
Help to Save

Empowering people on low incomes to develop their savings



**Government
Payment Services**

Atos

The client

Help to Save is an award-winning, government-backed UK-wide savings scheme designed to empower working people on low incomes to build their savings and encourage an ongoing savings habit. It is the easy, safe and secure way for Working Tax Credit and Universal Credit customers to receive government support to start saving.

The scheme is available to an eligible population of approximately 3.5 million people and customers can save between £1 and £50 a month in their Help to Save account and get a bonus of up to 50p for every £1 put in. Currently more than 132,000 people¹ have opened accounts with Help to Save and deposited over £31 million¹.

Atos and NS&I Government Payment Services (NS&I GPS) worked with HM Revenue & Customs (HMRC); HM Treasury (HMT) and Department for Work & Pensions (DWP) to deliver the scheme.

The four challenges

Wide range and complexity

The Help to Save scheme encompasses the integration of multiple new and existing IT systems and operations across Atos & NS&I GPS, HMRC, DWP and HMT. The accountability for delivery and policy outcomes is shared between HMRC and HMT.

Early policy engagement

The policy challenge was to create a flexible savings product to support financially excluded people on low incomes to build their savings and develop an ongoing savings habit.

Digital first service design

The scheme was required to meet all set parameters within the timeframe and budget. The challenges included making the service digital first, attractive to targeted savers and provide offline support to those who need it.

Real time eligibility verification

The scheme needed to include real time digital verification and eligibility validation by coordinating data across multiple government departments.

The solution

Atos and NS&I GPS worked with HMRC, HMT and DWP to develop a solution with a streamlined procurement route and the benefits of 'Crown to Crown' interdepartmental working.

The Help to Save programme team adopted a highly collaborative approach underpinned by clear, robust governance. The programme worked transparently, flexibly and seamlessly across all five organisations and their multiple suppliers to embed a successful 'test and learn' approach.

Strong cross-departmental leadership and close cooperation reduced costs and ensured the private pilot phase was delivered to scope in January 2018.

The public launch was a success and the Help to Save programme was held up as 'an exemplar' in an Office of Government Commerce (OGC) Readiness for Service Review.

The work included:



A connected solution

We successfully connected IT systems and processes across multiple government departments to deliver an enhanced user experience for customers using secure Application Programme Interfaces (APIs). Individuals can apply for Help to Save online at GOV.UK



Real time eligibility checks

Once eligibility is confirmed via real time eligibility checks against multiple government databases through APIs in the HMRC and DWP IT systems; a secure API request is made to our systems to automatically create the Help to Save account. We provide the payment account technology services.



Successful 'test and learn' strategy

By successfully working together, we adopted an agile 'test and learn' strategy with a carefully managed, insight driven, introduction to the target market. The Help to Save programme demonstrated a strong collaborative approach across departments and is a positive example of programme delivery.



Seamless customer journey

We worked with Government Digital Services (GDS) and our Customer Experience (CX) lab team to conduct user testing to design a seamless customer journey and to create a service that ensured Help to Save was effectively delivered, exceeding client expectations.



Customer focused service

Excellent customer experience has been a priority and we worked in collaboration with four government departments to ensure Help to Save delivered high levels of customer satisfaction.



Accessible service for all

The Help to Save scheme is compliant with GDS standards and provides a 'simple to understand and access' service, which is 'Accessible: regardless of UK location or personal circumstances'.

¹ As of July 2019

The results

Independently rated

In 2019 the Help to Save programme passed all three Government Digital Service (GDS) Assessments first time and met all 18 standards.

“The Help to Save programme demonstrated a strong collaborative approach across departments that enabled a successful public launch and very positive customer feedback. As such it’s a clear example of how we can work in partnership with other government departments to help successfully deliver policy objectives for government.”

Dax Harkins,
B2B Director, NS&I GPS



Award-winning

The Help to Save scheme has been recognised with multiple awards for Financial Inclusion, Investments, Customer Service and System & Service Interoperability.



Policy objectives delivered on time and budget

The Help to Save service was a significant achievement for HMRC and HMT, supporting their objective to effectively deliver government policy. This was achieved through service innovation, high levels of customer satisfaction, delivered on time and within budget.



Cost savings

The overall initial cost to the taxpayer of delivering the Help to Save scheme has been reduced by 23%. Cost savings have been achieved through ongoing effective collaboration.



Government strategy delivered

The innovative Help to Save scheme helps government implement its commitments and deliver high quality services for the public. It supports the civil service strategy ‘A brilliant civil service’.



Empowers people to build their savings

Eligible applicants can save up to £50 a month through Help to Save and receive a maximum bonus of £600 after two years. Savers can continue Help to Save for a further two years and earn up to another £600 i.e. save up to £2,400 and get bonuses worth up to £1,200 (tax-free). Withdrawals can be made at any time without penalty.



Encourages saving habits

Developed as a digital first service, Help to Save has been integrated with HMRC’s Personal Tax Account app. Customers can check their account balance and transactions on the app with their smart phone. The result is more regular checking of their account which supports the policy objective of encouraging a savings habit.

“It is fantastic news that the Help to Save programme has been recognised externally winning multiple awards. This is superb recognition for everyone who has been involved with the programme on both sides of the partnership in delivering this key government initiative.”

John Ainsworth,
COO BTS, Atos

About Atos

Atos is a global leader in digital transformation with over 110,000 employees in 73 countries and annual revenue of over € 12 billion.

European number one in Cloud, Cybersecurity and High-Performance Computing, the Group provides end-to-end Orchestrated Hybrid Cloud, Big Data, Business Applications and Digital Workplace solutions. The group is the Worldwide Information Technology Partner for the Olympic & Paralympic Games and operates under the brands Atos, Atos | Syntel, and Unify. Atos is a SE (Societas Europaea), listed on the CAC40 Paris stock index.

The purpose of Atos is to help design the future of the information technology space. Its expertise and services support the development of knowledge, education and research in a multicultural approach and contribute to the development of scientific and technological excellence. Across the world, the Group enables its customers and employees, and members of societies at large to live, work and develop sustainably, in a safe and secure information space.

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Let's start a discussion together



About the Atos and NS&I GPS partnership

NS&I is known as the UK government retail savings organisation with over £167 billion² invested and 25 million² customers. In 2010, NS&I GPS was formed, in partnership with Atos, to offer the benefits of the investment to other government bodies, leveraging NS&I's banking platform and customer service to deliver savings for the taxpayer.

NS&I GPS has signed contracts with HMRC, Ministry of Justice, HM Treasury and the Home Office for £454 million of services, including the delivery of flagship policies such as Tax-Free Childcare. NS&I core business has grown rapidly too, from £102 billion in 2013 to £167 billion² of invested funds under management.

This growth has been achieved both through making NS&I 'easy to do business with' for its customer base and from popular product launches, such as the 65+ Guaranteed Growth Bonds which became the biggest selling retail financial product in Britain's modern history; with over £13 billion received during a four-month period. This was achieved through working in partnership with Atos which has the expertise, scale and experience to safely deliver in a flexible and agile way.

² NS&I Annual Report 2018/19