and PayPoint offer app-based PAYG metering for heat network adopters

Seamless and convenient heat network bill payments give customers confidence

[KURVE](#), the UK's first web-based smart metering solution for heat networks, has joined forces with digital payment expert, PayPoint, to offer customers the facility to top-up pay-as-you-go (PAYG) energy accounts quickly and easily via the customer's preferred payment method.

When it became a legal requirement for most residential properties connected to a heat network to be metered and billed for their individual heat consumption, [SAV Systems](#) and Insite Energy created KURVE – an innovative user-friendly metering and billing solution.

Customers using KURVE can now pay their heat and hot water bills using the KURVE web-app, powered by PayPoint's digital solution, MultiPay. Whether a customer prefers to pay online through the dedicated API, over the phone using the Interactive Voice Response (IVR) service, or by cash in a local store, payments and account status can be viewed in real-time through the use of MultiPay.

Ellie Blacklock of Kurve Technologies commented; "KURVE brings together software and hardware systems from five specialist technology partners, to ensure we deliver the very best possible solution. The ability to make secure and compliant payments through the app was a core part of our vision for KURVE, and PayPoint MultiPay was the perfect fit. PayPoint has proven digital capabilities, an extensive network across the UK and a long payments history at the heart of communities nationwide. As a result, the brand is well-recognised and trusted, and adds value to the KURVE solution and improves the customer experience."

KURVE's secure digital payment solution delivers a streamlined customer journey, protecting end users and removing the hurdles that can make customers feel vulnerable when making online payments. The range of self-serve options available through MultiPay means customers can choose the payment method best suited to their lifestyle and current circumstances. Payment options include credit or debit card payments over the phone, paying online from any internet connected device or paying in cash over the counter at a local convenience store. Across the UK, 99.5% of the urban population live within one mile of a PayPoint store and 98.3% of the rural population live within five miles of a PayPoint store.

Soon KURVE will also incorporate PayPoint's Recurring Payment method, enabling customers to set up automatic top-ups so they never have to worry about running out of credit. MultiPay offers numerous other payment methods including Direct Debit and paying on a smartphone using a link from an SMS payment reminder.

Danny Vant, Client Services Director at PayPoint commented; "The strength of our MultiPay digital payments offering is already being utilised with great success in other areas of the housing sector, helping residents keep on top of their rent payments to avoid debt. Now, with KURVE, MultiPay allows residents to take control of their heating and hot water bills as well.

"However, our solution doesn't just deliver benefits for the customer. With MultiPay integrated seamlessly within a CRM system, fewer resources are required to manage overdue payments. Gentle reminders can be issued via SMS to help customers pay on time and account details are

visible in real-time, bringing an end to chasing payments that have already been made. In turn this improves the customer experience still further, boosting customer relationships and loyalty. Heat network operators using PayPoint MultiPay through KURVE also remain fully compliant with PCI Security Standards Council requirements, without the investment usually required for a business to achieve accreditation.”

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.

What is a heat network?

A heat network, also known as district or communal heating, is an environmentally friendly heating and hot water solution that is increasingly common in larger residential developments, helping the UK towards achieving net-zero carbon emissions by 2050. Each network comprises a distribution system of insulated underground water pipes delivering heat to individual homes or commercial properties, removing the need for each property to run its own boiler or electric heater.

Heat is generated by a central source – an ‘energy centre’ – such as a power station, biogas fuelled boiler, heat pumps or solar thermal arrays. Heat can also be recovered from industrial processes or waste processing facilities such as incinerators.