

# Eviden and Ordo Launch Open Banking Solution to Revolutionize Bill Payments

*Intelligent, FCA-regulated payment platform providing a credible, lower cost alternative to Direct Debit and Standard Credit*

**London, UK – December 12, 2024** – [Eviden](#), the [Atos Group](#) business leading in digital, cloud, big data and security, fintech innovator [Ordo](#) and blockchain company, [ByzGen](#) today announce the pilot launch of a new open banking solution to facilitate direct payments between businesses and customers in real-time.

The intelligent flexi-payment solution offers organizations such as utility providers a simple and secure way to collect regular bill payments faster than direct debit and at a lower cost than card-based payments. Providing a flexible alternative to card-on-file instructions for bill payments, the solution empowers consumers with secure, and affordable payment options while helping businesses reduce costs, improve cash flow, and streamline operations.

## **Open banking sets a new standard for payment management in the utilities sector**

The first of its kind platform uses Ordo's disruptive Variable Recurring Payments (VRP) solution (powered by Open Banking) to allow customers to authorize payments directly from their bank accounts to businesses on a recurring basis. VRPs are not entirely new, but their application in the UK will be newly allowed for certain use cases, such as recurring bills or subscription payments.

"Open banking-powered solutions offer a lower cost-per-transaction to process than cards and automate account reconciliations to reduce administration costs. For large providers, the reduction in transaction fees alone will lead to millions of pounds in savings," said **James Sharpe, Sales Director Digital Native Business at Eviden, Atos Group**. "This marks the beginning of a revolution in how money moves. As UK VRP regulation evolves, fintech innovation will accelerate, replacing legacy systems with direct, secure, and flexible bank-to-bank transfers."

The expansion of VRP's is expected to reach full-scale implementation in the UK in 2025, at this point Eviden's open banking solution will be extended to full deployment with customers.

## **Assisting vulnerable customers**

The system monitors customers' finances through a regulated consented sign-up process overseen by the FCA (Financial Conduct Authority) and harnesses AI, including conversational AI-powered capabilities, to proactively identify, support, and guide consumers with personalized payment plans. The flexible solution then enables payments tailored to each customer's financial situation, rather than adhering to a fixed date, allowing contributions from various funding sources to promote greater affordability and shielding individuals from financial strain.

This flexibility is crucial for utility companies, local authorities, and social housing providers, enabling them to accommodate customers' financial situations effectively, while avoiding chasing failed Direct Debits which is time consuming and costly.

Eviden's AI platform proactively monitors customer bank account data to recommend the most appropriate payments frequency during any given month, this could be one or multiple monthly payments, helping customers stay on top of their bills with realistic options. The system also supports multiple payments when customers have funds available, encouraging a proactive approach to bill settlement and reducing the risk of arrears. It even allows contributions from friends or family members towards bills, and accepts multiple payees for a single payment, enabling flexibility for Houses of Multiple Occupancy, such as student accommodation.

**Fliss Berridge, Ordo Director**, highlighted, *"We want to help customers manage bill payments effectively and encourage improved payment habits. Eviden's AI-driven platform identifies financial vulnerabilities and recommends practical steps to avoid arrears. Our joint solution is opening doors to a new era of convenience, propelling forward customer-centricity with empathetic collections and operational efficiency, and is perfectly timed with today's regulatory landscape."*

ByzGen's blockchain solutions are integrated into Eviden's new payments platform to improve data security, compliance, and efficiency while limiting bias. This is particularly beneficial in improving trust between parties and minimizing the risk of fraud. Blockchain also facilitates faster and more cost-effective processing of payments.

**Marcus Ralphs, ByzGen CEO**, emphasized, *"ByzGen's contribution supports the broader goals of the initiative, which seeks to provide more flexible payment options for consumers, particularly in sectors like utilities. This integrated approach not only streamlines payment processes but also adapts to customer needs, particularly for the financially vulnerable."*

ByzGen has been part of the Eviden Scaler acceleration program since 2023, an initiative focused on fostering open innovation for emerging startups and SMEs by supporting the development of their activities and encouraging their international growth. The scheme plays a crucial role in Eviden's mission to drive sustainable digital transformation globally.

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#### About Eviden<sup>1</sup>

[Eviden](#) is a next-gen technology leader in data-driven, trusted and sustainable digital transformation with a strong portfolio of patented technologies. With worldwide leading positions in advanced computing, security, AI, cloud and digital platforms, it provides deep expertise for all industries in more than 47 countries. Bringing together 47,000 world-class talents, Eviden expands the

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<sup>1</sup> Eviden business is operated through the following brands: AppCentrica, ATHEA, Cloudamize, Cloudreach, Cryptovision, DataSantics, Edifixio, Energy4U, Engage ESM, Evidian, Forensik, IDEAL GRP, In Fidem, Ipsotek, Maven Wave, Profit4SF, SEC Consult, Visual BI, Worldgrid, X-Perion. Eviden is a registered trademark.

possibilities of data and technology across the digital continuum, now and for generations to come. Eviden is an Atos Group company with an annual revenue of c. € 5 billion.

### **About Ordo**

Ordo's cloud-native 'Payments-as-a-Service' offering, delivers fully managed, white-labelled, turn-key solutions for Open Banking payments including Request to Pay, E-Commerce and QR Code payments; the very latest Open Banking solution, Variable Recurring Payments ("VRP"), is backed by the Financial Conduct Authority, the Payment Systems Regulator, the Competition and Markets Authority, and HM Treasury, as well as the Opposition party to Government.

Ordo's highly secure service, designed and built by payments experts, provides an array of frictionless payments solutions, which can be deployed at Point of Sale, for invoice collection, from contact centres, and for paper and digital billing; it makes paying and getting paid easier than ever and is more cost-effective than traditional payment methods.

Businesses can access the Ordo platform in several ways: through an Ordo Merchant Acquirer/PSP payments partner, via Ordo's modern APIs, for smaller businesses through our integrations with QuickBooks, Sage, and Xero accounting software, and directly via Ordo's web/app interfaces.

Ordo's white label fully managed and hosted services, deliver a business's brand look and feel to their paying customers, without the need to build bespoke payment journeys or customer management services. Ordo Solutions can also manage refunds and secure customer payouts and disbursements, as well as account validation.

Ordo was founded by the former management team of the UK's Faster Payments Scheme in 2018 to use Open Banking payments to provide businesses with a much-needed alternative to slow, high-cost card payments and insecure direct bank payments. Ordo is authorised by the Financial Conduct Authority as a Payments Institution for Account Information Services and Payment Initiation Services (FRN 836070).

Learn more: <https://ordopay.com>

Try Ordo for free: [www.myordo.com](http://www.myordo.com)

Enquire: [info@ordopay.com](mailto:info@ordopay.com)

### **About ByzGen**

With the explosion of data, compounded by the new generative AI landscape - Proof of Sovereignty and the 'tracking and tracing of data' for compliance and audit has never been more important. Data dependent enterprises across the globe are seeking to demonstrate 'data-sovereignty' to ensure and assure 'digital trust'. A brand's value and corporate performance depend on it.

For digital trust to be achieved, the ability to share & validate valuable and sensitive data quickly, securely and without fear of compromise, is essential. ByzGen's unique secure ledger and enterprise blockchain solutions bring together all facets of security, trust, data sovereignty, track and trace, compliance and audit. Building digital trust beyond traditional network boundaries.

A long standing Atos group and Eviden partner since 2018, ByzGen have deployed their secure ledger and blockchain solutions for major clients and partners across the UK and Europe.

Learn more about ByzGen: [www.byzgen.com](http://www.byzgen.com)

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