

## CLIENT SUCCESS STORY

# Data automation & management to power *fast performance*

## The project *at a glance*



### Our client

Payac - Financial services provider to Credit Unions in Ireland

### The challenge

Payac supports over 180 Credit Unions in Ireland to provide payment solutions and associated services for consumer banking. Volume growth and escalating customer requests for on-demand services meant Payac needed a modern, scalable infrastructure to support automated processes, high volume data management and real-time analytics.

### ProCloud's solution

We delivered a web-based customer engagement portal to streamline operations & elevate customer experience. Credit Union staff now have access to a suite of real-time analytics provided by a cloud-based big data platform. We continue to expand and optimise functions to meet the needs of this fast-changing consumer market.

### Outcomes we delivered

- **Efficiency** and **time savings**
- **Secure, self-service** transactions and case management
- **Custom analytics dashboards** across a variety of business units
- **Secure document management**, storage and sharing
- **On-demand analytics** to support payment services and customer engagement





# A scalable data platform for a highly responsive business

As Ireland's leading Credit Union Service Provider, Payac supports over 180 Credit Unions to provide a range of modern payment solutions. Credit Unions compete in the competitive high street banking market, so they need to deliver an efficient and responsive banking experience to their consumer customers. Payac develops, implements and supports payment account services and helps Credit Unions meet their regulatory requirements.

Great products, services and sector knowledge have fuelled Payac's strong growth. The business needed

a robust and scalable Microsoft infrastructure to handle increasing volumes of data, increasing efficiencies and speed of processing through automation. ProCloud has worked with Payac since 2018 to provide core technologies and ongoing application development and support, to meet ever-changing market needs.

Most recently, ProCloud and Payac identified a need for a high-performing service portal and analytics hub to enable fast, secure and easily accessible self-service processing for Credit Unions.

*“What we have now is an infrastructure that's scalable. It's modular, so we can add other bits. That is down to ProCloud's expert partnership with Microsoft, so everything fits together. With the cloud-based Microsoft model, we can add extra functions easily, and often at no further cost.”*

**Seamus Newcombe**  
CEO, Payac



# Trusted Microsoft technology applied by a highly responsive team

The foundation of Payac's solution is a scalable big data platform, built to embrace the large and expanding amount of banking data that Payac and their Credit Union customers depend on.

Payac and its Credit Union customers can now interact using the new CUTAB customer portal. It supports case management, analytics and reporting and document and information sharing. CUTAB is highly secure, using best practice Multi Factor Authentication and conditional access policies. Document management and access is handled by Microsoft Dataverse and SharePoint.

For case management and light-touch CRM, ProCloud developed a model-driven app to monitor and track cases. The app is used to generate monthly compliance reports and automate regulatory submissions. Payac's new analytics hub provides real time Power BI dashboards with reports and insights tailored to end users.

ProCloud provides ongoing management and proactive support. Using the Microsoft Power Platform, we continually augment functionality and reporting to meet the changing needs of the Credit Unions, driven by consumer and market demand.

*“With all our projects, time is of the essence. ProCloud always delivers what we need. They are good at understanding our business requirements from the outset, and the communication is transparent. They feel like part of our in-house team.”*

**Frank Whitney**  
COO, Payac



## A fast, secure & compliant solution for *high-volume financial data*

The Credit Unions that are Payac’s customers compete with high street banks. As the most trusted brands in Ireland, they pride themselves on offering an excellent customer experience. Payac now has a secure, cutting-edge customer portal and data platform that provides information and services on demand, helping the Credit Unions maintain this reputation.

With automated processes and modernised data infrastructure, Payac can handle a high and increasing volume of data, unlocking growth for itself and for its Credit Union customers. Sophisticated and

immediate analytics reports make it easy to maintain and demonstrate compliance in the closely regulated financial services sector.

The ongoing partnership between ProCloud and Payac means that a skilled and trusted team of solution developers is always available to enhance functionality and design new reports and capabilities to meet market demand. The ability to evolve Payac’s services gives them a competitive edge and helps maintain high levels of customer satisfaction.

Payac benefits from:

- **A real-time, self-service portal**  
for managing all support cases immediately
- **Hours saved every week**  
on repetitive manual reconciliation reports
- **Automated, accurate and consistent compliance**  
reporting and analytics
- **Detailed audit trail available on-demand**  
for fraud investigation requests

*“We are very happy with ProCloud. We throw new projects at them constantly and the experience is always good - we’ve never yet found a request they can’t handle. The team responds well to the deadlines and time pressures of our high volume marketplace and does a great job on building and optimising operational workflows.”*

**Frank Whitney**  
COO, Payac