



# FIS Customer Support Tool

Citizens Advice Bureau Stevenage Case Study



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## Case Study

citizens  
advice

Stevenage

### What was the challenge?

Citizens Advice is one of the most valued organisations in the UK. It offers confidential advice online, over the phone, and in person, for free to anyone - whoever they are, and whatever their problem. In 2022-23 it supported 457,000 people face-to-face nationally, more than double the previous year. Amid economic disruption and the soaring cost of living over the past few years, the charity has been facing exponential demand for its services. This includes demand for debt and money management support, which requires advisers and caseworkers to be provided with up-to-date paperwork and information by clients seeking advice, for an accurate up to date view. This process could take weeks, months or in some instances years, depending on engagement by clients who are often vulnerable or anxious about discussing their finances so openly.

### What was the solution?

PayPoint's Financial Information System (FIS) Customer Support Tool solution has been piloted by Citizens Advice Stevenage. Clients complete a simple online consent form that is sent to them by email or SMS that then enables debt caseworkers to receive a comprehensive summary of their overall incoming and outgoing finances in one, consolidated view. This is achieved through a partnership between PayPoint and AperiData who provide Credit Referencing blended with real time Open Banking data to provide the financial assessments. As the solution works on a consent basis, the solution is completely GDPR compliant. The tool provides debt advisers and caseworkers with a categorised, summary of a client's financial situation within minutes of consent being provided. This huge time saving then enables faster face-to-face intervention and action to support people with formal processes such as Debt Relief Orders as needed or managing their finances for longer term sustainability.

### The results

As well as the huge time saving it offers debt advisers/caseworkers and clients throughout the advisory process, it also enables even more people to get access to the service. Where previously, physical delivery of financial documents (bank statements etc.) to Citizens Advice Stevenage office was relied upon – people who are less physically able to leave their homes are now able provide consent ahead of bringing in their paperwork, offering another accessible option to access debt support.

## Mascha intro

Mascha Collier has almost a decade's experience working as a Debt Caseworker for Citizens Advice Stevenage. Over the years she has seen an increase in volume and variety of people seeking advice, as well as the overall severity of debts being managed.

## Overview

*"PayPoint's Financial Information Service (FIS) solution has huge potential for the way we support clients. People come to Citizens Advice because they know that they will be able to speak to a human being with an objective, confidential view of their problem. Nothing will ever replace the face-to-face advice and support we offer our clients. What PayPoint's solution delivers, is the ability for us to get an up to date, accurate and holistic view of someone's finances in minutes, when it used to take weeks or even months. That means we can provide advice and information faster, reducing the risk of debts becoming even greater or more serious throughout the advice process."*

*"Everyone who works at Citizens Advice is passionate about their work. As Debt Caseworkers our number one priority is giving people the right advice and we can only do that if we have an accurate, timely view of their financial situation. What PayPoint has enabled is for us to get that view faster and make the process easier for those seeking help. In reducing that initial time investment, it means we can see people face-to-face faster and offer them the actionable support that can really make a difference."*

## Changes in debt clients

*"When I started the majority of debts were what we class as non-priority, meaning that they weren't debts that would mean people could lose their house. This included credit card loans, pay day loans, and so on.*

*"Today the cost of living, combined with an endless squeezing of the benefits system and public service cuts has fuelled a much more severe debt landscape. Everyone I see now has priority debt, which includes things like rent arrears, unpaid council tax or big energy debts which stand to have much greater impact on their lives if left unaddressed.*

## Client vulnerability

*"Generally, people don't come to Citizens Advice when they first fall into debt. People who approach us for advice tend to be dealing with sizeable debts that have become all consuming mentally to the people trying to manage them. They are often also already vulnerable in their circumstances before the debts are taken into account.*

*"One recent client was a single mother, living with a disability, living in council rented accommodation. Despite receiving enhanced rates of personal independence payments for mobility, she had accrued around £12,000 of debt in rent arrears and council tax. She is a prime example of someone who was not out spending money unnecessarily. She simply could not afford to meet her essential outgoings and as the debt accrued, it became overwhelming and unmanageable.*

*"We established that she may benefit from a Debt Relief Order, which requires us to review all of her financial documents. However, she didn't have easy access to her bank statements. We sat down together in-person and went through the online form on her mobile though, and a few minutes later I had all the information I needed in a summary to help her."*

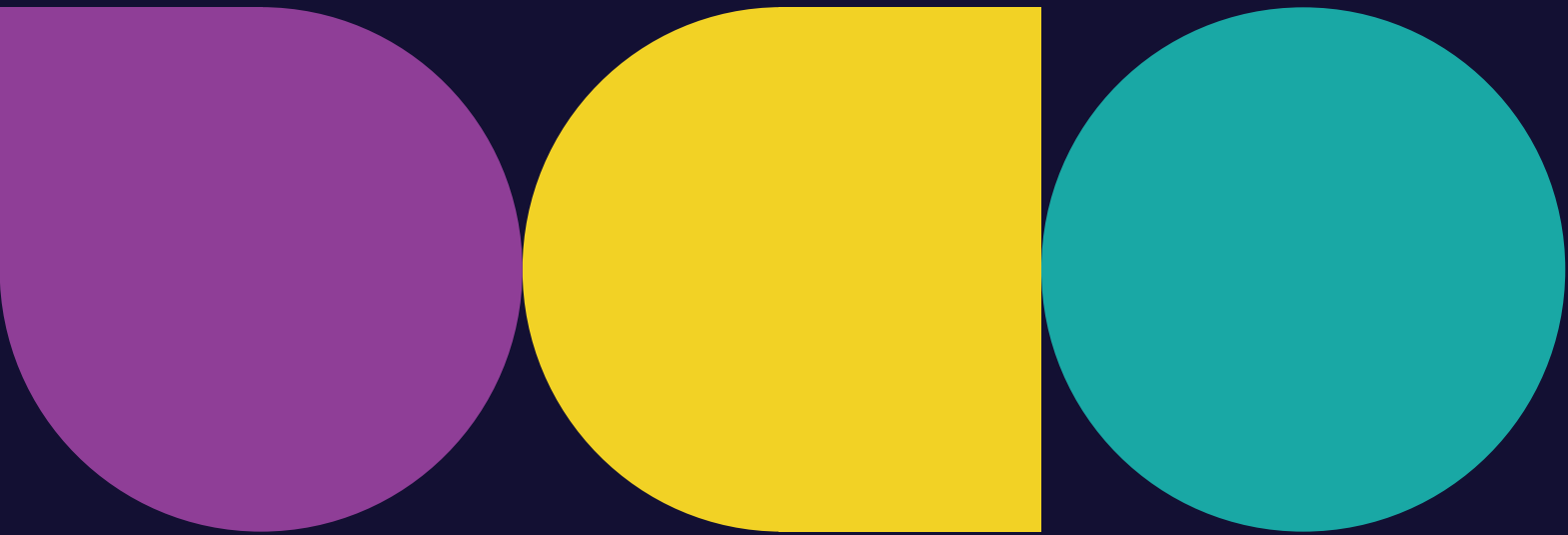
## Advice to people managing debt

*“The advice I have to anyone worried about managing debt is – you are not alone. There are many, many, people in the same situation and it’s nothing to be ashamed of. Come and talk to us. The connection between debt and mental health is very well established. A problem can feel unsolvable, but there is always something that can be done to improve the situation. We’re confidential, objective experts and our daily objective is to help people like you solve the problem. Let us help you.”*

## The FIS solution

*“PayPoint’s FIS Customer Support Tool has huge potential for the way we support clients. People come to Citizens Advice because they know that they will be able to speak to a human being with an objective, confidential view of their problem. Nothing will ever replace the face-to-face advice and support we offer our clients. What PayPoint’s solution delivers, is the ability for us to get an up to date, accurate and holistic view of someone’s finances in minutes, when it used to take weeks or even months. That means we can provide counsel faster, reducing the risk of debts becoming even greater or more serious throughout the consultation process.”*

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