

## Hinckley & Rugby Building Society



“ paygate in the Cloud is intuitive, secure and quick. The product support is second to none.

On the rare occasion that a problem arises, it's good to be able to speak to one of their experienced UK based support staff ”

The Society's IT Services Manager Michael Sharpe

Hinckley & Rugby Building Society migrates from an On-Premise Baccess-IP system to paygate's Cloud solution.

Manage Hinckley & Rugby Building Society was formed in 1983 by the merger of Hinckley Permanent Building Society, which was founded in 1865 and Rugby Provident Building Society which was established in 1861.

A top 20 society, Hinckley & Rugby has total assets of more than £560 million and over 50,000 savers. In addition, it has over 7,000 borrowers who are also benefiting from the Society's success.

The Society is committed to providing an extensive range of competitive savings accounts and mortgage schemes and to providing the highest standards of customer service.

With 150 staff, 8 branches and 4 agencies, Hinckley & Rugby is not only represented in some of the towns and cities of the East and West Midlands, but it is also strongly committed to having outlets in smaller village communities, where it is often the only financial services provider for miles around.

Hinckley & Rugby Building Society initially discovered paygate by attending a building society user groups forum, where they received positive reviews of the paygate solution from the other members.

After reviewing a number of providers, Hinckley & Rugby chose to migrate from their on premise Bacsess-IP solution to the paygate Cloud solution and now are able to take advantage of :-

- Increased infrastructure and application security
- Reduced installation, operating and administrative costs
- No financial requirement to purchase, maintain and replace physical hardware
- Increased reliability - due to deploying enterprise scale systems and processes
- Enhanced peace of mind - system is running in highly resilient tier 3 data centres
- Inbuilt Disaster Recovery - both primary and fail-over datacentres are included as an integral part of the solution.

Today, Hinckley & Rugby uses paygate to submit batches of Direct Debit collections, pay monthly income on accounts and also receive Direct Debit related reports. In summary, it currently processes circa 70,000 Debits and 3,000 Credit payments per annum - and as this volume grows Hinckley & Rugby benefit from peace of mind thanks to paygate's lack of transactional pricing - meaning clear and predictable costs.

In the future, Hinckley & Rugby Building Society plans to take advantage of paygate's modular architecture that allows quick and simple flexing of capability and capacity costs by using Bacs Direct Credit rather than its traditional, cheque based process to speed up the payment of suppliers and thus reduce running costs further.



### Challenge

- Labour-intensive, complex payments process
- Requirement for multiple system logins
- Poor Smartcard security and frequent failures
- Legacy EOL product



### Solution

- Complete Cloud payment platform
- Future-ready modular architecture
- Highest security level Cloud HSM
- Robust Disaster Recovery planning



### Outcome

- Simpler, streamlined process
- Increased security
- Cost savings and reduced staff hours
- Less reliance on costly Professional Services

Got a payment challenge?

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