CASE STUDY

Dispelling migration myths: Transitioning to a new Bacs solution

We receive the exact service that was promised to us, without any issues, and I am highly impressed with it

Northern Ireland Housing Executive

Established in 1971, the Northern Ireland Housing Executive serves as the official public housing authority in Northern Ireland.

As the largest provider of social housing in Northern Ireland, they oversee an extensive portfolio that includes nearly 85,000 residential properties, along with the management of various commercial spaces, leaseholds, garages and parcels of land.

Their overarching objective is to ensure that everyone in Northern Ireland has equitable access to quality and affordable housing.

The challenge

In 2018, after several years in partnership with the same supplier, NIHE responded to a tender requirement by exploring alternative suppliers.

In their pursuit of cost-effectiveness, NIHE searched for a reliable, comprehensive solution capable of handling over 40,000 monthly transactions, split between salary payments and housing benefits. Due to their substantial monthly payment volume, NIHE's primary requirement was to move away from a transaction-based pricing model to allow future scalability without ballooning costs.

NIHE also recognised the importance of perfecting their Bacs solution. Their new supplier had to deliver a hosted HSM in order to achieve further cost savings and process efficiencies from their on-premise HSM.

While pursuing cost and process efficiencies, ensuring the delivery of a stable and reliable platform for Bacs processing with a risk-free, smooth migration remained a critical priority.

John Smith explains the crucial aspects for selecting the new supplier:

"We considered several factors when choosing the new supplier. One significant factor was non-transactional pricing, which paygate offered. Our previous Hardware Security Module (HSM) was located in a data centre in Belfast and we were now looking to transition to a hosted solution. This change also presented an opportunity to enhance efficiency in the future".

The solution

We understand that transitioning to a new supplier can be an anxious time; a clear and fully managed plan is the best way to mitigate risk and give peace of mind.

paygate's enhanced cloud solutions, coupled with a robust and proven switching process, have delivered a successful migration project for NIHE, meeting all their no-compromise goals.

With NIHE every step of the way

From the outset the paygate dedicated implementation engineer oversaw the entire project guaranteeing a flawless journey leading up to the successful go-live date. With NIHE's Account Manager on hand to support with any questions along the way, any nerves were soon put at ease.

Knowledge is everything

Every business is unique, so a full understanding of the current processes and requirements of the business is crucial before starting any migration.

The paygate account management team collaborated closely with the implementation engineer to gather all the essential information about payment types, SUNs, approval procedures and users.

We carefully tracked sample files as they underwent paygate's mapping function to guarantee the accurate creation of submission-ready files. This rigorous process effectively safeguards all data, ensuring its protection and security.

paygate does exactly what it says on the tin, and that's exactly what we need. It's unbelievably stable and that is so critically important to us

Northern Ireland Housing Executive

The migration to paygate was remarkably smooth and flawless, encompassing the successful transfer of the HSM

Northern Ireland Housing Executive

Testing, testing 123

To ensure a seamless and risk-free transition, paygate conducted thorough testing to guarantee the uninterrupted processing of payments. This included running NIHE's existing system in parallel with paygate, assuring a smooth shift. Once everything was in place and verified to be working correctly, NIHE was seamlessly transitioned to the paygate system and the old system was deactivated. John explains:

"paygate are really good at what they do. The efficiency has really impressed me. The service, the stability of the system, the hosted solution, the renewal of the HSM licence, the account managers. The move was very smooth" .

Proficiency and ongoing support

Moving to a new system can be a daunting process for users, which is why we provided NIHE's teams with hands-on training to help them quickly become proficient in using paygate's user-friendly interface. Even after migration is complete, our account management and customer service teams are always a phone call away to offer continuous support.

NIHE highly appreciates the prompt response from paygate's help and support service whenever they need assistance. John shared his positive experience, emphasising that renewing the HSM licence with the team was exceptionally smooth, free from any complications.

"We rarely need to contact customer service as paygate is so reliable but when we do, any issue is resolved quickly. The most impressive thing was when we needed to renew our HSM licence, we got the things from the bank that we needed, passed it to our account manager (Spencer) and then the work he did was almost invisible. Spencer took care of it without needing any downtime. There were no issues at all".

The Outcome

Dispelling the myths

After a smooth migration, NIHE now enjoys the advantages of a secure and reliable payment processing platform, ensuring uninterrupted access to their payment processing.

NIHE's firsthand experience stands as compelling proof that apprehensions around data security, downtime and initial challenges of a Bacs solution migration can be fully mitigated.

As NIHE have discovered, organisations should not be deterred by migration-related concerns but should instead view them as manageable hurdles on the path to optimising their operations and systems.

Cost efficiencies

Thanks to paygate's transparent pricing structure, offering flexible, predictable costs, NIHE successfully achieved their goal of reducing costs. With no transactional charges, NIHE can expand without facing unwelcome penalties and billing surprises.

Move to cloud HSM

By partnering with paygate for HSM hosting, NIHE has stripped out unnecessary software from its Bacs procedures and its associated drain on budgets and resources.

This strategic decision has not only removed significant upfront investment but also reduced ongoing operational costs and relieved the burden of managing a physical HSM. Simultaneously, it has enhanced the security and reliability of their sensitive data.

We've been so impressed with the paygate solution. The stability of the solution has been really, really first class. It's been very, very reliable

Northern Ireland Housing Executive

The future

After 4½ years of collaboration with paygate, NIHE has recently extended their contract for 2 years, with the possibility of a further 2 years under G-cloud terms, cementing an exciting partnership for the future.

This renewal provides NIHE with the chance to develop their contingency planning as well as delve into additional automation possibilities to further streamline their payment processing and achieve further cost reductions. John explains:

"Moving away from manual processes and automating as much as possible is the key focus across all our systems and we are excited to see how paygate can move forward with us on that journey".

With the roll out of paygate v3, NIHE has the opportunity to elevate their payment security and explore new features like fraud protection, automated file uploads and the latest multi-factor authentication (MFA) options, taking their payment system to the next level.

Interested in discussing a risk free, smooth migration to achieve cost and process efficiencies?

We're here to help

LET'S TALK

Key points

The challenge

- Tender opportunity
- Smooth migration to a new supplier
- Achieve cost efficiencies
- Move to hosted HSM

The solution

- Seamless migration
- Close collaboration
- Parallel system testing
- Dedicated support

The outcome

- No surprises, predictable pricing
- Highly secure cloud-hosted HSM
- Robust, reliable processing platform
- First-class support service