

**ESCHER GROUP**  
CASE STUDY



## **Isle of Man Post Office uses Escher's eMoney Solution for Pioneering Digital Government Disbursement Services**



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### Background

As the postal industry continues to evolve and becomes more reliant on the introduction of digital services, it's essential that the Post Office meets changing customer needs.

Isle of Man Post Office (IOMPO) is a trusted, innovative and forward-thinking business. It is committed to using state-of-the-art customer-focused technologies to protect their traditional services and to bring new services to market.

### The Challenges

IOMPO has undertaken the payment of government disbursement services in cash through its retail Post Offices for as long as anyone can remember. This accounted for a third of the Island's government disbursement recipients, who collectively exceeded 500,000 transactions annually. So when the government communicated its desire to move the payment of government disbursement recipients to automated methods, IOMPO knew it had to move quickly to protect this business. The potential loss of these transactions



created a real risk that its retail network would become financially unviable and lead to Post Office closures.

### The Solution

IOMPO pioneered a method where it could maintain government disbursement payments through the Retail Network while saving the Isle of Man government (Social Security Division of Treasury) £1.4m of costs annually in terms of printing, postage and processing of the paper-based government disbursement vouchers.

An Escher Group customer since 2003, with 70 terminals and 13 self-service kiosks across its Post Office Retail Network, IOMPO already had run Web Riposte® as a trusted epost solution. The new methodology combined this established Riposte® technology with Escher's eMoney solution. eMoney is a digital payment management system which is fully auditable and compliant with government standards. It also offers the opportunity to be a provider of government cards with the capability of multiple government and commercial uses.

The combined systems form a method enabling government disbursement payments using near field communication (NFC) technology in the form of IOMPO's MiCard. The MiCard is an ID token which, once associated with an individual through an enrolment process, enables Riposte® technology to present to the counter clerk any government disbursement payments the recipient is due at any time. The MiCard replaces the former system of payment via cheques based on paper vouchers, using automated information sharing which allows the government to administer a payment on their enterprise system, and make this available to a customer instantly at their preferred Post Office. This is more secure, more convenient and helps deliver significant efficiencies within the Social Security Division (SSD) by removing the overhead necessary to produce and process payment vouchers. MiCard provides a fully-auditable, secure, digital solution that complies with statutory regulations such as Data Protection and Anti-Money Laundering.







MiCard was initially piloted with 400 customers at two post offices over three months, before being extended to all post office customers. Upon approval MiCard was rolled out to all 8,000 customers as their sole instrument of receiving government disbursement payments. Once recipients have enrolled; they receive and activate their MiCard by simply presenting it to their usual Post Office. A choice of either PIN entry or signatures can be used to validate transactions. Customers then receive their government disbursement payment.

### The Benefits

With the government's decision to rollout to the Island's users, the IOMPO was able to retain footfall and their retail network, thus saving some 500,000 transactions.

The customer enrolment process was developed to both cleanse and update SSD customer records, while minimising inconvenience to customers. Enrolment was phased throughout the Island to minimise the support costs for both IOMPO and SSD, inclusive of an extensive PR campaign. SSD initially wrote to prompt recipients to enrol for their MiCard, clearly explaining the process. Feedback from social security customers, post offices and Treasury alike has been very positive.

"MiCard is an example of the government and Post Office working together to improve the experience of customers. We are confident that MiCard has delivered a robust, convenient, secure way to access government disbursement payments. These customers benefit from the improved service and convenient access to government disbursements through retained local post offices as well as improved fraud protection and the possibility of emergency payments; Treasury benefits from the efficiencies gained and the Post

Office benefits by continuing to provide payment collections across its established retail network." stated Julie Edge MHK, Chairman of Isle of Man Post Office.

The success of MiCard has led the IOMPO to consider the wider opportunities for individuals, government and businesses, for the IOMPO to maintain key customer information, and provide a secure means for customers to assert their identity to access government and/or business services. There are many practical uses, such as when dealing with banks, utility companies and government departments. This solution could easily be extended to use for school meals, travel cards, government sponsored facilities, prescription entitlement etc. IOMPO is also exploring options to augment the physical MiCard with a digital identity token to provide customer choice as to how they choose to assert their identity to access these services, face-to-face or 'not in person', available by phone or online.





### Escher Group

Founded in 1989, Escher is a world leading provider of point of service software. With offices in five countries across the globe, we work with customers in over 36 countries. Our core software, Riposte®, together with its wider Transaction Management Platform, can be used in the postal, retail, and logistics industries to enable enterprises to expand their offerings and provide new services. The Riposte® platform can also operate at significant scale and solves the complex problems for enterprises and central and local governments as they eliminate paper and transition to fully digital processes in their commercial interactions. As a digital transaction management platform, it ensures the same transaction experience on a desktop, enterprise mobile device, consumer mobile device, on the web or through a third party agent regardless of an on-premise or as a cloud-based managed service deployment.

### Isle of Man Post Office:

Isle of Man Post Office is a dynamic, forward-thinking and innovative postal business which has been committed to enabling people to communicate internationally from the Isle of Man since it became a postal administration in 1973. With approximately 350 staff, the Isle of Man Post Office team is a knowledgeable, skilled and loyal workforce who can offer customers traditional postal services, retail facilities to providing digital communication means to a wide range of sectors from blue chip companies, government to banking, insurance and eGaming industries. Each area has the expertise to deal with customers' needs and enquiries.



ESCHER GROUP™

WWW.ESCHERGROUP.COM



Escher Group Limited

111 St Stephen's Green, Dublin 2, Ireland

T: +353 | 254 5400 E: [salesteam@eschergroup.com](mailto:salesteam@eschergroup.com)