



Improving Financial Control and Customer Payments in Bereavement Services



Chris Edge

- CEO & founder of EDGE
- IT professional with 40 years' experience



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INDEX

	Page
<u>Payment Problems</u>	4
<u>Payment Problems – Causes</u>	5
<u>Payment Requirements for Bereavement Services</u>	6
<u>Council Policy – Changes Needed</u>	7
<u>Open Banking – What Is It ?</u>	8
<u>Open Banking – Why Was It Needed ?</u>	9
<u>Open Banking - Commercial Variable Recurring Payments (cVRP)</u>	10
<u>Open Banking – Which Provider ?</u>	11
<u>Instant Bank Payments vs Card Payments</u>	12
<u>EDGE, Epitaph and Open Banking</u>	13
<u>Epitaph Integration with GoCardless – What Does It Provide ?</u>	14
<u>Epitaph Integration with GoCardless – Automation with Finance</u>	15
<u>Epitaph Integration with GoCardless – Workflow with Finance</u>	16
<u>GoCardless Fees</u>	17
<u>Further Information</u>	18

Payment Problems

- Funeral directors pay too slowly
- Funeral directors can build up high levels of debt
- Loss of staff time
 - Managing invoices and payments because they have to use two systems:
 - bereavement services software to record the money, and
 - corporate finance software to collect the money
 - Manual notification of payments either from
 - corporate finance or
 - having to logon onto corporate finance software or payment platform
- Debtor control managed centrally and not by bereavement services who are more effective as control new bookings
- Debtor balances too high
 - overdue invoices not reducing due to slower corporate finance credit control processes
 - more responsive crematorium-level credit control needed

Payment Problems – Causes

- Council has a policy to use a standard payment platform for all invoices and payments
 - Standard payment platform is often card based which can be problematic and require more staff time to resolve
 - Standard payment platform does not support Open Banking, so cannot provide instant bank payments
- No integration between bereavement services software and corporate finance software, or inadequate integration
 - Council IT and Finance departments are too busy with other projects to integrate
 - Council does not have the budget, expertise or staff to integrate

Payment Requirements for Bereavement Services

- Payments immediately appear in bereavement services software
- Payments are batched together and deposited every day as a single amount in Councils bank account
- Provide corporate finance software with information needed to automatically:
 - Reconcile bank account
 - Analyse payment by cost centre and general ledger code
- Staff use just one software administration system i.e.
 - Only use the bereavement services software
 - Do not need to use the corporate finance software
- Debtors managed by bereavement services

Council Policy – Changes Needed

- Council includes **Open Banking** in its payment policy
- Council upgrades to **Open Banking** compatible solutions for payments for bereavement services
- Council specifies cloud-based software for bereavement services
 - Cloud always provides the latest version available
 - Cloud software needs less Council resources for integration compared to on-premise software
 - Cloud software is also known as SaaS i.e. software as a service

Open Banking – What Is It ?

- 2018 Open Banking launched
- Instant payments are made using a banking app or banking website via regulated third parties e.g. GoCardless, see list on [page 11](#)
- Enables funeral directors and the public to pay bereavement services without using a card
- Open Banking is regulated by the Financial Conduct Authority (FCA)
“Open banking is a secure and regulated way for people and businesses to share access to payments data from their bank account with trusted apps and services.”

Open Banking – Why Was It Needed ?

- Not enough competition between banks
 - Customers reliant on online payment solutions provided by their banks
 - Customers unable to securely share their financial data to make payments
 - Customers reliant on cards to make payments because of the above problems
 - Customers could not easily switch banks
- 2017 Competition when Markets Authority (CMA) issued the **Retail Banking Market Investigation Order** requiring the UK banks to open up customer data via secure APIs
 - API is sort for “application programming interface”
 - APIs enable one software system to securely ask another system to do something or provide data
 - e.g. bereavement services software to instruct GoCardless to collect payment from funeral director’s bank
- 2018 Open Banking launched
- 2018 Open Banking reinforced when EU’s **Payment Services Directive 2 (PSD2)** came into force in UK law

Open Banking - Commercial Variable Recurring Payments (cVRP)

- In 2027 cVRP will enable bereavement services to automatically collect payment for invoices from funeral directors
- Funeral directors can opt in & out, specify maximum amount, specify frequency and duration of opt in
- Unlike a direct debit which needs 10 working days notice, VRP does not need any notice, just customer consent
- Bereavement services will be able to enforce their payment terms, for instance:
 - Automatically collect payment in advance for a booking for a funeral
 - Automatically collect payment for an invoice 7 days after invoice date unless funeral director raises a query
e.g. for music and visual tributes which are not known until after the funeral service
- Timeline
 - 1st April 2026 VRP launched for retail payments
 - First half of 2027 cVRP will be launched for business-to-business payments

Open Banking – Which Provider ?

Open Banking Providers	Suitability for Software as a service (SaaS)
Access PaySuite / Capita Pay360	Typically deployed for only card payments
GoCardless	Recommended Established 2011 as direct debit provider Fully compliant with Open Banking
GOV.uk	Moving towards Open Banking
Modulr	Alternative to GoCardless
PayPoint (OpenPay)	Not strong on inbound payments and integration with SaaS
TrueLayer	Aggregation and reconciliation needs extra integration and typically needs a payment platform e.g. Pay360

The above providers have been selected to meet following criteria for a SaaS provider:

- Real-time (or near real-time) bank payments (Open Banking)
- Settlement into a single merchant account (batched payout)
- Automated reconciliation data / reporting feed (file or API)

Instant Bank Payments vs Card Payments

- Lower cost, see [page 17](#)
- More reliable than card payments which have a 7.2% failure rate
- Not prone to duplicate payments like card payment are with SaaS integrations
- Automated integration with corporate finance for the daily amount deposited into the Council's bank account

EDGE, Epitaph and Open Banking

- 34th year EDGE supplying administration software to councils in the UK
- 20th year EDGE as a SaaS (software as a service) provider
- EDGE is first UK cloud-based software provider for bereavement services with Epitaph launch in 2006
- **2025 EDGE selected GoCardless as best in class Open Banking Provider**
- 2026 EDGE integrated GoCardless across product range:
 - Integration called **EDGE GoCardless** and integration approved by GoCardless
 - Implemented in all 5 administration products with charge & invoice functionality:
 - Allotments, Epitaph (cemeteries & crematoria), Facilities (bookings), Finance and Markets & Events
- 2026/27 EDGE phasing out support for all card payment providers; Stripe and Elavon (Opayo)

Epitaph Integration with GoCardless – What Does It Provide ?

- **Instant bank to bank payments**

Epitaph provides

- **Pay Now** link on invoice PDF emailed to customer
- **Pay Now** button on bereavement services portal that funeral director can click
- **Pay Now** link on text message or email sent to member of the public from bereavement services software

e.g. to collect payment from a member of the public purchasing a memorial

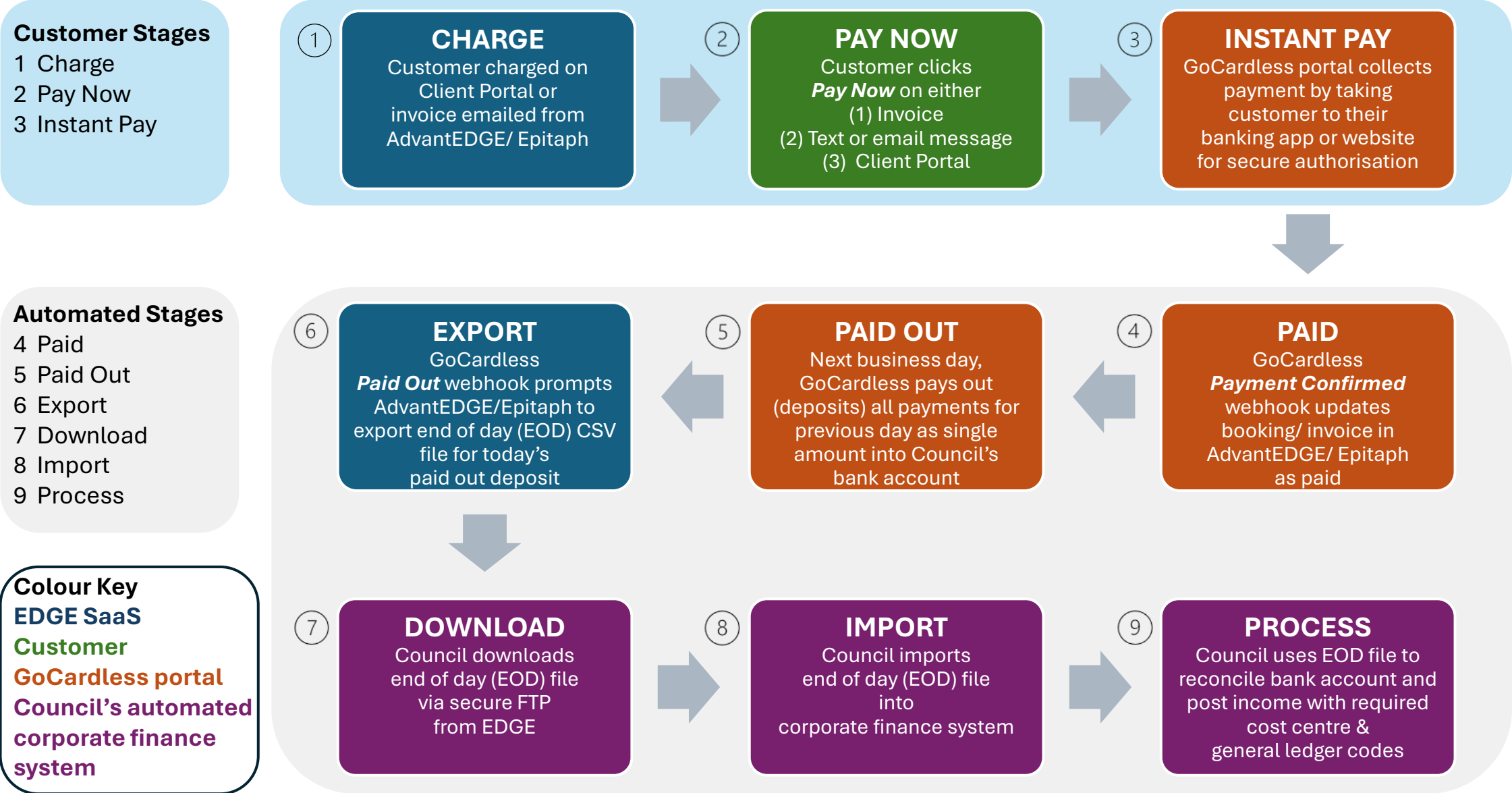
- **Single, Daily Deposit into Council’s Bank Account**

- Each day GoCardless pays out (deposits) all payments for previous day as a single amount into the Council’s bank account. The full amount is deposited, and each month the Council is invoiced by GoCardless for their fees.

Epitaph Integration with GoCardless – Automation with Finance

- Bereavement services software notified when each payment has been:
 - (1) Paid
 - (2) Deposited the next working day into the Council’s bank account.
- Epitaph EDGE produces an end of day (EOD) file that exactly matches what has been deposited each day into the Council’s bank account. The Council can automatically download each daily EOD file via EDGE’s secure FTP server and import them into their corporate finance. EDGE can customise the EOD to meet the requirements of each Council by adding extra columns of information. See workflow on [page 16](#).

Instant Bank Payment Workflow from Epitaph to Corporate Finance



GoCardless Fees

Type	Order via	Support Response Time	GoCardless Fees	Minimum Transactions per annum	Annual Support Contract	Transaction Fee
Pay as you Go	GoCardless website	1-2 business days	Deducted from every transaction	0	£0	1% + £0.20 with £4 cap
Contract	GoCardless contract arranged directly with GoCardless	3 business hours 09:00 to 18:00 Monday to Friday	Invoiced monthly	6,000	£3,600	£1.00
High volume	GoCardless contract arranged directly with GoCardless	3 hours 24x5 or 24x7	Invoiced monthly	6,000+	POA	Lower rate POA

Terms

- (1) £0.50 for Refunds.
- (2) Surcharge of 0.3% fee applied to transactions over £2,000, calculated on value over and above £2,000 .
- (3) Payment limit of £25,000 which requires GoCardless approval to be increased.
- (4) Pricing correct as at 30/04/2026 and latest pay as you go fees available via <https://gocardless.com/pricing>
- (5) All fees are exclusive of VAT.

Further Information

Epitaph

- EDGE IT Systems Limited www.edge.ltd
- 02476 667 337 info@edge.ltd
- Chris Edge, CEO, chris@edge.ltd
- Shane Pelchat, MD, shane@edge.ltd

GoCardless

- www.gocardless.com
- Dan Armitage, Enterprise Account Executive
0799 963 5401 darmitage@gocardless.com