Home Office
Payment Processing

The client

The Home Office Payment Processing Service (HOPPS) manages some 705,693 visa applications per annum[1] from people seeking to enter or stay in the country each year, with associated payments worth more than £595m per annum[1]. Immigration applications receive intense scrutiny from MPs, the press, and the public, and the service requires high standards of efficiency and delivery to retain confidence.

In January 2017 additional services were added for British passport validation and checking for forgeries. We adopted the Home Office approved passport validation techniques and processes. From January 2017 to September 2018 we have validated 77,234 passports.

[1] 1 September 2017 – 31 August 2018

The challenge

The Home Office faces three major operating challenges:

Wide range and complexity
Managing applications, according to different immigration categories, requires a wide range of supporting documents, payment amounts and payment methods, through online and manual processing.

Number of applications
HOPPS receives on average 1,061 postal applications per working day. In addition it receives an average of 611 online payments per day with the associated processes, although these figures fluctuate throughout the year.

Multiple processes
Each application is recorded on the system, British passports validated and payments processed (online, card and cheque). All applications are then repackaged and sent to the Home Office for assessment.

The Home Office dealt with these challenges, until it outsourced payments processing in 2003.

The solution

2013
The Home Office selected NS&I Government Payment Services (NS&I GPS) to provide a new management approach that addressed these challenges together with a streamlined procurement route and the benefits of "Crown to Crown" interdepartmental working.

Transfer of service
The Home Office benefited from the new interdepartmental relationship before the contract had gone live, allowing the service to be transferred ahead of schedule and achieve the cost saving of 10% earlier.

The handover was completed within three months and the core NS&I GPS team was ready to go live well before the Home Office was expecting.

2017
Additional services were added for British passport validation and checking for forgeries. NS&I GPS adopted the Home Office approved 9-step passport validation process involving specialised equipment.

The work included:

NS&I GPS staff becoming involved in the entire first-line operation. The team opens application packages, checks documents, captures data, validates passports, enters records on the HOPPS system, processes payments, and repackages the applications to the right workstream handlers for Home Office assessment.

Working collaboratively with the Home Office to ensure accurate forecasting of applications for each workstream, which would determine the operational resource retirements.

NS&I GPS providing extensive management information via an online portal, based on the number of processed applications that the team is handling. This helps make forecasts more accurate, avoiding any additional costs and delays. This also took into account seasonal peaks to ensure service was delivered at optimum levels while delivering value for money for the Home Office.

Deploying its knowledge of the unique operational demands of central government, and its commercial experience, NS&I GPS has saved the Home Office 10% operating costs over a 2.5-year period.

Since go live, NS&I GPS have also managed a highly successful and rapid technology refresh and digitalisation to ensure maximum efficiency.

Efficiency and staff productivity targets are being met or exceeded.

To improve the customer journey the application process is moving online and we are working with the Home Office to enable the smooth transition of the service.

The results

Passport validation
The passport validation process is very thorough and each British passport is checked using a 9-step process involving specialised equipment supplied by the Home Office. Through this process we've identified 1% of passports as potentially fraudulent.

Improved customer experience
By introducing the passport validation process we have improved the customer experience, as the passports can be returned to the applicant quickly. This has also led to lower costs as less resources are required by the Home Office to deal with the return of documents.

Savings and results
Operational costs have reduced by 10% over the contract period. Current service level agreements have been met and exceeded, reflecting efficient delivery.
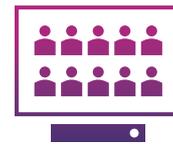
Speed of deployment
Enabling the Home Office to transition to a new contract early meant real-time cost savings and a simpler contractual arrangement with a central government agency.
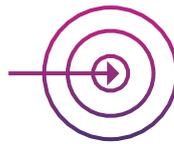
Support government targets
Work towards the government's targets of encouraging interdepartmental efficiencies, and re-use of public assets.

Detailed management information
Forecasts are more accurate, saving unplanned costs for extra temporary staff, while maintaining excellent service to clients.

Responsive and collaborative
Developing strong working relationships to enable better quality solutions to be formulated for operational issues and capabilities.

Specialist advice
A strategic partner in banking and payments procedures, NS&I GPS are able to provide future advice about technology change in payments processing.

"NS&I GPS are highly proactive and flexible – not being tied into a restrictive change management programme they think outside the box."

Peter Mycock,
Service Delivery, Home Office

> **We have experienced a strong collaborative relationship with NS&I GPS. Throughout the contract we have had a delivery partner that continually seeks to maintain service excellence, while also looking to innovate and improve.**

Nicola McAuley,
Assistant Commercial Manager, UK Visas and Immigration, Home Office

About us

NS&I is known as the UK government retail savings organisation with over £157 billion[2] invested and over 25 million[2] customers. We are also known for our outsourcing business model, and it is estimated the contract will save the UK taxpayer over £1 billion by 2021.

NS&I GPS offers the benefits of this investment to other government departments, creating savings for the taxpayer. We deliver innovative banking and payment solutions for government.

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

As we are part of government, our "Crown to Crown" relationship enables faster speed to market with early collaborative discussions to deliver services without the need for a lengthy procurement process.

Speak to our expert team today to see how we can help your department efficiently implement policy and deliver leading-edge payment services.

Contact us

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☎ Call **020 7932 6856**

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