

Sales Battle Card

Discovery, Objection Handling & Opening Questions

For MRI Software Sales Teams

Opening payment conversations with your existing housing management customers

250+ local authorities	70+ housing associations	£7.7bn processed annually
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DELIVERABLE 1

Battle Card — Discovery & Objection Handling

Keep this open during calls or review before meetings. Everything here is designed to be used, not memorised.

THE HOOK — WHY THIS PARTNERSHIP MATTERS

Payment processing and housing management, finally integrated in real time — so your income team always has the full picture.

Your customer already runs their housing operations on MRI Software. Access PaySuite, the UK’s largest bank-independent payment service provider, is now natively integrated into it. Every rent payment, every council income stream, every channel — updating every account in real time. No re-keying. No overnight reconciliation. No lag.

This isn’t a bolt-on. It’s a native, bi-directional integration — and that difference changes everything for income teams.

PAIN POINTS THIS PARTNERSHIP SOLVES

Listen for these problems in conversation. If the customer has even two of these, they’re a strong fit.

Pain Point	What You Say
Manual reconciliation	"Your income team is spending hours re-keying payment data between systems. With this integration, every payment updates the right account in MRI Software the moment it’s made. Reconciliation isn’t a task any more — it’s automatic."
Arrears identified too late	"By the time your team spots a missed payment in the current setup, it’s already an arrears case. Real-time data and early-intervention analytics let you act before problems escalate, not after."
Limited payment channels	"Residents expect to pay the way they pay for everything else — Apple Pay, Google Pay, Open Banking, mobile. If you’re only offering DD and card, you’re creating barriers for the people who can least afford them."
High transaction costs	"Access PaySuite customers have achieved up to 60% reduction in transaction costs through optimised routing and Open Banking adoption. That’s real money back into frontline services."
Fragmented income streams (LAs)	"Housing rent, council tax, sundry debts, service charges — all feeding into one place in real time. One view. No blind spots. No unnecessary enforcement action against people who’ve already paid."
Consumer Duty / inclusion concerns	"Every channel covered — including cash and IVR for residents who need them. Self-service portals, flexible payment plans, breathing space protocols. Consumer Duty compliance is built in, not bolted on."

QUALIFYING QUESTIONS — UNCOVER NEED & URGENCY

Ask these to understand where they are, what's broken, and how urgently they need to fix it. You're not interrogating — you're having a conversation about their world.

Current State — Understanding Their Setup

- "Walk me through how a rent payment gets from the resident into MRI Software today. How many steps is that?"
- "Who's your current payment provider? How long have you been with them?"
- "What payment channels do your residents actually have access to right now?"
- "How does your team currently reconcile payments against tenant accounts? Daily? Weekly? Overnight batch?"

Pain & Impact — Quantifying the Problem

- "How much staff time each week do you estimate goes into manual payment admin — re-keying, reconciling, chasing discrepancies?"
- "When a resident pays on Friday afternoon, how quickly does that show on their account in MRI Software?"
- "Have you ever sent a chasing letter or started enforcement on someone who'd actually already paid? How often does that happen?"
- "What does your current arrears profile look like? Is it getting better or worse?"

Urgency & Timing

- "Is your current payment provider contract coming up for renewal? When?"
- "Are there any regulatory or compliance drivers pushing you to review payment infrastructure — Consumer Duty, PCI DSS, digital inclusion?"
- "If we could get this live in six weeks, would that be early enough to make a difference for this financial year?"

Decision-Making

- "Besides yourself, who'd need to be involved in a decision like this? Finance? IT? Procurement?"
- "What does your approval process look like for a change to payment infrastructure?"
- "If the numbers stacked up, is this something you could move on in the next quarter?"

OBJECTION HANDLING

These are the things you'll hear most. The responses are designed to be confident but not combative — acknowledge, reframe, advance.

They Say...	You Say...
<i>"We already have a payment provider and it works fine."</i>	"That's good to hear — and most of the organisations we work with felt the same way before they saw what native integration actually looks like. The difference isn't whether payments get collected — it's whether every payment automatically updates the right account in MRI Software in real time, without anyone touching it. Can I show you what that looks like in practice?"
<i>"We're mid-contract with our current provider."</i>	"Understood. Most organisations we talk to are. That actually makes now the ideal time to evaluate, not later — so when renewal comes around, you've already done the due diligence and you're making a decision from a position of strength, not a deadline. We can run an ROI calculation based on your actual volumes so you know exactly what's on the table."
<i>"We don't have budget for this right now."</i>	"That's fair. What I'd say is this: the organisations seeing the biggest impact aren't spending more — they're spending differently. Access PaySuite customers have achieved up to 60% reduction in transaction costs. Shettleston HA cut their fees almost in half and got settlement down from 12 days to 48 hours. Often the savings fund the switch. Can we at least run the numbers on your volumes?"
<i>"Switching payment providers sounds like a massive IT project."</i>	"I get that concern completely. The average deployment is six weeks, with a dedicated implementation team and sector specialists who've done this dozens of times. Because it's a native integration with MRI Software, there's no middleware, no custom development, no 'project of the year' scenario. It's closer to switching on a feature than ripping out a platform."
<i>"We're happy with our direct debit provider."</i>	"Direct debit is just one piece of the picture. The question is: what happens with the payments that aren't on DD — the one-off card payments, the Open Banking transactions, the cash? Are those updating MRI Software in real time too? Access PaySuite covers every channel, including DD, all flowing into one integration. It's not about replacing what works; it's about connecting everything into one place."
<i>"I've never heard of Access PaySuite."</i>	"That's actually quite common — we're better known by our track record than our name. Access PaySuite is the UK's largest bank-independent payment provider, part of The Access Group. 250+ local authorities, 70+ housing associations, £7.7 billion processed a year on behalf of 40 million UK citizens. PCI DSS Level 1 certified, ISO 27001, 99.99% uptime SLA. You're very likely already using services that run on our platform."
<i>"We need to see a business case before we can progress."</i>	"Absolutely — and we'd expect nothing less. We'll build an ROI calculation based on your actual transaction volumes, covering transaction cost savings, staff time recovery, settlement improvement, and arrears impact. That's the demo we'd like to take you through. Can we get that booked?"

PROOF POINTS — USE SPARINGLY, USE PRECISELY

Drop these into conversation naturally. Don't lead with stats — use them to reinforce a point you've already made.

Stat	Context	Source
12 → 2 days settlement	Shettleston HA reduced fund settlement from 12 days to 24–48 hours after switching	<i>Shettleston HA case study, 2026</i>
Fees ~halved	Transaction costs cut to almost half the previous supplier's rates	<i>Shettleston HA case study, 2026</i>
Up to 60% cost reduction	Transaction cost savings through optimised routing and Open Banking	<i>Cambridgeshire Councils case study</i>
250+ local authorities	Current Access PaySuite customer base across UK local government	<i>Access PaySuite verified</i>
70+ housing associations	Current Access PaySuite customer base in social housing	<i>Access PaySuite verified</i>
£7.7bn processed annually	Total annual payment volume across 40 million UK citizens	<i>Access PaySuite verified</i>
6 weeks avg. deployment	Typical time from contract to go-live	<i>Access PaySuite implementation data</i>

ADVANCING THE DEAL — CLEAR NEXT STEPS

Every conversation should end with a concrete next action. Here's the progression:

1. Book a personalised demo with ROI calculation based on their actual transaction volumes. This is the primary conversion step — always aim for this.
2. If they're not ready for a demo, offer a no-obligation integration review — a 30-minute session to map their current payment setup and identify where the gaps are.
3. If they need internal buy-in first, equip them with the one-pager (HA or LA version) and offer to join a follow-up call with their Finance or IT lead.
4. If contract timing is the blocker, agree a diary date 3–6 months ahead and send the business case materials in advance so they're prepared when renewal approaches.

Key language: "We'll build this around your actual numbers, not generic benchmarks. The demo takes 30 minutes and includes a full ROI calculation. You'll walk away knowing exactly what this is worth to your organisation."

DELIVERABLE 2

Opening Questions — Email & Telephone

Ready-to-use openers for two channels. Copy, adapt, send. The goal is the same in both formats: earn the right to a proper conversation.

EMAIL OPENERS

Keep these short. The purpose of the email is to get a reply — not to close the deal. Curiosity over persuasion.

Email 1 — The Integration Angle

Subject: Quick question about your payment setup on MRI Software

Hi [First name],

We've recently built a native payment integration into MRI Software with Access PaySuite — the UK's largest bank-independent payment provider, already used by 250+ local authorities and 70+ housing associations.

I'm curious: how are payments flowing into your MRI setup today? Specifically, how long does it take for a resident's payment to actually appear on their account?

Happy to share what other housing providers have found when they've looked at this — no obligation.

[Your name]

Email 2 — The Arrears Angle

Subject: Spotting arrears risk before it becomes an arrears problem

Hi [First name],

A lot of the housing organisations I speak to tell me the same thing: by the time their income team identifies a missed payment, it's already an arrears case. The data's always a step behind.

We've built a native integration between MRI Software and Access PaySuite that changes that — real-time payment data plus early-intervention analytics, so your team can act on shifting patterns before they become problems.

Worth 15 minutes to see if that's relevant to what you're dealing with?

[Your name]

Email 3 — The Cost & Efficiency Angle

Subject: What your payment volumes could be costing you

Hi [First name],

We've been working with housing providers who've seen up to 60% reductions in transaction costs after reviewing how their payments are routed and processed. One association cut settlement time from 12 days to under 48 hours.

As part of our new integration with MRI Software, we're offering a no-obligation ROI calculation based on your actual transaction volumes — so you can see exactly what the numbers look like for [organisation name].

Would that be useful?

[Your name]

TELEPHONE OPENERS

You have about 20 seconds to earn the rest of the conversation. Be warm, be specific, and give them a reason to stay on the line. These are scripts to internalise, not read word-for-word.

Opener 1 — The Existing Relationship

“Hi [First name], it’s [Your name] from MRI Software. I know you’re busy so I’ll be quick.

The reason I’m calling is we’ve just launched a native payment integration with Access PaySuite — the UK’s largest independent payment provider. A number of housing organisations on MRI Software are looking at it because it means every payment updates the right tenant account in real time, without anyone re-keying anything.

I’m curious — how are you currently handling payment reconciliation on your side?”

Why it works: Leverages the existing MRI relationship. Gives them a concrete benefit fast. Ends with an open question about their world, not a pitch.

Opener 2 — The Problem-Led Approach

“Hi [First name], it’s [Your name] at MRI Software.

I’ve been speaking to a lot of income teams recently and the same thing keeps coming up: payment data is always a step behind, and by the time arrears show up in the system they’re already three steps ahead.

Is that something your team runs into, or have you got that side of things well in hand?”

Why it works: Leads with a problem the customer recognises, not a product they don’t. The closing question gives them an easy “yes” or a dignified “no” — either way, you’re in a conversation.

Opener 3 — The Sector Proof Approach

“Hi [First name], [Your name] from MRI Software. I appreciate you taking the call.

Quick bit of context: we’ve partnered with Access PaySuite, who already process payments for over 250 local authorities and 70 housing associations. We’ve built a native integration so that every payment channel feeds directly into MRI Software in real time.

I just wanted to check — is payment infrastructure something that’s on your radar at the moment, or something you’d want to look at ahead of your next contract review?”

Why it works: Leads with credibility (250+ LAs, 70+ HAs). Frames the ask as a timing question, not a sales question. Gives them an out (“or ahead of your next review”) that actually plants a seed.

LANGUAGE REMINDERS

Always say:

- ✓ Native integration (not “connected” or “linked”)
- ✓ MRI Software (always in full)

Never say:

- ✗ “Seamless” — say what actually happens
- ✗ “Excited to announce” / “Proud to partner”

✓ Access PaySuite (always in full)	X “Best-in-class” without evidence
✓ Income management (not just “payments”)	X Unattributed % claims
✓ Residents / citizens (mirror their language)	X Jargon without plain-English context

PERSONAS

Who You're Talking To — Social Housing Stakeholders

Different people in the same organisation care about different things. Use this section to tailor your conversation to whoever's across the table. The payment management and responsible debt management angles are mapped to what each persona actually loses sleep over.

DIRECTOR OF INCOME / HEAD OF INCOME

What they own	Rent collection rates, arrears performance, income team productivity, payment operations. Typically reports to Director of Finance or Chief Operating Officer. Measured on collection rate, current tenant arrears as a percentage of debit, and cost-per-transaction.
What keeps them up	Rising arrears in a cost-of-living crisis. Staff spending more time on admin than on supporting residents. Payment data that's always a day behind. The tension between recovering debt effectively and treating vulnerable residents fairly. Regulator scrutiny on how arrears are managed.
How this helps	<p>Payment management: Real-time payment data means the income team always has the current picture. No overnight reconciliation lag, no chasing discrepancies. Early-intervention analytics flag at-risk tenancies as payment patterns shift — so the team can act while a conversation can still prevent an arrears case.</p> <p>Responsible debt management: This is the persona who most directly feels the tension between collection targets and doing right by residents. Real-time data prevents the single most damaging mistake — pursuing someone who's already paid. Early-warning signals let the team offer support before a missed payment becomes a possession case. Flexible payment plans and self-service options give residents genuine agency over their accounts.</p>
Opening line	<i>"If your income team could see every payment the moment it's made and spot the tenancies at risk before they become arrears cases — what would that change for you?"</i>

DIRECTOR OF FINANCE / CFO

What they own	Cash flow, treasury management, financial reporting, audit and compliance, overall cost base. Accountable to the board for financial viability. Measured on operating margin, liquidity, bad debt provision, and VFM (value for money) metrics.
What keeps them up	Unpredictable cash flow caused by slow settlement cycles. Rising bad debt provisions. Transaction costs that nobody has reviewed in years. The Regulator of Social Housing's focus on financial viability. Audit findings on payment controls and data integrity between systems.
How this helps	Payment management: Faster settlement (Shettleston HA: 12 days down to 48 hours) directly improves cash position. Up to 60%

	<p>transaction cost reduction through optimised routing and Open Banking adoption. One integrated platform eliminates the reconciliation discrepancies that create audit headaches. Clean, real-time data gives the finance team a single source of truth for reporting.</p> <p>Responsible debt management: Early intervention reduces the volume of debt that progresses to formal recovery — which is where costs escalate sharply (legal fees, court costs, void periods if a tenancy fails). A lower bad debt provision is a direct bottom-line benefit. The CFO also cares about reputational risk: enforcement action against residents who've already paid, or aggressive recovery against vulnerable households, generates complaints, media attention, and regulatory scrutiny.</p>
Opening line	<p><i>"When did you last benchmark what you're paying per transaction — and how much of your team's time is going into reconciliation that should be automatic?"</i></p>

DIRECTOR OF HOUSING / CHIEF OPERATING OFFICER

What they own	<p>End-to-end housing service delivery: lettings, tenancy sustainment, resident experience, neighbourhood management, ASB, and housing officer performance. Accountable for tenancy sustainment rates, resident satisfaction (TSMs), and operational efficiency. Often the executive sponsor for digital transformation.</p>
What keeps them up	<p>Tenancy failure driven by debt spirals that weren't caught early enough. The human cost of eviction — and the organisational cost of void turnaround. Tenant Satisfaction Measures (TSMs) that the Regulator now publishes. Staff stretched thin across too many manual processes. Disconnected systems that mean housing officers don't have a full picture of the resident's situation when they knock on a door.</p>
How this helps	<p>Payment management: When payment data is integrated into MRI Software in real time, every housing officer, every neighbourhood manager, every tenancy support worker sees the same accurate picture. That means better conversations at the doorstep, more informed casework, and fewer tenancies failing because nobody spotted the warning signs.</p> <p>Responsible debt management: This persona sees payment and arrears through a tenancy sustainment lens, not just an income lens. Every tenancy that fails because of unmanaged debt is a human cost and an operational cost — void loss, re-let costs, disruption to communities. Early intervention, flexible payment plans, and self-service options keep residents engaged with their rent account rather than disengaging and falling further behind. Breathing space protocols protect vulnerable households at the point of crisis. Better payment infrastructure isn't just a finance win — it's a tenancy sustainment tool.</p>
Opening line	<p><i>"How many of the tenancies you've lost to arrears in the last year do you think could have been sustained if your team had seen the warning signs two months earlier?"</i></p>

HEAD OF IT / DIRECTOR OF DIGITAL

What they own	Technology infrastructure, system integrations, information security, PCI DSS compliance, and the digital roadmap. Gatekeeper for any new system or integration entering the estate. Measured on system uptime, security posture, and delivery of the digital strategy.
What keeps them up	Middleware and custom integrations that break when either side updates. PCI DSS compliance responsibility for payment data passing through their infrastructure. Shadow IT where business teams adopt tools without proper security review. Vendor sprawl and the cost of maintaining multiple integrations that do overlapping things.
How this helps	<p>Payment management: Native integration means no middleware to maintain, no custom scripts to break, no overnight batch files to monitor. Bi-directional data flow is managed within the MRI Software ecosystem. PCI DSS Level 1 certification means payment data is handled within Access PaySuite's certified environment — reducing the organisation's own PCI scope and compliance burden. ISO 27001 infrastructure. 99.99% uptime SLA. Six-week average deployment, not a six-month project.</p> <p>Responsible debt management: IT leaders may not think of themselves as having a role in responsible debt management, but they're the ones whose infrastructure decisions determine whether income teams have real-time data or day-old data. The difference between those two things is the difference between an early supportive conversation and a legal letter. Data integrity and system reliability are prerequisites for any responsible arrears approach.</p>
Opening line	<p><i>"How much of your team's time is currently going into maintaining the integration between your payment platform and MRI Software — and what happens when either side pushes an update?"</i></p>

HEAD OF CUSTOMER EXPERIENCE / RESIDENT ENGAGEMENT

What they own	Resident satisfaction, complaints handling, digital self-service strategy, accessibility and inclusion, and Consumer Duty compliance. Accountable for Tenant Satisfaction Measures (TSMs), contact centre performance, and channel strategy. Often the internal champion for resident voice and co-design.
What keeps them up	Residents who can't pay the way they want to and disengage as a result. Complaints about payment confusion, unclear balances, and letters sent to people who've already paid. The gap between what residents experience with their bank, their supermarket, and their energy provider versus what their housing association offers. Digital exclusion — the risk that pushing everyone online leaves behind the people who most need support.
How this helps	<p>Payment management: Every channel covered: online, mobile, IVR, direct debit, Open Banking, Apple Pay, Google Pay, and cash. A self-service portal where residents can see their balance, set up payment</p>

	<p>plans, and manage their account on their own terms. Fewer inbound calls because residents can do more for themselves. A payment experience that feels modern and respectful.</p> <p>Responsible debt management: This is the persona who understands that how you collect debt says as much about your organisation as whether you collect it. Financial inclusion isn't a slogan — it's about a resident in a rural area who relies on cash having the same access to payment as someone with a smartphone. It's about a resident in financial difficulty being able to set up a manageable payment plan online at 11pm without the shame of a phone call. Breathing space protocols, Consumer Duty compliance, and vulnerability safeguards are built into the platform, not handled as afterthoughts.</p>
<p>Opening line</p>	<p><i>"If a resident in your community wanted to check their rent balance and set up a payment plan at 10pm on a Sunday — can they do that today? And what happens to the residents who don't use digital channels at all?"</i></p>

INCOME OFFICER / ARREARS RECOVERY TEAM

<p>What they own</p>	<p>Day-to-day rent collection, arrears casework, payment arrangement monitoring, and resident contact. The people who actually use the system every day. They won't make the buying decision, but they'll influence it heavily — and they'll be the ones who tell you whether the current setup actually works.</p>
<p>What keeps them up</p>	<p>Spending half their week on admin instead of meaningful resident contact. Calling residents about missed payments only to be told "I paid that yesterday." Working from data that's already out of date. Managing arrears caseloads that are growing faster than they can work through them. The emotional weight of pursuing debt from people they know are struggling.</p>
<p>How this helps</p>	<p>Payment management: No more re-keying. No more checking whether a payment "has come through yet." Every account is current, every time they look at it. The time they get back from admin goes straight into meaningful casework — the part of the job most income officers actually want to be doing.</p> <p>Responsible debt management: This is the persona who carries the human reality of debt management. Real-time data means they never have to make the call that damages trust — chasing someone who's already paid. Early-warning analytics mean they can reach out with a supportive conversation before the situation escalates to formal action. Residents who can manage their own payment plans and see their own balances are residents who stay engaged. The income officer's job shifts from reactive debt chasing to proactive tenancy support — which is better for them, better for residents, and better for the organisation.</p>
<p>Opening line</p>	<p><i>"How often does your team call a resident about a missed payment, only to find out they'd already paid? And how much of your week is admin versus actually talking to residents?"</i></p>

THE RESPONSIBLE DEBT MANAGEMENT THREAD

Every persona in a housing organisation is navigating the same tension: collecting the income the organisation needs to function, while treating residents — many of whom are in genuine financial difficulty — with dignity and fairness. Good payment infrastructure doesn't just make collection more efficient. It makes responsible debt management practically possible. Real-time data prevents wrongful pursuit. Early-warning analytics enable supportive intervention before formal recovery. Self-service and flexible payment plans give residents agency and reduce the stigma of debt. Full channel coverage ensures no resident is excluded from paying because of how or where they live. This isn't a compliance checkbox. It's the difference between an organisation that manages debt and one that manages debt well.