

# CAPITA

## Capita payment solutions Injecting new life into payments at States of Guernsey Health & Social Services Department

In September 2010, the Guernsey Health & Social Services Department introduced Capita Payment Management's latest browser-based product, greatly extending the capacity for payment processing and leading to significant efficiency savings and improved revenue collection.



The Department is responsible to the States of Guernsey Government 'to promote, protect and improve the health and social well-being' of the people of Guernsey and Alderney. It is the largest employer on the island, with over 2,100 staff and an annual budget of £104 million and provides a diverse range of services to over 60,000 residents and the many visitors to the island.

The Department has a wide mandate of services including preventing, diagnosing and treating people with illnesses and disease and caring for them in its hospital services and supporting people in the community, including people with disabilities. It also provides social services, including ensuring the welfare and protection of children and promoting, protecting and improving personal, environmental and public health for residents within the Bailiwick of Guernsey.

The Department had been using an older cash receipting product, together with the Capita Debtors Management System since 1996. This was processing around a thousand payments each month, details of which were updated via a dedicated interface to the Debtors Management System and from there on to the Corporate SAP ERP system, which incorporates the financial ledgers.

The new solution includes Paye.net for payment capture together with a number of integrated Chip & PIN devices, which access Capita's Secure Bureau Service (SBS) for debit and credit card authorisation and onward processing. This product incorporates functionality specifically for the health and social services sector including the option to raise an invoice and take a card payment in a single process, replacing what was formerly a far more involved and protracted process. The implementation also includes the Income Management product to support interfaces to and from the Debtors system.

The Income Management product includes a comprehensive range of reporting options, which facilitate the easy and timely retrieval of management information and include the option to produce in PDF format. Reports can be produced and immediately emailed around the Department, removing the earlier reliance on paper-based reports, which had to be printed and then sent to different offices. This has led to a significant reduction in printed output and means that information is more rapidly available.

Formerly, only a limited number of locations within the Department were able to take card payments, as they needed access to a stand-alone bank owned terminal for card authorisation. The new fully integrated system reduces the cost of processing each payment, removes the rental cost of the terminal and the associated phone line for authorisation, eliminates the double keying of information as was necessary with the old system and will result in speedier card authorisation.



## Card payment to grow significantly

The number of payments made by card is expected to grow significantly. Major services for which payments will be taken include payments; for 'long term' patients, by staff for services such as accommodation and by non-residents for Accident & Emergency treatment. As well as payments for health services, the system also handles payment for a wide range of community-based services.

The number of staff able to take a card payment will increase to around 30 initially, comprising mainly the department's cashiers, credit control section and staff within the 24-Hour A&E department, with both staff and patients benefitting from the flexibility of the new system.

As well as the reduced cost of taking each card payment, the new system will deliver a range of efficiency savings in the back office and will increase front-office productivity, as well as reducing the security overhead associated with holding cash from payments in areas such as A&E.

There is also the option within the Guernsey Government Online Payments website to make payments for services delivered by the Health & Social Services Department. This extends the range of payment options available to customers and payments made via this channel are also processed by Capita using their managed service facility.

**Steven Le Goupillot, Deputy Director of Finance** who made the decision to introduce the new solution, expects a range of tangible benefits to result. Steven said;

“ As a long term user of Capita solutions, they have consistently stood out as regards reliability and ease of use backed up by an excellent support service. We are keen to encourage and increase payment by card and in doing so, need to be sure that such payments take place in as secure an environment as possible. Given Capita's standing in this area and their Payment Card Industry Data Security Standard (PCI DSS) certification, I am only too happy to have the card processing carried out by their managed and hosted service ”

Once the system is fully bedded in, Steven sees the potential for expansion of the service and added;

“ There are additional areas where we currently take payment across the Department and I can see us expanding the service in time. We also work closely with other Departments within the States of Guernsey and they are keenly following this project as many have similar requirements. I am particularly impressed by Capita Payment Management's increasing focus and presence within the health and social care sector and their willingness to enhance their core product set to incorporate functionality to address the specific requirements of both the care facilities and community based market in which we operate. ”



### About Capita's Managed Service

Capita's highly secure and established managed service portfolio includes a range of products to process card payments via the Internet, touch tone, SMS text, speech recognition and on-site Chip & PIN. Managed by a dedicated team, the solution is used by over 200 organisations who each month process around 1.8 million payments with a total value of almost £150 million\*.

The solution incorporates the latest measures to help combat card fraud including CSC (Card Security Code) validation for MOTO (Mail Order Telephone Order), Touch Tone and Speech Recognition payments and card password validation (Verified by Visa and MasterCard SecureCode – collectively termed 3D Secure) for payments made via the Internet.

Capita's managed service products are certified as Payment Card Industry Data Security Standard (PCI DSS) Level 1 and Capita is one of the first suppliers to the public sector to achieve the standard.

\* as at July 2010

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