



Government
Payment Services

Leading-edge payment services

Discover how our innovative banking and payment solutions reduce costs and transform the way citizens transact with government.



By government. For government.

NS&I Government Payment Services (NS&I GPS) transforms public sector payments.

Our tried and tested modern banking engine, our people and carefully honed processes have powered our success.

Read on to find out more about our capabilities and how we can help your department efficiently deliver leading-edge payment services.

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We are trusted by government departments to create world-class banking and payment solutions.

Better for you. Better for everyone.

NS&I GPS supplies innovative banking and payment solutions to government departments. Throughout this process, our ultimate focus is always on the citizen experience.



Proven capabilities. Proven track record

Through our successful partnerships with several government departments, we streamline processes and realise cost savings.



Citizen first

Our specialist Customer Experience (CX) lab tests all aspects of the user journey before a new service is launched.



Evolving experiences

We design the customer journey to be fit for purpose and adapt it to changing user needs.

Low-risk transformation

We combine a responsive and adaptive business model with resilient and robust standards to deliver low-risk, value-for-money payment processes.

We do this by offering:



Attractive commercial terms

We can engage in immediate collaborative discussions without the need for a costly and time-consuming procurement process.



Proven operating methods

Solutions are built on existing proven technology and delivery experience across central government departments since 2010.



Innovative ways of working

We are constantly evaluating and testing new ways of working to ascertain the most cost-effective ways to implement change.

Collaborate and create

By working more closely together, we make the most of everyone's insight, innovation and creativity. This means we can quickly challenge established thinking to develop joint solutions that deliver excellence.



Create savings for government departments

We cut costs by leveraging existing and proven payment processes and solutions.



Collaborative design

We can engage in immediate collaborations to deliver rapid business benefits.



Resulting in the best possible citizen experience

Modern digital solutions as standard

Our expertise and infrastructure capability ensures we deliver modern, future-proofed solutions that drive channel shift and achieve government digital take-up targets.

We are:



'Digital by default'



Crown to Crown

As we're part of government, our 'Crown to Crown' engagement enables speed to market procurement involving early collaborative discussions.



Aligned with Government Digital Services Good Practice Guides

Moving with the times

NS&I Government Payment Services has a proven track record in successfully delivering efficient payment services, built on more than 150 years in financial services.

About NS&I

NS&I is both a government department and an Executive Agency of the Chancellor of the Exchequer. We are a savings organisation with over 150 years of public service heritage that has more than £179 billion¹ invested by 25 million¹ customers.

In 2010, NS&I Government Payment Services was formed to offer the benefits of this investment to other government bodies, creating savings for the taxpayer.

The power of our success is allowing other parts of the public sector to access our modern banking engine, experienced people and honed processes, ensuring we deliver these services directly to the citizen in a digital by default way.

2010 to today

£179 billion¹ invested

NS&I has over 47 million² accounts and handles more than 116 million³ transactions annually, with more than £179 billion¹ invested.

Biggest selling product

In 2015, 65+ Guaranteed Growth Bonds became the biggest selling retail financial product in Britain's modern history.

Working with government

NS&I GPS provides leading-edge banking and payment solutions for UK government departments.

The government services we provide are Help to Save (HMRC), Help to Buy (HM Treasury), Court Funds Office (Ministry of Justice), Tax-Free Childcare (HMRC) and 30 hours free childcare (HMRC).

Continuous improvement

We continue to offer new and modern financial services to government to reduce costs and create savings for both it and the taxpayer.

¹ NS&I Annual Report 2019/20

² October 2020

³ As of August 2020

The numbers

£179bn

NS&I Stock
July 2020

£85m

Over £85m deposited
with Help to Save by
over 222,000 people
July 2020

40%

Savings made by NS&I GPS
to date for the Court Funds
Office (Ministry of Justice)

5 Awards

The Help to Save service
won 5 awards in 2019

£2.5bn

Court Funds Office –
funds under management
August 2020

£11.6bn

Net financing delivered
by NS&I to HM Treasury
2019-20

6.9bps

NS&I efficiency ratio of
6.9 basis points (bps)
July 2020

25m

NS&I customers
July 2020

£1bn

Estimated savings to
government from NS&I
outsourced business model
1999-2021

330,000

NS&I webchats in 2019-20

67m

Number of NS&I interactions
handled per year
July 2020

96.4%

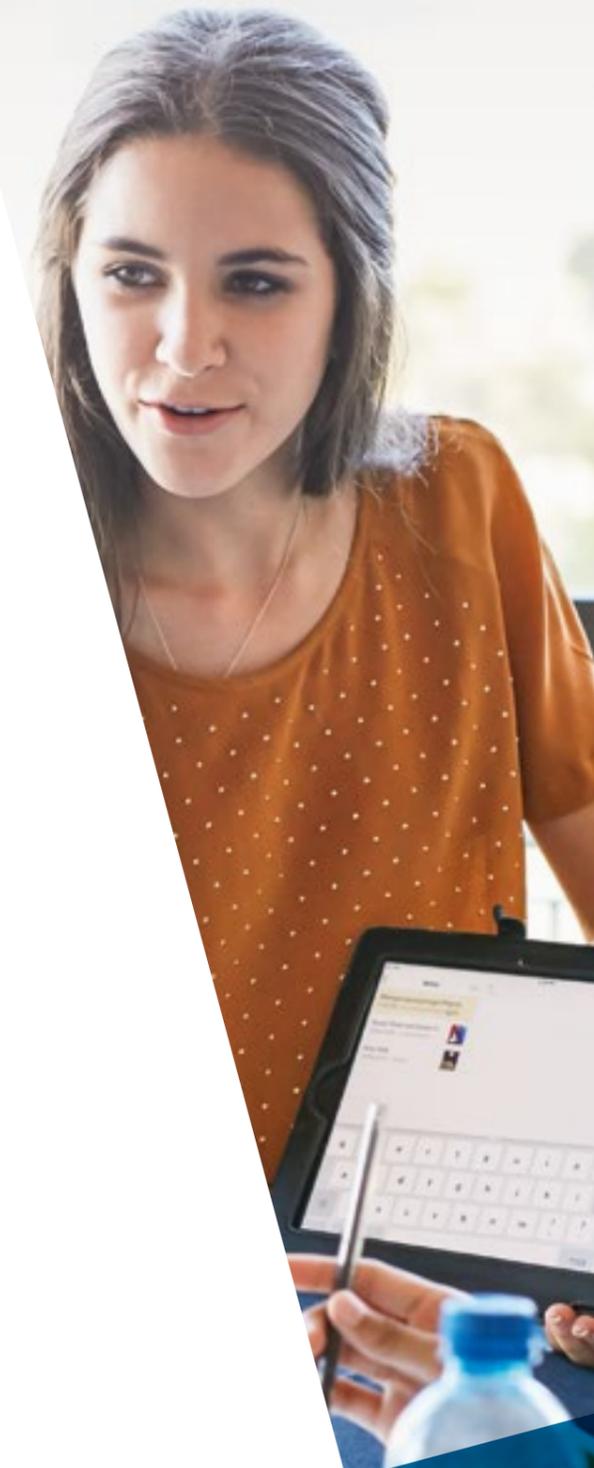
of incoming NS&I customer
interactions now via
digital channels
July 2020

We're proven to deliver

Our banking and payments systems
puts the citizen needs at the centre
of the service.

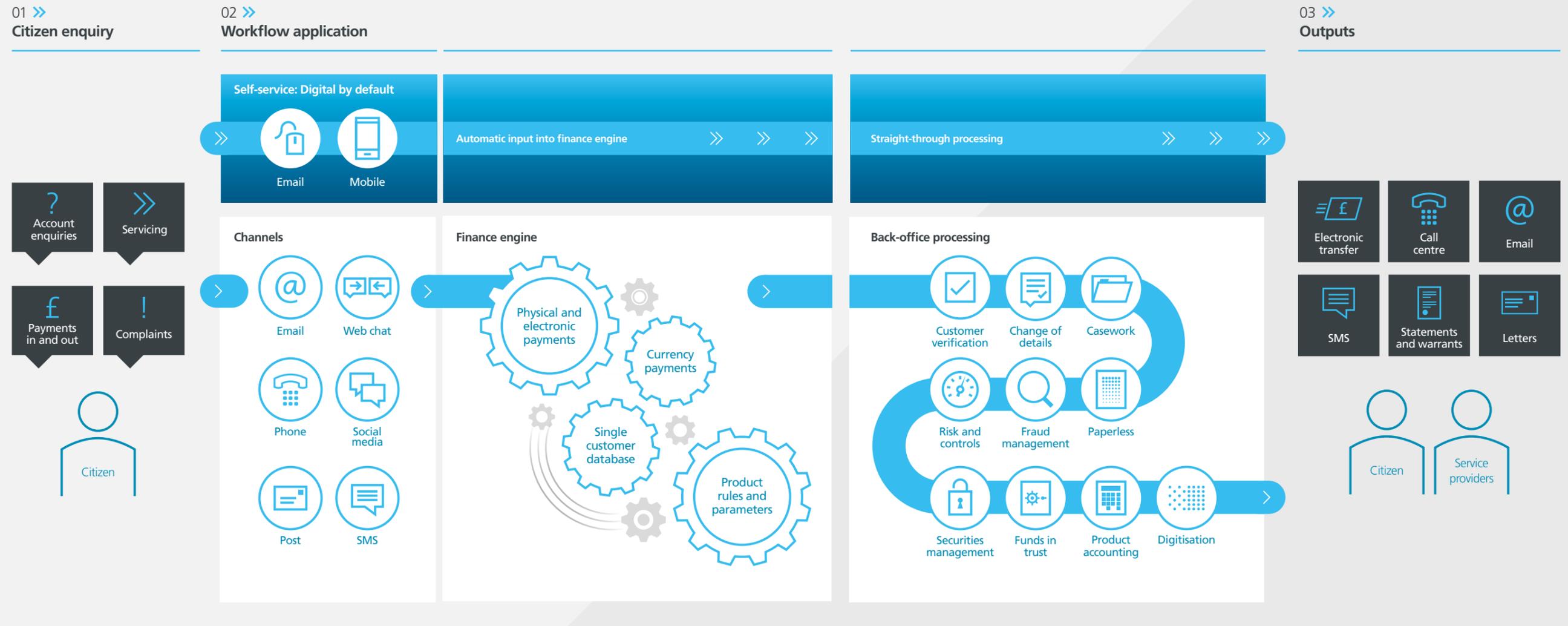
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Introducing our capabilities

We have built our transaction processes around the citizen. They sit at the centre of everything we do. Their journey through the NS&I GPS payment system always starts with the citizen's requirements.



Citizens can approach us through a range of channels with the fastest and most direct way through our automated online process.

Payments in and out are processed through our finance engine.

These payments then follow a range of back-office processes where we can bolt on any other government department processes if required. For example, eligibility rules and Evidence of Identity checks.

Finally, we fulfil the citizen journey with a range of outputs through multiple channels.

Transforming the citizen experience

The NS&I GPS customer experience lab puts citizen needs at the heart of our approach to effective service design.

Putting citizens at the centre

Consumers are becoming increasingly demanding and vocal about their online experiences. More and more, lives are played out on social media, with tweets, posts or texts expressing thoughts, feelings and attitudes. It's no surprise to see consumers using these same channels to communicate with organisations, rejecting traditional channels of phone and post.

When a service is great, the recipient will want to let others know. They also share when the experience isn't good, and often to an even wider audience. This escalates the issue, potentially causing reputational damage.

For this reason, we ensure that our solutions are developed with the user journey and experience at the heart of all processes so that they are easy and intuitive to work with. We do this by mapping seamless, high-quality customer journeys and experiences.

Introducing our advanced CX lab

We have invested in a specialist Customer Experience (CX) laboratory, staffed by experts in the latest customer experience technology. They constantly design, test and innovate to get ahead and remain ahead. They use advanced journey mapping techniques to think about the process, tools, emotions and expectations of users throughout all touch points, and carefully consider things from an individual customer journey perspective.

Our six-point CX process:

1

Citizen understanding



Using the voice of the customer informs understanding of performance, quality and the prioritisation of investments.

2

Citizen experience measurement



Measuring the impact, value and the drivers of customer experience.

3

Citizen-centred design



Creating 'interactions' that deliver the required experience through the active engagement of customers in testing iterations.

4

Citizen-centred delivery



Ensuring structure, systems, people, facilities and processes are orchestrated to deliver the designed customer experience.

5

Engagement, cultural development and human performance



Practices to 'occupy the attention and efforts' of all employees, to encode these practices and drive aligned behaviour.

6

Managing the ecosystem



Joined-up thinking, approach and consideration of the customer experience across every part of the organisation and alignment of critical assets and strategy.



Improved user experience

As a key part of the digital development process, we hold focused user sessions in our Customer Experience lab to ensure we design solutions that meet user expectations. These practical workshops enable users to see the screens and play with the features and functionality, ensuring we maximise the insight we get at the earliest stages of development.

The advanced technology in our CX lab enables us to track eye movements, and observe and record usage patterns, so we can fully test and monitor how our digital platforms and websites are being used well before launch. This lets us improve the digital experience and ensure the best possible solution goes live. The result? Confidence and assurance for government departments and service providers. And a better citizen experience.

Effective channel shift supporting the 'drive to digital'

Our rigorous approach ensures that all of our solutions work for many different audience types (age, sex, demographics) so we can effectively manage channel shift and the 'drive to digital' for the entire audience group with sensitivity and care. We take all of our solutions through the six-point CX process to ensure every service we develop is designed, built and tested thoroughly, so that it is always fit for purpose.

Citizen habits are constantly changing

Recently we've begun to see government departments looking into ways of improving how they react to a faster pace of change created by the demands and expectations of citizens, and tighter budgets. This helps ensure that government departments are prepared for the challenges they face – both today and tomorrow – with a range of adaptable, innovative, efficient and cost-effective solutions.

To help our clients keep on top of these changing needs, we've made sure our systems and processes are:



Flexible



Secure



Responsive

Fit for a digital future

NS&I GPS is constantly adapting to new channels and emerging technologies, but always making sure they work alongside our tried and tested solutions.

Going fully digital

Embracing new digital ways of working and offering increased channel choice is key to satisfying the expectations of users. Today's highly connected society wants to communicate with service providers through devices and channels of their choosing (mobile, email, social media, web chat, landline) at any given time. All are now readily available to enhance the customer experience and meet the individual preferences of our citizens.

We know how to structure and manage transformative change, and are adept at handling the transition from where an organisation is now to where it needs to be in the future. Our extensive experience shows how users can be directed towards specific or favoured channels, with all aspects of the interaction handled with confidence, clarity and care.

Enabling citizens to connect with service providers via a range of digital and offline channels at any time of day:



Email



Mobile



Web chat



Landline



Social media



SMS

Crown collaborations

We are trusted by government departments to create world-class banking and payment solutions.

Court Funds Office

Providing a banking service to all civil courts in England and Wales



The client

The Ministry of Justice's Court Funds Office (CFO) provides a banking and administration service to all civil courts in England and Wales, accounting for money paid into and out of court and looking after investments made with that money. It has done this for more than 300 years. The CFO has circa £2.5 billion⁴ of funds under management and over 181,000 accounts⁴, many belonging to vulnerable customers such as young children who have been awarded damages in civil actions.

The challenge

To modernise the system to administer funds to enable the CFO to offer a secure, accurate and timely service while significantly reducing operating costs and streamlining the user experience.

The solution

After collaborative discussions about the best way forward, it was decided to migrate to a modern, scalable and robust banking system based at the NS&I GPS office in Glasgow. The new solution uses advanced workflow to provide a single customer view and streamline the customer experience.

This has resulted in an increase in performance and administration service level agreements (SLAs), and empowered the CFO to use more modern digital channels to communicate with current and potential customers.

The benefits



Robust and proven processes based on NS&I technologies



40% cost saving while delivering a step change in reliability of operations



Workforce efficiency



Lower risk management



More reliable operations

Help to Save

Help working households on low incomes to build their savings



The client

Help to Save is an award winning government-backed UK wide saving scheme designed to empower working people on low incomes to build their savings and encourage an ongoing savings habit. Help to Save is the easy, safe and secure way for Working Tax Credit and Universal Credit customers to receive government support to start saving.

At the end of July 2020 more than 222,000 people had opened accounts with Help to Save and deposited over £85 million. NS&I GPS work with HMRC, HMT and DWP to deliver the scheme.

The challenge

The Help to Save scheme encompasses the integration of multiple new and existing IT systems and operations across NS&I GPS, HMRC, DWP and HMT.

The scheme needed real time digital verification and eligibility validation by coordinating data across multiple government departments.

The policy challenge was to create a savings product to support people on low income develop a savings habit.

The challenge included making the service digital first and providing offline support to those who need it.

The solution

NS&I GPS worked with government departments on a solution with a streamlined procurement route and the benefits of 'Crown to Crown' interdepartmental working.

The Help to Save programme team adopted a highly collaborative approach and worked transparently, flexibly and seamlessly across all four organisations.

The result was costs reduced by 23% and the launch of the service was a success. The Help to Save programme was held up as 'an exemplar' in an Office of Government Commerce (OGC) Readiness for Service Review.

Award winning

The Help to Save service won five awards for Financial Inclusion, Investments, Customer Service; and System and Service Interoperability.

The results



Help to Save is a multiple award-winning service



Policy objectives delivered on time and budget



23% cost saving realised in delivering the scheme



Encourages an ongoing savings habit



Delivering government strategy



Collaboration delivered a seamless customer experience

⁴ As of August 2020



We provide innovative banking and payment solutions for government departments. Speak to our expert team today to see how we can help your department efficiently implement policy and provide leading-edge payment services.

Get in touch



Visit nsandi-gps.com



Email info@nsandi-gps.com



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