

**Request for Information**

Stonewater Limited

[Electronic Payment Services]

[22nd September 2021]

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# **Introduction**

* 1. **Stonewater**

Our significant and progressive house-building programme aims to build a minimum of 1,500 new homes a year from 2022/23 and we have a good pipeline of development to achieve this, driven by our vision of everyone having the opportunity to have a place that they can call home. We plough our surplus into building new homes, improving our existing housing stock and investing in customer services.

We are also the largest management partner for Legal & General Affordable Homes, supporting the organisation in delivering its ambitious development plan of building 3,000 homes by 2022, by leading on Legal & General's housing operations across England.

We recognise that the way we work matters too. We are committed to providing homes that are energy efficient and are working towards Government's targets for carbon neutrality. Our Environment Strategy helps us minimise the resources we use as an organisation and manage our impact on the environment.

Our talented 800+ employees embody our values – being ambitious, passionate, agile, commercial and ethical. For the second consecutive year we achieved a ‘One Star’ rating in the 2020 Best Companies Top 100 best not-for-profit organisations to work for and made the list for the top 25 best housing sector organisations to work for in the UK.

With an annual turnover of around £191 million and £1.8 billion in assets, Stonewater is a strong, dynamic and well-managed social business, with a long-term rating of A+ by independent credit ratings agency, S&P Global Ratings and a top G1/V1 governance and viability ranking from the Regulator of Social Housing.

* 1. **Background to the Requirement**

Stonewater currently have an existing contract with Allpay Ltd, running to December 2022, for the provision of all Electronic Payment Services. Due to the fact that this contact is available for renewal in December 2022 Stonewater would like to take the opportunity to review the current service offering from Allpay whilst also researching the market for other existing suppliers, products and services.

Stonewater have been a customer of Allpay’s for many years and receive Electronic Payment Services in the form of Direct Debit management, debit and credit card payments through a number of channels, cash and card payments through Post Office and Paypoint outlets.

* 1. **Clarifications**

If you have any clarification regarding the contents of this document, please contact sarah.newton@stonewater.org

# **Current Position**

 Stonewater are currently contracted with Allpay for the provision of Electronic Payment Services until December 2022.

Current Processing and Payment Channels

Direct Debit

Rent Card – over the counter

Debit and Credit Card

* Text Payments
* Mobile App
* Telephone Payments (Interactive Voice Response)
* Telephone Payments taken by Stonewater Customer Services Centre
* Internet Payments

 The average volumes of payments per month are :

|  |  |  |  |
| --- | --- | --- | --- |
| Payment Channel | Payment Method | Average Number of payments per Month | Average Payment Value (£) per Month |
|   |   |   |   |
| Direct Debits | Direct Debit |  28,000  |  5,606,710  |
| Post Office | Rent Card – over the counter |  3,500  |  600,000  |
| Paypoint | Rent Card – over the counter |  2,600  |  255,000  |
| Text Payments | Debit and Credit Card |  10  |  1,200  |
| Mobile App | Debit and Credit Card |  930  |  225,000  |
| Telephone Payments (IVR) | Debit and Credit Card |  960  |  231,000  |
| Telephone Payments CCC | Debit and Credit Card |  700  |  204,000  |
| Internet Payments | Debit and Credit Card |  5,300  |  1,424,988  |

 Direct Debits

* Stonewater currently have a fully managed direct debit service from Allpay.
* The management of the direct debits is via an online cloud based portal.
* Via the portal Stonewater are able to set up, amend and cancel direct debit mandates as well as determine payment frequency and collection date.
* Allpay process the collection files to BACS on behalf of Stonewater.

Rent Card over the counter.

* Stonewater customers are sent a swipecard at the beginning of their tenancy. The swipecard has a unique Payment Reference Number (PRN) associated to that particular customer. The manufacture and despatch of these cards is managed by Allpay. With this card customers are then able to make payments over the counter at branches of the Post Office or Paypoint outlets.
* Stonewater have customers who have rent cards that utilise a Stonewater owned IIN. Since 2017, all newly issued cards have been with the Stonewater IIN.
* Stonewater also have customers who have cards that utilise an Allpay owned IIN.

Debit and Credit Card

* Allpay manage all debit and credit card transactions as our Payment Service Provider.
* As part of this service Allpay provide both the merchant account and payment processing service meaning Stonewater only contract with Allpay for both elements of the transaction.
* Text Payments is a secure text message payment option. Stonewater customers register their phone, reference and debit card online to be able to make ongoing future payments.
* Mobile App allows customers to make payments via smartphones or tablets following a one-time registration.
* Telephone Payments (IVR) makes use of a dedicated line where a customer enters their Payment Reference Number (PRN), debit card details and the amount they wish to pay.
* Stonewater also make use of an Allpay service whereby if any customer using the IVR service is unable to make a payment then they are rerouted to an Allpay customer service representative to process the payment.
* Telephone Payments taken by Stonewater Customer Services Centre are via an Allpay product called Callpay. This is a virtual payment terminal that allows Stonewater employees to process debit and credit card payments over the phone. Stonewater use Eckoh as a call masking solution which integrates with the Allpay payment solution.
* Internet Payments can be made in two ways. Firstly through a secure link to Allpay’s payment pages on their website. Secondly through Stonewater’s own customer online portal. The second solution uses a Gateway link from Stonewater’s online portal to payment pages hosted by Allpay but branded as Stonewater. PCI and DSS compliance remains with Allpay.

Daily Payment Information Files

* Stonewater are provided Daily Payment files which include details of all payments made across all payment channels for the previous day.
* Information contained in the payment files includes, transaction date, payment amount, payment reference, customer reference number etc.
* These files are then imported to in to Stonewater’s Housing Management system to update the customer’s accounts.
* Direct debit collection information is provided to Stonewater on the day of collection as opposed to the day after, as is the case with other payment channels.

# **Requirement**

Stonewater require a fully managed Electronic Payment Service that provides our customers with a number of electronic payment channels with which to make payments to Stonewater. Predominantly our customers will be making payments to us for rent, however there are a variety of other one off payments and charges that Stonewater also receive.

3.1 Direct Debits

A fully managed direct debit collection service to include but not limited to the following services and functionality**.**

* A portal or means for Stonewater to set up, amend or cancel direct debit mandates, individually and in bulk.
* The ability to offer collection on any working day of the week.
* The ability to offer customers varying payment frequencies (e.g. weekly or monthly).
* Send correspondence to the payer with regards to confirmation of setup and/or advanced notice.
* Collect and process all Bacs exception reports including; unpaid Direct Debits, bank initiated changes and indemnity claims
* Provide daily transactional information regarding, collections, unpaid DD’s and new set ups in an electronic format such that it can be uploaded in to Stonewater’s Housing Management system.

3.2 Rent Card – over the counter

To be able to take cash or card payments through Post Office and Paypoint Outlets through the use of individual customer rent cards.

* To produce and despatch unique cards to Stonewater customers.
* The cards should be Stonewater branded.
* The cards should be printed or embossed with the customer’s name and a unique customer reference number.
* Manage the migration of all cards and maintain Stonewater’s IIN.

3.3 Debit and credit card payments

A fully managed debit/credit card payment processing service to include, but not limited to, the following payment channels and services.

* Text Payments
* Mobile App
* Telephone Payments (Interactive Voice Response IVR)
* Telephone Payments – taken by Stonewater Customer Contact Centre
* Internet Payments
* The ability for Stonewater colleagues to take face to face customer payments.
* The payment provider should be able to integrate with Stonewater’s customer portal ensuring consistent Stonewater branding.
* The payment provider should be able to offer a solution to call masking compliance or integrate and work with Stonewater’s existing solution through Eckoh.

3.4 Consolidated Payments and Transaction information

To be able to capture and consolidate payments from all customers through all payment channels.

Provide timely daily transactional payment information to include, transaction date, payment amount, payment reference, customer reference number, payment channel etc.

Transfer consolidated funds to Stonewater by electronic means no later than 5 working days after the date of the transaction.

Provide regular management accounts reports for Stonewater

3.5 Migration Plan

Stonewater require a high level migration plan detailing the transfer steps of payment channels to the new payment provider including indicative timelines and high light any difficulties/risks you might foresee in moving platforms.

# **Replying to the Request for Information**

* 1. **Introduction**

Suppliers are asked to complete section 4.2 – 4.5

* 1. **Requirements Review**

Please provide a response against each point in the table below as outlined within section XX, confirming whether you;

- Fully meets requirement

- Partially meets requirement

- Unable to meet requirement

Where a supplier is unable to provide a response that fully meets the requirement stated, more detail is requested in the third column of the table.

|  |  |  |
| --- | --- | --- |
| **Requirement**  | **Response** | **Additional Comments** |
| 3.1 |  |  |
| 3.2 |  |  |
| 3.3 |  |  |
| 3.4 |  |  |
| 3.5 |  |  |

* 1. **Indicative Costs**

Using the information supplied about Stonewater’s requirement, suppliers are asked to provide potential contract costs. Costs provided are only indicative and will not be assessed as part of any future tender.

|  |  |  |
| --- | --- | --- |
| **Details -** *Insert types of costs, dependent on the project* | **Costs (ex VAT.)** | **Comments** |
|  |  |  |
| **Total** |  |  |

* 1. **Indicative Timescales**

Interested parties are required to provide a high level estimate for the delivery of Stonewater’s requirement based on the information provided in this document.

* 1. **References**

Interested parties are required to provide three examples from within the past 2 years of projects delivered that match Stonewater’s requirements. Within those examples we will would also like at least one example of where the interested party have moved a similar sized house association from Allpay to their solution

|  |  |  |  |
| --- | --- | --- | --- |
| **Customer Name** | **Contact Name and Email Address** | **Date Project went live** | **Summary of the project/Requirement** |
|  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Customer Name** | **Contact Name and Email Address** | **Date Project went live** | **Summary of the project/Requirement** |
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|  |  |  |  |