

## Integrated Direct Debit payments for a fresh thinking InsurTech business



### CLIENT PROFILE

Ripe Insurance is one of the leading niche insurers in the UK. Since 1997, Ripe has been using technology, data, analytics and sector-specific expertise to provide competitive bespoke online insurance policies for musicians, boat owners, personal trainers, small business owners, cyclists, drone pilots and more.

Previously, Ripe had been using a BACS software system to collect monthly payments from their policyholders. But with the business and number of policyholders growing rapidly, the system was becoming increasingly time consuming and costly. Ripe needed a slicker process.

“From start to finish, Access PaySuite have understood our business and delivered what we needed from a Direct Debit collection company. Critically, we needed to know they took data security and reliability as seriously as us. They’ve lived up to that at every stage.”

**Paul Williams, Chief Executive  
of Ripe Insurance**

### THE CHALLENGE

## Upgrading from in-house to outsourced Direct Debit services

Ripe was in the process of upgrading their own systems when their Bacs software provider announced a version upgrade, which would mean a hike in cost. It was the ideal time to review Ripe’s requirements for Direct Debit services, weigh them up against the provision of their current supplier, and look for an alternative solution.

Ripe’s Chief Executive, Paul Williams, was already aware of Access PaySuite and approached them to find out more about their Direct Debit services and API integration.

“The big win for us with Access PaySuite’s services was the fully automated process, system to system. Not only saving us time, but removing the potential for human error. It was a very attractive prospect.”

## Requirement for seamless and secure payments

One of Ripe’s core values is transparency – so policyholders know exactly what they’re getting. Having reliable technology is a big part of that, enabling them to take Direct Debit payments on time every time.

Before committing to using Access PaySuite’s Direct Debit collection system, the team at Ripe undertook an extensive review to establish whether the company would meet their high standards and be a safe, reliable and long-term fit.

## Seamless and uninterrupted switch to Access PaySuite

To meet the requirements, Access PaySuite fully scoped the project and provided their industry leading two-way API to ensure Ripe's internal customer relationship management system (CRM) could push data files seamlessly into Access PaySuite's cloud-based Direct Debit Management System. This also led to further streamlining and cost efficiencies with the integration of Ripe's back office process for handling return side Bacs exceptions and ultimately delivering key reporting data.

"Access PaySuite's team really look after you, and they're incredibly thorough. They're clearly into the detail, which is very reassuring. And it's obvious that they've handled system switches like this many times before. The feedback from our whole team has been excellent. And as a regulated company, we have to demand excellence."

“ Data security is paramount to us, and as part of the review process, our CTO and the development team looked at all aspects of Access PaySuite's data handling, storage, transmission, back ups and encryption.

Our financial controller took a detailed look at the process of building the API, any potential risks, and how Access PaySuite would deal with failed Direct Debit payments and other potential stress points. We also needed to know that Access PaySuite would meet all the regulatory requirements for Direct Debit services, due diligence and have the capacity to adapt to regulatory changes. They ticked all the boxes at all stages, including the user testing period.

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# Flexible payments enables better customer experiences

Being able to manage payments through the custom-designed customer relationship management (CRM) system makes the whole process simple for the Ripe team. It means they can be more responsive when things change for their policyholders.

With a customer-centric service model underpinned by Access PaySuite's cloud-based Direct Debit service, Ripe can continue to grow their policyholder base, which is now over 200,000 across the range of insurance products.

"Commercially focused on tech and data, Access PaySuite are proving to be experts in their field, and our partnership with them is helping to drive our model. In fact, it's key to keeping our business efficient; plus I know and trust that they'll stay ahead of changes in banking down the track."



## About Access PaySuite

Access PaySuite is a leading provider of payment solutions to mid-sized UK organisations. Part of The Access Group, it combines payments expertise with unparalleled SaaS experience to help more than 5,000 customers across commercial and not for profit sectors improve their payment solutions, providing the freedom for businesses to accelerate their innovation and growth.

For more information about Access PaySuite, visit [www.accesspaysuite.com](http://www.accesspaysuite.com)

## About The Access Group

The Access Group is a leading provider of business management software to mid-sized organisations. It helps more than 35,000 customers across commercial and not-for-profit sectors become more productive and efficient. Its innovative Access Workspace cloud solutions transform the way business software is used, giving every employee the freedom to do more. Founded in 1991, The Access Group employs more than 3000 staff.

For more information about The Access Group, visit [www.theaccessgroup.com](http://www.theaccessgroup.com)



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