

## SUCCESS CASE

# COLLECT: AN END-TO-END PAYMENTS SYSTEM FOR AN IMPROVED CUSTOMER EXPERIENCE

November 2019 | N°2

### INTRODUCTION

To fully navigate the digital world, EDP is investing in disruptive innovation to meet the needs of its stakeholders and drive business transformation from within – the Collect project is a leading example of how technology can greatly impact both employees and clients' journey.

Collect is an End-to-End Payments System supporting dunning collection to all companies within EDP Group. The process is now automatized offering simplified and effective services.

### MAIN CHALLENGES

A centralized payment process, mostly offline and outdated, where we identified room for improvement for the group, third-party companies, and clients.

- **How to avoid payment failures** caused by an old systems architecture with several applications supporting the process.
- **The need to transform an outdated process** with manual collection into automated and more reliable services following the market evolution regarding new payment methods and channels.
- **How to overcome the shortage of appropriate resources** and tools, which resulted in less efficiency and additional effort in managing the process.
- **Reducing costs** for the group.

### SOLUTION

Collect is an End-to-End Payments System aimed at guaranteeing the interconnectivity and management of all payment channels inside and outside the group. It streamlines the dunning process in two ways – providing invoices to payment channels and payment processing. Although it is not an account management platform with information regarding clients' debts, the platform provides a fast-accurate customer service by connecting all the process stakeholders, customer service and accounting departments, clients, and third-party channels (direct debit, banks, CIPs, ATMs, CTT, PayShop, among others).

Achieving this touchless and intuitive processing tool took several steps including identifying all the platform's requirements, choosing the best technological solution to support its development, defining the working team and methodology, and creating a project roadmap with the different development phases.

## €6B

In around 55 million of payments received

## €1M

In cost savings

## 222

STORES & AGENTS

€8.4 million of in-store payments

## 1700

ACTIVE USERS

In Collect's application

### About Digital Global Unit (DGU)

Digital Global Unit (DGU) was born to help EDP Group drive transformation to digital by developing outstanding ideas that improve and optimize processes, simplifying both clients and employees' journey. Comprised of a multifaceted team of developers, engineers, designers, data scientists, and other experts, DGU works every day to turn impossible ideas into successful business projects at EDP Digital Factory.

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## COLLECT: HOW IT WAS DEVELOPED

### TEAM

The project team was a joint working group with people from inside and outside the group, including OutSystems experts, CGI collaborators (a long-time partner with a strong know-how of the billing process), Novabase technicians (to assure quality standards), and EDP employees both from management and DGU departments.

### TECHNOLOGY

After unsuccessfully looking for an ad hoc solution that could fulfill the group's needs, the project team decided to develop a unique application adopting the OutSystems platform due to its flexible technology, rapid application development, and functionalities.

### METHODOLOGY

As often used in software development and as a preferred approach by OutSystems, the Collect team adopted the Agile method to do project management. By dividing the work into incremental and interactive sequences called sprints, this approach helps teams answering the unpredictability of software construction.

### PHASES

The project had five phases: prototype development (phase 0), software architecture foundation (phase 1), SIBS (ATM) and Direct Debit (phase 2), other payment methods development (phases 3 and 4), and the go-live (phase 5) in a network of around 222 stores. During the first two phases, Collect shadowed the former system to test its performance and identify possible system failures.

### BENEFITS

#### For the client

- A more reliable automated payment service based on a transparent process.
- New convenient services like managing Direct Debit through ATMs or using other payment channels such as MB Way.
- A faster, efficient, and more accurate response given by the service provider.

#### For EDP Group

- An end-to-end monitorization process – Collect's dashboards show the payment process status for each one of the channels.
- The automation of most of the manual services, which were labor-intensive and expensive.
- The reduction of the operational costs and improvement of customer service.

## BUMPS IN THE ROAD

Hardship is a key part of software development. Creating groundbreaking solutions designed to optimize internal processes is not an effortless path but rather stressful and challenging. One of those challenges which would turn out to be a success factor was working together as a team. Not only due to the diversity of people involved and new methodology but also because they had to consult with ten other teams with distinct paces and methodologies. Another difficulty was to organize the workflow during those 18 months - aligning business and technology, validating 400 requirements, running tests, and delivering every three weeks. The lack of information about the previous process also gave the team an extra workload by having to transform an outdated mostly offline procedure into an efficient and accurate end-to-end payment collection system.

Due to a new regulatory framework which made each one of the companies accountable for the dunning collection, the initial project had to be readjusted to answer to these new requirements.

## RESULTS

An easy-to-use platform based on a unique payment model for the group – Collect enables painless automate payment collection services. The latest technology, the team's strong commitment, and leadership resulted in a simplified, improved, and more transparent process – besides reducing internal costs, the process is now more efficient and provides better-quality information to all clients.

It is currently being used by 222 stores and agents, positively impacting both day-to-day operations and client's journey with new available channels and services.

Collect's flexible software architecture allows changes over time to respond to the new market and organizational needs.