

ABOUT THE ORGANIZATION

UK Asset Resolution (UKAR) Corporate Services Limited (UKARcs), a subsidiary business of UKAR, is responsible for the administration of the United Kingdom Government's Help to Buy Mortgage Guarantee Scheme and Help to Buy ISA Scheme on behalf of HM Treasury (HMT).

SUMMARY

Originally, UKAR Corporate Services was set up to manage the Help To Buy Mortgage Guarantee scheme for the Government, a scheme which provided banks and building societies with the ability to re-enter the high loan to value market and offer mortgages to borrowers at 95%, thereby stimulating the UK housing economy. Following the successful administration of the scheme, HMT approached UKARcs to administer the complimentary Help to Buy ISA scheme that's set up for first-time buyers to encourage them to save and deposit money as part of their savings towards a down payment on a property by means of a tax-free individual savings account. Individuals can deposit funds into this account within certain parameters and timeframes, and then when it's time to purchase a home, they can then make a claim on the scheme to receive a government bonus equivalent to 25% of what they saved.

"The outline and intent of the scheme was provided to us, and it was explained to us how they intended the scheme to run," says Andrew Hamilton, Head of UKAR Corporate Services Ltd. "However, once the project kicked off, and as we progressed more into the low-level details, it became apparent that we required some form of IT platform on which to provide a platform for the conveyancers – who are the primary users of the portal – and interact with the backend CRM system on which we were to operate and administer the scheme on behalf of the Treasury."

SOLUTION

Microsoft Dynamics and PowerObjects

UKARcs worked with PowerObjects, an HCL Technologies Company, to deliver a Microsoft Dynamics CRM solution that would allow them to handle the demands of the Government scheme at a high level.

"Because UKARcs is not selling a product, but providing a service, we use Dynamics CRM in a completely different way. But that's how it's been streamlined for us, and it works from our point of view," says Hamilton. "CRM helps us identify, highlight, and escalate any issues to the Government. So, from that point of view, the data that we receive is very, very useful in identifying and escalating these issues to Treasury."

UKARcs' primary users of CRM are the operational staff. "We have an operational team; an audit, risk, and control team; a management information team; and we have a relationship management team," says Hamilton. "The primary users are the administration staff. So, on a day-to-day basis, they are the ones that are receiving requests from conveyancers, dealing with those transactions that are coming through, and then ultimately ensuring that bonus payments are made and service requests are responded to efficiently."



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Head of
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SOLUTIONS |CONTINUED|

Streamlining Case Management with a CRM Portal

Conveyancers are the primary users of UKARcs' CRM portal. Firms process bonus requests on behalf of the account holder. To utilize the portal, Conveyancers first register on the system. CRM verifies the information they entered to ensure their eligibility to join the scheme and provide HMT with assurance of their regulatory status.

Once registered, their primary function will be to enter the portal to make a request for a bonus on behalf of their customers. On the bonus request screen within the portal, Conveyancers enter pertinent information relevant to the individual who's making the bonus claim and submit via CRM, which then sends the transaction through to the backend.

The conveyancer will then receive an automated message advising them of the status of their request. Where no errors are identified in their request, this will advise that the bonus has been approved followed by a subsequent notification confirming that it has been paid. For cases where there is data mismatch, Conveyancers will be advised of any errors and advised to make any corrections prior to re-submission. Conveyancers can click on each individual bonus request they've made, review the progress of that case, see, for example, that it's been paid, and check their bank account to verify that money has been received to reconcile and facilitate payment to their clients.

Additionally, if the conveyancer needs to get in touch with UKARcs, there is a "Contact Us" function within the portal itself. Conveyancers submit service requests to UKARcs, whom in turn handle the request and message them back via the portal as well.

Improving the Customer Service Experience

Case tracking was a critical business requirement for UKARcs. They wanted to eliminate the need for phone calls and instead focus on a self-service online option for their clients. Dynamics CRM provided them that solution. Now, Conveyancers has on-demand access to the information they need most.

The information that UKARcs holds within CRM is used primarily to facilitate data interrogation utilised to produce management information and reporting to HMT for publication in their official statistics. Additionally, from an audit, risk and control perspective, the data reporting assists the team in monitoring Conveyancer compliance to the scheme rules. CRM allows Conveyancers to track their cases while also having the ability to raise a service request if they have any issues. CRM provides that flexibility.

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CHALLENGE

UKARcs needed a CRM solution that would allow them to execute and manage the Help To Buy Mortgage Guarantee scheme for the Government.

SOLUTION

UKARcs worked with PowerObjects to develop and implement a Microsoft Dynamics CRM Online solution, which allows them to move scheme requests through from beginning to completion.

BENEFITS

- + High levels of user adoption across the organization
- + Improved the customer experience by leveraging CRM's online functionality
- + Streamlined case management with a custom CRM portal

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basis, but the whole point of it was to eliminate paper transactions,” says Hamilton. “Administration of the scheme was expected to meet the Government’s ‘digital by default’ strategy”

BENEFITS

Achieving Organizational User Adoption

One of the benefits UKARcs has seen since implementing Dynamics CRM is a high level of user adoption within the organization. “Obviously, there was an array of customization built into the base product, but we actively trained our users on the system,” says Hamilton. “The guys picked it up really quickly. I’ve sat with some of the team to watch them use it. They know their way around it, inside out, and back to front.”

Improving the Customer Experience

Even though the portal is essentially self-serve, the administration team at UKAR monitors cases and requests. This team handles all bonus exceptions, service requests, refund requests, as well as additional administrative components that go into administering the scheme.

Dynamic CRM’s online methodology and the way it works is a huge benefit to Conveyancers. “As the primary users of the system, Conveyancers don’t want to be spending a lot of time completing paperwork. So, I think from their point of view, it’s beneficial when everything is streamlined online,” says Hamilton. “It can be operated by administrators within their operations teams, easy to use, and provides benefits for tracking cases long-term.”

A case is created when a Conveyancer wants to make a request on behalf of one of their clients. The case that is essentially created is called a bonus request. Bonus requests are either approved or, if there are any data errors or omissions, referred for manual intervention in the form of a bonus exception within CRM.

The information provided by the Conveyancers within the portal then comes through to CRM and gets matched to the data provided to UKAR by a bank or building society. UKAR manages and resolves requests within the timeframes required to get bonuses paid. If the data provided doesn’t match, the team at UKAR will need to get manually involved. Currently, 15-16% of cases require manual intervention to resolve.

The Power of the PowerObjects Partnership

Before implementing Dynamics CRM, UKAR worked with HCL as their IT services provider, so working with PowerObjects as the Dynamics arm of HCL Technologies was a natural fit. HCL led UKARcs through the process of considering alternative platforms including Oracle and Salesforce, comparing the ease of configuration and cost of ownership, which ultimately led to the conclusion that Microsoft’s platform was the most appropriate for them. Ultimately, PowerObjects was selected to help build UKARcs a tactical platform alongside the full strategic solution, illustrating the creativity and flexibility of the PowerObjects’ delivery team to overcome specific obstacles.

“The biggest benefit of working with a partner like PowerObjects, from my perspective, was the collaborative approach,” says Hamilton. “I think it’s very difficult when you’re working on such a large project and you’re implementing



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something on behalf of a customer as big as the Government to make sure that all the deadlines are met and that everything works as it should.”

Because UKARcs didn't have a CRM system in place previously, they were working with a tight timeline to implement the solution. The Treasury gave UKARcs a timeline of twelve months for implementation, and PowerObjects was critical in helping achieve that timeline. “The biggest challenge for UKAR was to be in a position where we were 100% ready to launch the system by the given deadline,” says Hamilton. “Everything was timescale-driven. I think the capabilities that CRM offered with the ability to make it bespoke to the needs of UKARcs was probably the biggest challenge we overcame as an organization with the help of the PowerObjects team.”

Next Steps

To address emerging issues highlighted during the embedding period of the scheme, the Treasury has approved developmental funding for the 2017/18 tax year, following which UKARcs has brought on board an agile development team who are working to implement the next phase of their Dynamics CRM project. PowerObjects continues to support the ongoing maintenance and development of the platform, proving their commitment to take responsibility beyond delivery.

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