

# Pinnacle Group Case Study: Secure Phone Payments for Service Charges

## Pinnacle Group

Housing Management

### Challenge

Collecting service charges from tenants and apartment owners can be a challenge. To ease the burden, housing-management provider Pinnacle decided to set up a telephone-support service to enable customers to ask questions — and make payments on the same call. All they had to do was find a phone-payment solution that would meet their cost, compliance and security requirements.

Pinnacle Group is one of the UK's leading housing management companies, specialising in mixed tenure — residential accommodation that combines options such as owner-occupier and shared-ownership housing, and social, mixed and private rental. From over 100 locations across the country, its 3,000-strong workforce manage over 30,000 affordable and market homes on behalf of local authorities, registered providers, tenant co-operatives, institutional investors and developers.

Taking the strain out of service-charge collection

One of the many tasks carried out by Pinnacle is collecting building maintenance or "service" charges from apartment owners. Alison Wade, Pinnacle's Head of Income and Performance, wanted to make it easier for her team to collect these payments. Although owners were encouraged to pay by bank transfer, many still preferred to call Pinnacle to make payments over the phone. Often owners simply wanted to speak to someone to clarify the charges. Alison recognised that in this situation, offering owners the ability to pay during the same call was invariably good for both parties.

Having run collection operations for similar organisations, Alison knew that compliance with payment card industry data security standards (PCI DSS) was an imperative. Without this, the business would be exposed to potential fines and transaction penalties — and would be putting their reputation with tenants and property owners at risk.

With most of her team working from home, Alison needed an alternative to the traditional method of protecting customers' payment details: placing payment takers in a monitored environment where they had no ability to willingly or unwittingly record card data.

Although there are solutions available that enable payments to be taken during calls and remove the need for customers to share card details with the agent, invariably they require complex, costly and time-consuming integration.

Having failed to find anything that met her needs, Alison turned to Pinnacle's payment provider, Opayo, who suggested Pinnacle consider Paytia's Secure Virtual Terminal.

The solution proved to be just what they were seeking:

- Customers were no longer required to divulge card details during the payment process

- it was easy to use for customers and agents alike

- Implementation was simple: there were no complex integrations and it worked seamlessly with Pinnacle's existing RingCentral telephony [paytia.com](https://paytia.com)

- Pinnacle could start with just a single agent licence and grow from there

- Last but not least, Paytia's PCI DSS Level 1 certified cloud service

# Implementation & ROI

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### Implementation Time

**Simple setup; worked seamlessly  
with existing RingCentral**

### Return on Investment

**95% PCI DSS scope reduction;  
single agent licence, grow as  
needed**