

# PayPoint gets personal to help businesses collect with care

## Tailored SMS communications now available through MultiPay

**Welwyn Garden City 2 November 2020:** To further help businesses collect payments due, or overdue, whilst remaining sensitive to customers' changeable circumstances in the current market, PayPoint has enhanced its new responsible collection tool, PayByLink, with the addition of personalised SMS reminders. Available through PayPoint's digital payment solution MultiPay, businesses now have the option of sending customers a tailored text message, which can also include a payment link to increase engagement and reduce payment friction.

Danny Vant, Client Services Director of PayPoint commented: "No one has been immune from the impact of the coronavirus pandemic. Lockdown, trading restrictions and the furlough scheme have had a significant financial impact on a huge number of people, even those who have steadfastly been financially stable. In such challenging times, businesses need to demonstrate they understand the importance of managing arrears in a socially responsible manner, taking into account the emotional impact a change in personal circumstances will have had. PayByLink allows businesses to work in partnership with their customers to manage payments and collect with care."

Rather than sending a standard 'payment due' SMS, PayPoint's MultiPay users can now opt to send tailored payment reminder SMS messages, gently nudging customers ahead of the due date. They also have the option to amend the text to suit the specific circumstances and timing of upcoming payments due or overdue. They can even offer flexible payment terms for customers struggling to pay on time or who would benefit from a more agile means of controlling their finances.

In particular, PayByLink enables easy collection of small arrears that would typically require too much time and resources to make it justifiable. What's more, links can now be included to point customers to online advice around debt management or mental health support organisations, depending on individual circumstances.

Danny Vant concludes: "Through MultiPay, our clients can use PayByLink to gently but firmly remind their customers of payment due dates with personalised emails and tailored SMS messages. The payment link included in these communications ensures the payment process is as simple, quick and frictionless as possible. This allows businesses to efficiently provide a gentler, more personal approach and valuable assistance to struggling customers. They can now work more closely with their customers to help them manage their finances and the consequences of financial arrears."

PayByLink benefits for late payment collection:

- Integrates with client's system to send automated SMS customer reminders
- Enhances customer engagement

- Offers a user-friendly payment option that keeps customers engaged
- Increases collection of small arrears with ease
- Easily integrates into your own CRM system
- Increases efficiency with bulk payment options
- Reduces spend on collections and write offs
- Enhances cash flow management
- Fully PCI compliant and can be used effectively in a call centre environment

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.