

CAPITA

Gas Safe Register Energising payments using Capita solutions

The Gas Safe Register replaced the CORGI Gas Register in April 2009. The new scheme uses Capita payment solutions to accept and process credit/debit card payments from registered gas engineers, allowing the option to pay and register either online or via the telephone.

The background

The prime objectives of the scheme are to oversee gas installer registration and inspection, to raise public awareness of gas safety issues and to protect consumers from unsafe gas work. By law, anyone carrying out work on gas installations and appliances must be on the register, more details of which are available on the website www.gassaferegister.co.uk.

In September 2008, the Health and Safety Executive (HSE) selected Capita to launch and administer the new scheme, a role which also includes the responsibility for branding and awareness.

As at August 2009, over 56,000 businesses and more than 121,000 individual engineers have registered with Gas Safe, a greater number than at any time under the previous scheme.

The challenge

For John Ellis, Finance Manager at Gas Safe Register, allowing engineers the convenience of payment by credit or debit card while registering or renewing was a priority. He commented,

“We were keen to allow engineers the option to either pay online while registering or to provide their card details to a member of staff in our contact centre who could process the payment on their behalf. We wanted to be sure that card payments took place using an established, proven and highly secure solution and Capita’s Payment Management products ticked all the boxes.”

To add to the challenge, the project was working to tight deadlines, as the requirement was to have the payments facility up and running by January 2009 in order to allow currently registered engineers to renew in advance of the official April launch date.

The solution

In just a few months, Gas Safe Register contact centre staff were trained in the use of Capita’s Paye.net, a browser-based payment collection solution ideal for handling card payments in a Mail Order telephone Order (MOTO) setting. In parallel, Capita’s Payment Portal was configured with Gas Safe Register ‘branding’ and was all set to take online payments.

In mid-January 2009 and on time, the Register was opened for business and engineer registration commenced and by the end of the month, nearly 2,600 card payments had been processed using the new facility.

In order to extend the range of payment methods available to engineers, in early 2010, Gas Safe Register introduced the option to pay for registrations by direct debit.

Registered engineers wishing to sign-up for direct debits are able to create a mandate over the internet using Capita’s Direct Debits option. This module supports the set-up of ‘paperless’ direct debits and allows the payer to enter their account reference together with details of their bank account number and branch sort code.



The benefits

It is widely accepted that the cost of taking self-service payments via the internet or even via a call handled by a member of staff is considerably less than that of processing cheque payments via the post.

By the end of August 2009 and after only eight months of live running, the online payments and contact centre channels had collectively taken over 130,000 payments with a total value of almost £12.5 million. As well as handling new registrations and annual registration renewals, the engineers can also register 'notifiable jobs' that they have carried out, each of which requires payment of a small fee, although with thousands of these each month, the combined volumes and values are significant.

Gas Safe Register have also been supplied with Capita's 'Refunds and Reporting' module. This allows designated members of staff to easily and securely process a refund against the card account from which payment was originally taken, with refund details being recorded in the same transaction file as card payments. Reporting allows users to view payments taken through the day using a comprehensive range of search criteria.

Capita's managed and hosted solution is available 24 hours a day, 7 days a week and with no on-site card processing software, carries no overhead as regards managing, monitoring and supporting of specialist on-site hardware, software or infrastructure. Card authorisation takes place using Capita's Secure Bureau Service (SBS) and with no card details being held on site, much of the responsibility for Payment Card Industry Data Security Standard (PCI DSS) compliance and card security in general passes to Capita.

An end-of-day payment settlement file is passed direct to the bank, meaning that funds are in Gas Safe Register's bank account within days and to aid reconciliation, a copy of each day's transactions is available for authorised staff to download.

Engineers have been quick to take-up the online payment and contact centre payment options and taking August 2009 as an example, around 68% of all payments were made online, 25% via the contact centre and the remainder by cheque or BACS transfer.

About Capita's Managed Service

Capita's highly secure and established managed service portfolio includes a range of products to process card payments via the Internet, touch-tone, SMS text, speech recognition and on-site Chip & PIN.

The solution incorporates the latest measures to help combat card fraud, including Card Security Code (CSC) validation for MOTO, Touch Tone and Speech Recognition payments and card password validation (Verified by Visa and MasterCard SecureCode – collectively termed 3D Secure) for payments made via the Internet.

Capita's managed service products have been certified to PCI DSS Level 1 since 2007 and Capita was proud to have been the first major supplier to the public sector to achieve this standard.

** The managed service is used by over 200 public sector organisations to process around 1.8 million payments a month with a total value of almost £150 million (as at July 2010).*



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