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Supercharging Debt Advice : 3 weeks to 3 minutes

AperiData and PayPoint Scale Transformative Open Banking powered Debt Advice Platform

AperiData, in partnership with PayPoint, achieve significant milestones to supercharge debt advice support for Citizens Advice Bureau (CAB) branches across the UK.

The Challenge

Citizens Advice is one of the most valued organisations in the UK. It offers confidential advice online, over the phone, and in person, for free to anyone - whoever they are, and whatever their problem. In 2022-23, it supported **457,000 people** face-to-face nationally, more than double the previous year. Amid economic disruption and the soaring cost of living over the past few years, the charity has been facing exponential demand for its services. This includes a high demand for debt and money management support, which requires advisers and caseworkers to be provided with up-to-date paperwork and information by clients seeking advice, for an accurate up to date view. This process could take weeks, months or in some instances years, depending on engagement by clients who are often vulnerable or anxious about discussing their finances so openly.

Milestones and Impact

2024 marked a year of expansion and success as the Customer Support Tool, co-developed by AperiData and PayPoint, became a highly valued resource for Citizens Advice branches. Since its initial trial at Citizens Advice Stevenage in January 2024, the solution has been successfully rolled out to **6** additional branches across the UK, demonstrating AperiData and PayPoint's ability to mobilise and scale at pace.

The adoption of the Customer Support Tool has enabled case workers to access fully categorised Open Banking data and a comprehensive overview of the client's financial information via a single dashboard, replacing outdated manual processes that previously took weeks or even months.

CAB Stevenage saw a reduction in the time spent by case workers gathering and reviewing financial information of individuals seeking help from an **average of three weeks per case to just three minutes**. This streamlining allows Citizens Advice to better support clients in financial difficulty during the ongoing cost-of-living crisis.

Charlotte Blizzard-Welch, CEO at Citizens Advice Stevenage said: *"AperiData and PayPoint's Customer Support Tool has enabled our advisors to achieve an almost instant, real-time view of people's financial circumstances, removing barriers to people engaging with debt advice and creating momentum for the people we help to start feeling the benefit."*

Sarah Evans, Account Manager: Funded Services at Citizens Advice Stockport, Oldham, Rochdale and Trafford said: *"As a Citizens Advice office with innovation at its forefront, it's been great to be involved with PayPoint in this opportunity to test the Customer Support Tool, an exciting new tool for us that is helping our caseworkers do their role more effectively and speeding up our clients getting a resolution to their debt enquiry. We're looking forward to the further developments within the tool and how this can further benefit our work."*

Ezechi Britton MBE, CEO at the Centre for Finance, Innovation and Technology (CFIT) said: “*CFIT launched in 2023 with a mission to enhance the UK’s fintech sector and deliver benefits for consumers and SMEs - and the entire economy. I am pleased to say that we are delivering on this mission by creating industry-led partnerships that take Open Finance proofs-of-concept and turning them into working prototypes in selected areas of the UK. Together with Government, industry, regulators and academic institutions, we are ensuring that Britain’s financial services sector continues to lead the way and be the envy of the world.*”

AperiData has been an incisive partner in CFIT’s journey, all the way through from defining key issues to address and then delivering proofs of concept from defined workstreams. AperiData worked with CFIT to empower Citizens Advice to leverage new open finance processes to ensure that vulnerable financial services consumers receive quicker and more bespoke advice. Their work was a key factor in CFIT achieving a successful proof of concept programme and I wholly endorse AperiData’s processes and professionalism.”

Recognising the Need for Innovation

The tough economic climate has driven unprecedented demand for Citizens Advice services, with nearly half a million people supported last year. The Customer Support Tool has been instrumental in meeting this demand, ensuring that case workers have the reliable data they need to provide timely, effective advice.

Collaborating closely with Citizens Advice branches, and actively incorporating their product feedback, has been instrumental in driving the continuous development of the solution. By understanding the unique challenges faced by caseworkers and clients, AperiData and PayPoint have been able to introduce innovative new features and enhancements tailored to streamline processes further, such as the new pre-populated Standard Financial Statement (SFS). This iterative approach has not only improved the efficiency of data-driven debt advice but has also ensured that the tools remain user-friendly and aligned with the real-world needs of the branches. These advancements reinforce AperiData and PayPoint’s commitment to empowering Citizens Advice to deliver faster, more accurate, and impactful debt advice to those who need it most.

The AperiData/PayPoint partnership has been pivotal in addressing the growing demand for debt and money management support. The **£1 million investment by PayPoint** in AperiData earlier this year further strengthened this collaboration, enabling both organisations to expand their reach and enhance their Open Banking solutions for a range of sectors, such as financial services, government, utilities, and housing associations.

Recognition and Looking Ahead

This year’s recognition as **Business Partnership of the Year** at the Credit and Collections Industry Awards highlights the innovative and impactful work undertaken by AperiData and PayPoint.

For 2025, AperiData and PayPoint remain committed to continuing this vital work, scaling their solutions to reach even more Citizens Advice branches and empowering case workers to support those in need efficiently and ethically. Together, they’re redefining debt advice support and making a meaningful difference in people’s lives.