# OneBanks Hub teams up with Answer Pay to offer vulnerable customers face to face bill payment services

**Wednesday 2 February, 2022**

OneBanks Hub, the shared branch banking innovator, is teaming up with Answer Pay to offer its Request to Pay bill payment services across the OneBanks network.

Request to Pay allows customers to settle utility and other bills easily. It has been devised as a solution for customers on a low-income who currently pay a “poverty premium” as they are ineligible for the discounts offered to customers paying by Direct Debit. The facility supports OneBanks Hub’s objective of meeting the needs of vulnerable and low-income customers who are increasingly disadvantaged by the closure of traditional bank branches and the steady migration of banking and payments away from cash and person to person towards impersonal digital transaction methods.

Request to Pay has been devised in collaboration with the financial services industry and aims to replace traditional bills with a secure messaging system that allows customers to receive requests for payment and decide when and how they want to pay. Customers can choose to pay in full or in part, as well as selecting which method: cash, bank transfer, credit or debit card as well as, thanks to this partnership, in person at OneBanks Hub kiosks later this year. Customers using Request to Pay could also view all outstanding payment requests in one place making it easier to budget and plan payments, a huge help to those on a tight budget or with debt issues.

Duncan Cockburn, Founder and CEO of OneBanks Hub says, “This is a game-changer in the way it will shift control back into the hands of ordinary customers who often struggle with the current method of paying bills or find direct debits problematic. This partnership falls squarely within our mission to tackle financial exclusion and provide services through OneBanks Hub which fulfil a genuine need. I am a great admirer of what the team at AnswerPay has done to make this possible and look forward to working together to make it happen.”

Mike Chambers, Chairman of Answer Pay says, “OneBanks Hub is showing how innovative financial services platforms, when married with traditional cash payment services, can bring rewards to even the most vulnerable bill payers in society. Embracing the Request to Pay standard places OneBanks at the centre of the bill payment experience while ensuring end-to-end security. Adopting our API-based access removes the technology challenges of Request to Pay, so OneBanks can focus on maximising its customer value.”

Request to Pay is primarily aimed at utility providers, councils and government departments but could equally work for any business or individual that has to deal with large numbers of customers paying regular amounts.

Answer Pay’s platform implementation of Request for Pay delivers:

- Safer bill payment by mobile banking app
- Control over when and how to pay for payers
- Reliable, lower-cost settlement and no cash or cheques for billers

To experience Request to Pay, you’re invited to visit www.answerpay.uk/RTP-walkthrough.

***For more information contact:***

**AnswerPay**

*Francesca Manley*

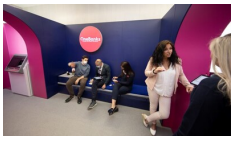
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Business & Finance ::

## Related Keywords:

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***About Answer Pay***

*Answer Pay is an enabler to make the future of digital payments possible.*

*We offer a white-label digital invoice and cash collection service to banks and payment service providers (PSPs). By connecting to our SPX™ interoperability platform, new and existing applications can access the Request to Pay secure messaging ecosystem. Together, we cut billing costs for companies, growing their audience and simplifying reconciliation—while increasing returns to you.*

*For more information, please visit www.answerpay.uk.*

***About OneBanks Hub***

*OneBanks Hub, the future of high street banking, offers an innovative way to meet to the growing need for banks to continue to offer face-to-face human access to their services in an affordable way, alongside their online and smartphone-based apps. OneBanks has developed a low-cost, pop-up kiosk format which provides face-to-face banking services on behalf of multiple banks and financial services clients. It is supported by Open Banking technology which enables customers to access a range of banking services provided by their own bank in a secure, user-friendly way. As a shared facility, the cost of operation is designed to be split between multiple financial institutions and is configured in a way that facilitates quick and easy assembly, enabling rapid set up in high footfall locations such as shopping malls, petrol stations, bus or railway termini and convenience stores.*

*The kiosks are designed to be open seven days a week and offer longer opening hours, better economics and greater security than existing alternatives to conventional branch networks. The format is equally suitable for personal and small business customers. The use of OneBanks kiosks is intended to be free to customers, the cost being borne by participating banks.*

*Learn more about OneBanks Hub at www.onebanks.co.uk.*

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