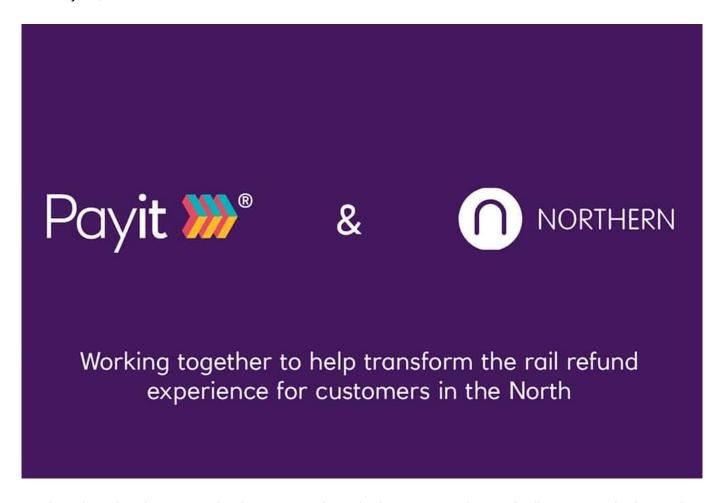


## Northern embraces new technology to modernise customer refunds

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Northern is embracing new technology to transform the journey experience of rail customers in the north.

The train operator is set to introduce a new system designed by NatWest - Payit™ - that will allow refunds to appear almost instantly in customers' bank accounts. Payit is available to customers of a range of major UK banks, and they do not need to bank with NatWest to receive money via Payit.

Payit is a first in the rail industry, and is further evidence of the work being carried out by Northern to modernise rail travel in the region and deliver a service that has customers at its heart.

Mark Powles, Commercial and Customer Director at Northern, said: "We are absolutely committed to delivering a rail network that makes a positive impact for the north of England. The improvements we have delivered in the past year – from more new trains, to station renovations and improved technology – are designed to give our customers a better journey experience, A Better Way to Go.

"Our partnership with NatWest will continue this theme and, when our customers are able to return to the network they will find we have made significant progress in delivering a better all-round service."



Payit, which was introduced by NatWest in 2020, allows for instant payments to be made when issuing refunds or customer service payments, as well as for specific uses such as compensation payments and emergency cash requirements.

The enhancement uses the Faster Payments framework, which allows payments of up to £250,000 to be made, typically within a matter of seconds. This compares to cheque use where funds can take up to six days to clear and typically have a relatively high cost to the issuer.

James Hodgson, Payit by NatWest said: "The need for businesses to send their customers money often occurs at the most crucial moments, and yet the typical methods can be slow, inefficient and expensive.

"We're aiming to transform that experience with Payit, which now allows businesses to send payments that are credited to customer accounts in a matter of seconds, and all without the need for their bank details. NatWest is thrilled to be working with Northern to provide a fast and innovative experience to customers throughout 2021 and beyond."

Rail Minister Chris Heaton-Harris, said: "This is a welcome development for passengers travelling on Northern, allowing them to receive refunds easily and quickly.

"This is the way we want the modern railway to be - efficient, easy to use and customer focused."

Northern has also started accepting Apple Pay on some parts of its network. The payment system – available on IOS devices – gives customers a simple and more secure way to pay for travel with the devices they use every day. It has all the benefits of contactless but without the £45 limit.

The technology is the latest improvement to be delivered as part of Northern's A Better Way to Go campaign which has, so far, seen the introduction of 100 brand-new trains, the refurbishment of all Northern's older trains, enhancements at hundreds of stations and the installation of more than 600 new ticket machines.

Mark added: "We are proud of the improvements we have made so far and, through our A Better Way to Go campaign, we are determined to make more enhancements to give our customers a network they too can be proud of."

Photo credit: Northern