

Commercial Cards solution helps Food Train deliver its vital service

Bank of Scotland's Corporate MultiPay card programme supports Food Train's key service delivering efficiency and security

Customer:



Food Train

Location:



Dumfries

Our service:



Corporate MultiPay

Food Train is a registered Scottish charity, supporting older people at home. Founded in 1995, one of its key services is grocery shopping and the delivery of essentials by a team of volunteers.

Operating across Scotland, Food Train serves over 3,000 older people through a team of more than 1,100 volunteers. Typically, a volunteer will visit a client, receive a shopping list and go to a local supermarket to obtain the goods. With its usual method of payment becoming obsolete, Food Train turned to Bank of Scotland for a solution that offered efficiency and security.

"Most of our customers pay us by either cash or cheque, so although managers were aware that cheque usage was outdated, it was still a system we used to pay our suppliers," explains Fran Thow, National Support Manager at Food Train. "We had one credit card held at Head Office, for specific items."

Delivering to a tight timescale

With a focus on driving costs down, and a general awareness that many goods could be purchased cheaper online, Food Train had already started thinking about broadening its credit card use when their hands were forced by one of their key supermarket chains declining a cheque. "The supermarket's Head Office gave us three months to find an alternative payment method," says Fran. "We knew it was a matter of time before the other supermarkets followed suit."

Food Train approached Bank of Scotland for a solution. "When Food Train approached us, it was clear that our Corporate MultiPay card programme could offer them a more efficient and effective way of managing their payments," says Richard Humphries, Client Development Manager at Bank of Scotland. "The challenge was in meeting the tight timescale created by the supermarket's decision to no longer accept cheques, to ensure that Food Train could continue to deliver its vital service."



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Fran Thow, National Support Manager, Food Train



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2,400+ clients

1,100+ volunteers

7 local authority sites



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Richard Humphries
Client Development Manager,
Bank of Scotland

Understanding customer needs

“Richard took time to understand the unique way we needed to use our cards,” says Fran, “with volunteers having to make purchases, he even went as far as going out on one of our rounds to see first-hand how we work.”

The Corporate MultiPay programme offers an efficient and secure way of paying for purchases with multiple cards on one account, reducing administration time and creating greater visibility of spend. “Our Corporate MultiPay solution meant that each Food Train site could allocate its own daily limits to each card, increasing security and flexibility,” says Richard. “With transactional data available in real-time, it can also help with reconciliation and reporting.”

Support throughout the process

Given the tight timeframe for the implementation of the new card programme, the support Food Train received from Bank of Scotland was invaluable. “Richard was extremely helpful in helping us complete the application form,” says Fran. “It was particularly complex given that there were multiple branches and cardholders, needing to manage limits and transactions, so that support was appreciated.”

Cost and time saving

Fran added “The programme was completed on time and is already delivering benefits. We now have a system that’s much easier to use. We have more control and reporting is much more straightforward now that reconciliation is automated and we can see transactions in real-time. From a finance perspective, it’s much more efficient to have a single direct debit coming out each month to cover multiple transactions, not to mention not needing two signatories on each cheque!”

In addition, Richard explains that “as Food Train contacted us via the ePCS framework agreement, which is available to public sector organisations, this offered them the reassurance that supplier quality checks had been carried out. This also gave them access to a range of benefits such as a financial rebate.”

Shona Sloan, National Finance Officer at Food Train, is delighted with the increased efficiency of the programme: “Corporate MultiPay is a much simpler system, which will create efficiencies for us in the long-run.”

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