



“Aspire Cash has significantly improved our service in terms of reducing time, reducing cost, and improving the student experience”

## Overview

Driven by the ‘cost of learning’ crisis, the University of Chester has recognised that it needs to develop its current service provision to better prepare for, and respond to, growing patterns of student financial distress.

“We’ve switched from a slow-moving, process-driven approach (for making student payments) to one in which the **students can be supported instantly**” says Ian Ashley, Head of Student Experience at the University of Chester.

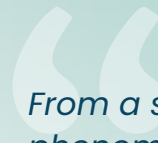
A faster, more flexible and “**totally empowering**” approach to student payments is now in place at the University of Chester, as a direct result of deploying the JS Group’s Aspire Cash solution.

## It reduces admin time and speeds up payments

Stuart Cooper, Head of Finance at the University of Chester, says that the use of Aspire Cash has transformed his own team’s work in the University’s central finance operation. “**It really reduces a major amount of the administration that tends to exist around processing payments to students. It frees up the Finance Office from the burdens of such processing.**”

“It also makes it such that payments can happen in a much more secure way. They are done **quicker and more efficiently and effectively**. To be able to make payments now is very much an easy process in terms of the open banking process and also in terms of the use of mobile phones that students rely on for financial transactions. **Aspire Cash is much more of a controlled, slick process from the student perspective.**”

Following the adoption (and proven track record) of Aspire Cash for use in student emergency payments, the University of Chester has now expanded Aspire Cash as the primary source for the management and the delivery of the University’s entire student hardship funding.



*From a student point of view, it’s a phenomenally better service. We can now pay a student award in as little as 25 seconds, and the student can access those funds in less than 15 minutes.*

*Aspire Cash has significantly improved our service in terms of reducing time, reducing cost, and improving the student experience.*

– Ian Ashley

Financial Support and Frontline Support Manager



## TO FIND OUT MORE

Please visit [www.jsgroup.co.uk](http://www.jsgroup.co.uk) or contact David Marshall – [david.marshall@jsgroup.co.uk](mailto:david.marshall@jsgroup.co.uk)

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## What is Aspire Cash?

Aspire Cash, powered by NatWest's Payit technology allows universities to transform the way they make payments. It avoids all the usual obstacles that university finance teams tend to face when having to cope with mass payment needs. It:

- saves administrative time
- empowers students
- delivers powerful data insights
- delivers hard savings

Additionally, Aspire enables instant payments, 24 hrs a day, 7 days a week, 365 days a year, removes the need to collect bank details and can be implemented in just 10 hours of university time.

## Flexible and Transformative

“Not all students have the same issues and the same circumstances – so we have needed a payment approach that **recognises flexibility** while also allowing our own frontline helpdesk staff (who are handling on-the-spot student concerns) to feel more empowered about making direct and **instant payments** on behalf of the University,” says Ian.

“Like most universities, we have processed the payment of student financial support through the ongoing work with our Finance Office. Operating that way will inevitably create some barriers in terms of supplying detailed payment information and achieving the processing deadlines needed to make immediate payments.

“We need to be able to respond quickly in cases of financial emergency, so, when I heard about Aspire Cash, it landed straight away with me as a solution to resolve a lot of the challenges we'd been facing.

“There can be too much administration in the process of gathering information when making such payments to students; particularly when collecting a student's bank details. This usually involves a lot of double checking as there can be room for error. **Aspire Cash has simply and overwhelmingly resolved all of that for us.**”

## Empowering Students

Initially the University of Chester adopted Aspire Cash to support the quick payment of funds to those students facing an immediate financial emergency.

“We started to use Aspire Cash in cases when a student contacted us with a very serious and pressing financial

problem – not being able to afford food, being unable to pay for travel to attend lectures, or even being threatened by eviction,” adds Ian.

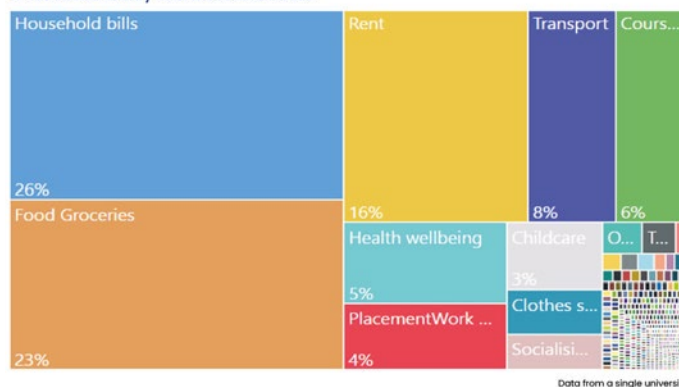
“Such situations can be very distressing for students and what I like about **Aspire Cash** is it gives us the **confidence and the tools to say ‘we can help you right now – and we can pay you in an instant’.**”

“Through using Aspire Cash we have also been able to extend our service so our Student Services Helpdesk team have some level of responsibility for issuing food vouchers and making emergency payments to students. Being able to provide ‘in the moment support’ at the time a contact is received can often resolve a situation until the student can meet with one of our specialist teams”.

## Data Insights

Ian Ashley also notes the ability of Aspire Cash to track and to monitor how students are actually spending their University of Chester funds as another major benefit of this partnership.

% Cash withdrawn by cash withdrawal reason



Data from a single university

The University can view how students are using their funding 'live' within the Aspire system and, in addition, receives regular reports detailing these student trends. This feeds into the University's future planning and strategic management information systems.

“The data allows us to understand where the need is coming from for students. It allows us to get a flavour of where the real need is: is it food? groceries? household bills? travel? course materials? And to prompt us to look at what other financial solutions we might consider and to formulate a direct response to real trends and emerging needs.”

## TO FIND OUT MORE

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