



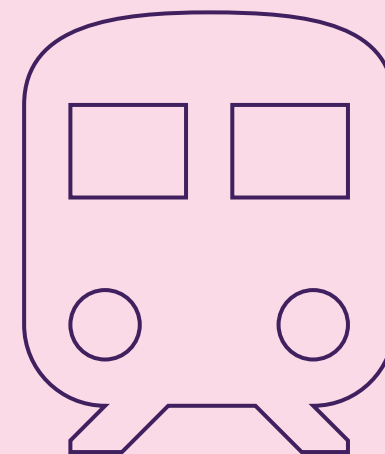
Northern trains offers customers fast refunds and a seamless digital journey with Payit™

The story in brief

Northern Trains ('Northern') plays a vital part in the North of England, operating one of the largest train companies in the UK, visiting more than 500 stations and serving cities such as Newcastle, Leeds, York, Sheffield, Manchester, and Liverpool.

When the COVID19-pandemic led to country-wide lockdowns, Northern faced an unprecedented number of refunds. While previously customers would have gone back to their point of purchase to receive a refund, this option wasn't possible for many during the lockdowns.

Northern implemented Payit™ to send refunds to their customers without needing to know or store their bank details.



NatWest

Case study: Transport

How did Payit™ help Northern?

Through Payit, Northern was able to:

Provide a quicker and faster refund or compensation solution to their customers.

Decrease the number of cheques issued, therefore saving public money.

Reduce their data handling requirements, as Payit does not store or share customer account details.

Simplify the end-to-end reconciliation process due to the enhanced MI that Payit provides.

Outcome

Asking for customer feedback after every successful claim, Northern soon found that its customers equally appreciated Payit's speed and ease of use when requesting a refund. With a high Net Promoter Score of 73%, Payit has delivered on Northern's mission: to put customers at the heart of their business.

Alfie Lamb, Financial Controls & Management Information Accountant, Northern, said:

“Payit has not only been a game changer for our refund process by offering our customers a fast and reliable solution but also demonstrates the work we are doing to put our customers at the heart of everything we do. We thank the NatWest team for their excellent guidance throughout the whole process, their knowledge and hard work, and their determination in helping us with the implementation of Payit and we look forward to continuing to work together to deliver new innovative solutions and make it easy for our customers.”

Eligibility criteria and fees apply. You must hold a business current account with the NatWest Group and you will need to sign up to full Payit™ terms and conditions. You will need to allocate technical resources to work with NatWest to integrate the solution. Fees are based on the volume and average value of e-commerce transactions. Speak to a NatWest Relationship Manager for further information. The paying customer must be an online/mobile banking user with one of the range of selected banks.