



EQUIFAX[®]



Case study

NHS Business Services Authority choose Equifax to automate verification, digitalise repayments and respond to customer demand.

NHS Business Services Authority

CHALLENGE

To offer the ability for a customer to set up direct debit online whilst maintaining security and fraud checks that meet regulatory guidelines.

SOLUTION

Implement an automated verification process to check a customer's bank account, address and identify matches those on the direct debit application.

WHY EQUIFAX?

Selected based on the ability to meet current requirements and the opportunity to support NHS Business Services Authority with growth and expansion aspirations.

Challenges

The NHS Business Services Authority received feedback from customers that their current methods of repayment were not as user friendly as they could be. Customers are seeking an easier way to repay charges for prescriptions or dental treatment that did not fall into the NHS exemption criteria. The only option to self-serve is if the customer is able to repay a lump sum or the total owed but, if they want to repay in instalments, they have to contact their call centre to complete mandatory verification checks.

NHS Business Services Authority is keen to respond to the customer feedback but is aware of the need to adhere to regulation and ensure that the risk of fraud for the business and its customers is reduced as much as possible.

Solution

Equifax recommends introducing an automated verification check that will connect to their current internal processes but allow digital self-serve for customers. The solution, Bank Account Verifier, will automatically check that a customer's name, address and bank account information matched before processing the direct debit application. This will allow the NHS Business Services Authority to meet regulatory requirements and customer expectations without reducing the customer journey or experience.



The NHS Business Services Authority checks claims for NHS prescriptions and dental treatment on behalf of NHS England, to make sure that people claiming free treatment are entitled to do so.

Why Equifax?

"After reviewing several options we chose Equifax as they met all of our 'must have' (functional and non-functional) requirements and the vast majority of our "like to have" requirements. Another reason we decided to go with Equifax was the ability to grow and expand our service to meet any potential future business needs. Taking all of these factors into account Equifax was the preferable partner." - Jeff Nicholson, Service Delivery Manager

Who else it can help

We're confident we'll be able to find a data and technology package to meet your specific needs, regardless of your industry or business complexities. Get in touch today and find out how we can help.



"In order to set up a direct debit we have to abide by BACS Direct Credit Scheme criteria which requires us to check a customer's identity before a direct debit can be set up. We know customers are seeking this but we don't have the data to offer this as an option on our website so we needed to find a company that could help."

Jeff Nicholson, Service Delivery Manager

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