

UTILITY SECTOR CASE STUDY

Smarter collections. Better customer outcomes.

How PayPoint and ScottishPower use Open Banking insight to improve hardship support, strengthen decision-making and reduce customer friction.

ASSESS Understand the customer	AGREE Choose sustainable support	ADAPT Respond as circumstances change
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Case study at a glance

A customer-consented, adviser-led Open Banking journey gave ScottishPower a clearer evidence base for hardship decisions while keeping the final decision with the adviser.

From a static view of debt to a current view of affordability

This case study highlights the key themes and insights from PayPoint and AperiData's Utility Week presentation, including their work with ScottishPower, and the opportunity to use financial intelligence and responsive payment journeys to deliver better outcomes for customers

Utility collections' decisions are often made using a balance, payment history, and previous customer declared information. Yet customer circumstances can change much quicker than this information is updated, creating a gap between what the supplier can see and what the customer is experiencing.

ScottishPower worked with PayPoint to trial an adviser-led Open Banking journey for Hardship Fund customers. With consent, transaction data was transformed into a structured view of income, and expenditure insights, to form an instant budget planner along with additional flags such as benefits verification and risk insights giving advisers timely evidence while the customer remained in control.

72%

of customers who received a link
consented

MINUTES

for the digital affordability
assessment

1 DAY

support SLA, reduced from 30 days

What changed

- Customers could share evidence securely without gathering and submitting multiple documents.
- Advisers received a consistent, evidence-based affordability assessment during the conversation.
- The consent, information reviewed, decision, and rationale could form an auditable record.
- Where the evidence supported it, the application could be progressed immediately, and hardship funds approved and paid the same day.

The core lesson

Open Banking was not the outcome. It was the enabler for a faster, better-informed, and more consistent human decision.

Understanding the customer behind the debt

Debt sits within a wider picture of income, expenditure, vulnerability, and changing circumstances.

A traditional collections view can explain what is owed and what has happened on the account. It may not show what is happening across the customer’s financial life now. This matters when the right response could range from a sustainable repayment plan to breathing space, early intervention or another form of support, such as a referral to a debt charity such as Citizens Advice

Where friction enters the journey

Long assessments	A manual income and expenditure review can take time, and rely on self-reported information, which can result in an inaccurate picture of affordability
Repeated questions	Customers may need to explain difficult circumstances more than once.
Document requests	Bank statements and benefit evidence can be hard to gather when a customer is already under pressure.
Delayed support	Advisers may have to wait before they can make a properly informed and auditable decision.

The question for utilities

How can suppliers understand a customer’s current circumstances quickly, compliantly and consistently enough to decide what support is appropriate?

A customer-first reframing

The challenge is not simply collecting against a balance. It is understanding the customer behind it. A more useful starting point is to assess current affordability and financial pressure, agree with an appropriate response and remain able to adapt when circumstances change.

From consent to insight to action

The journey used Open Banking to create a clearer, more current evidence base for the adviser.

Stage	What happens	Why it matters
1. Consent	The customer chooses to share financial information securely.	Participation remains voluntary and customer controlled.
2. Data	Transaction data is accessed and categorised.	The adviser can see a structured picture rather than wait for documents.
3. Insight	Categorised transaction data is transformed into actionable insight, creating an intelligence layer across credit risk, affordability, and vulnerability.	The decision is based on a stronger and more current evidence base.
4. Action	The adviser considers the evidence alongside the household’s overall circumstances.	Human judgement remains central to the final Hardship Fund decision.

The adviser-led journey

- Offer a secure Open Banking link during customer conversation.
- Receive a structured affordability view within seconds or minutes, subject to the customer completing consent.
- Use the evidence to establish need, check eligibility and select the appropriate treatment.
- Record the consent, information reviewed, decision and rationale.

Important safeguard

The technology supports the decision. It does not replace adviser judgement or remove the need for an alternative route for customers who do not consent or do not use digital banking.

Turning consent into practical hardship support

The trial applied the approach to customers seeking help through ScottishPower’s Hardship Fund.

The starting point

Customers could be asked to provide bank statements, benefit information, and a detailed income and expenditure assessment. For people experiencing financial difficulty or vulnerability, gathering and submitting that evidence could become a barrier to support.

What the trial introduced

The adviser offered a secure Open Banking link. With the customer’s consent, the adviser could see a structured view of relevant financial information during the interaction, instead of relying entirely on self-declared information or waiting for documents to arrive.

The customer journey



What the results showed

72% of customers who received a consent link during the adviser-led journey consented to share their data. The value was not only the consent rate. Consent allowed transaction data to become usable evidence that could help establish hardship and support the adviser in choosing the right treatment.

ScottishPower perspective

Less friction for the customer, better evidence for the adviser, and a fairer, more consistent decision.

Evidence in minutes. Support in one day.

The change addressed customer experience, adviser effectiveness, and operational control together.

BEFORE OPEN BANKING	WITH OPEN BANKING
Affordability assessment could take several weeks.	Digital affordability assessment could be returned in minutes.
Support process operated on a 30-day SLA.	Support SLA reduced to one day.
Documents had to be requested, received, and reviewed.	Evidence could be reviewed during customer conversation.
Multiple interactions and repeated explanations could be required.	The end-to-end journey could be completed in one interaction.
Decision records depended on manually gathered evidence.	A consistent, evidence-based, and auditable affordability record could be created.

Three benefits

For the customer: Less repetition, fewer document requests, and faster access to appropriate support.

For the adviser: A current, consistent evidence base on which to assess, explain and record the decision.

For the organisation: Improved control through a clear record of consent, evidence, decision, and rationale.

Outcome in practice

Where the evidence supported the application, hardship funds could be approved and paid on the same day.

Connect financial intelligence with more responsive payments

The opportunity: move from better assessment to payment journeys that can respond within agreed controls.

1. Build a blended affordability view

Open Banking can add a current, customer-consented view of actual income and expenditure alongside other affordability and financial-vulnerability indicators. These sources serve different purposes but together can support a more informed understanding of the customer's position.

2. Protect inclusion and choice

A digital, consent-led journey should sit alongside a clear alternative for customers who do not consent or do not use digital banking. Debt charities and formal debt-advice routes remain important, particularly for complex cases or customers who need a formal debt solution.

3. Explore more adaptable payment journeys

The next question is whether payment capability can become more responsive. By connecting real-time affordability insight with Commercial Variable Recurring Payments, utilities could explore customer-controlled journeys where payment parameters such as limits, frequency and duration are agreed up front.



This is an opportunity to explore, not a claim that every payment should automatically change. Any model needs clear affordability criteria, supplier-defined controls, transparency, and ongoing customer control.

4. Move from one-off assessment to an adaptive model

A plan that was suitable yesterday may not be suitable next month. The strategic direction is to assess the customer's current position, agree on a sustainable route, and retain the ability to review and adapt as circumstances change.

Assess. Agree. Adapt.

A simple operating principle for customer-centred collections and hardship support.

01

ASSESS

Understand the customer's current financial circumstances rather than relying only on a balance or a historic self-declared view.

02

AGREE

Use the evidence to work towards an appropriate and sustainable arrangement, additional support, or another intervention.

03

ADAPT

Recognise that circumstances change and create a route to review the plan while keeping the customer informed and in control.

Questions for utility leaders

- Where does evidence gathering create the most delay or friction in the current customer journey?
- How can consent be explained and offered confidently by advisers?
- Which decisions would benefit most from a real-time view of income and expenditure?
- What alternative route will remain available for non-digital or non-consenting customers?
- How could affordability insight and flexible payment capability work together within clear customer-agreed controls?

The direction of travel

Better financial insight leads to better decisions. Better decisions can enable more sustainable, responsive customer outcomes.