


CASE STUDY

Vanquis Bank

Maintel enhanced Vanquis's customer service and commercial sustainability, the overall transformation is expected to generate cost savings of between £23 and £26 million from 2026.



Vanquis Banking Group implemented a Genesys Customer Contact solution to support their Strategy and deliver on their purpose: 'to deliver caring banking so our customers can make the most of life's opportunities'

At a glance

The opportunity:

As the business grew and evolved, legacy infrastructure was increasingly making it difficult to meet customer needs and becoming more challenging and costly to manage.

The project:

Vanquis is transforming its business and technology to provide differentiated solutions that meet customer needs, increase flexibility and agility, and minimise risk. A key part of this transformation is implementing a modern Genesys Contact Centre platform to better engage and support their customers.

The outcome:

Along with improved customer service and commercial sustainability, anticipated cost savings from 2026 are expected to be between £23 and £26 million as a result of the overall transformation.

Their Background

Since its foundation in 1880, Vanquis Banking Group has been supporting customers by lending and acting responsibly putting their customers at the centre of everything they do. Helping to aid financial inclusion and social mobility for their customers and the communities they live in, is a big part of why they are here.

They offer credit cards and loans as Vanquis, Vehicle Finance as Moneybarn, and through the award-winning fin-tech brand Snoop, the group provides people with a free credit score and personalised insights, to help them better manage and understand their finances. All their credit products are delivered online and are built with customer flexibility in mind.

The Challenge

Vanquis banking Group offers a range of financial products to the 10-12 Million UK adults with lower levels of financial resilience and fewer savings. In addition to unsecured loans, the group includes credit cards, savings, vehicle finance, and most recently, access to the money saving app Snoop. Additionally, the group offers white-label credit and loan agreements through Thimbl and plans to extend their B2B offerings in the future.

In 2021 Vanquis Banking Group recognised the need to modernise its technology platforms, to enable the business strategy. As well as needing to efficiently respond to changes in the regulatory environment, the business wanted to create a single customer view across its various products.

While the raw data was available to achieve this, the group needed to make more dynamic intelligence instantly available to its teams, so they could make the best decisions for both the customer and the business.

Why Maintel?

Based on the success of an existing relationship with Maintel through the credit card division, Vanquis commissioned Maintel to design and implement a new architecture.

Instead of simply seeking transactional supplier relationships, Vanquis was looking for a true partnership. Maintel was chosen as a partner with shared values, culture and desire for the best possible outcome. Maintel proposed Genesys Cloud™, which was a solution and company that Vanquis knew well.

The Solution

The contact centre architecture is the AI-powered Genesys Cloud platform that provides a single view of the customer across previously distributed and isolated technology systems. This allows Vanquis to offer customers the best support in their channel of choice at a time that suits the customer. This not only benefits the customer, but supports the continued commercial sustainability of the business.

The new infrastructure is also designed to support Vanquis as it extends its B2B footprint with white labelled products. The Genesys Cloud platform allows effortless management of the customer journey through both the Vanquis and white label products, across multiple contact centre locations.

The Genesys back-end architecture makes the transition of the data points throughout continuous, so the various customer engagement channels have all the relevant information and interaction history to support the customer with the right information around the right products.

What are the benefits?

- **Business agility:** Regulatory changes can be made quickly and efficiently.
- **Cost savings:** The implementation of Genesys is one part of the overall Vanquis transformation journey, which is expected to provide an annualised saving of between £23 and £26 million annually from 2026.
- **Reduced organisational risk:** Replacement of aging legacy infrastructure reduces operational risk, and improved resiliency.
- **Customer centricity:** Customer needs are better served by providing customers with the right information in the channel of their choice.
- **Commercial results:** The ability to provide the right service and product to the right customer at the right time helps the business's long term sustainability.

What does the future hold?

The first phase of the launch was completed seamlessly and successfully in January 2024, and the whole business will be subsequently incrementally transitioned to the new Genesys platform over the next 18 months.

Along with the new telephony solution offering flexibility and scalability for the future, the Vanquis Group is now perfectly positioned to benefit from the customer interaction and customer management AI capabilities of the Genesys platform moving forward.



We are all delighted with the success of the deployment – this is a significant milestone in Vanquis Banking Group's transformation journey. It has been a truly great collaborative effort and bodes well for the next deployment.

Jem Walters, Group Chief Technology Officer, Vanquis Banking Group.



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We consult on the design, deploy and manage network infrastructures, platforms and software, including our own, that keep ongoing operations running smoothly and dependably, protecting business as usual, at the same time being flexible enough to adapt.

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