

case study

Income Group unlocks sustainable growth with Microsoft Azure and Xtravirt Managed Services

Financial Services • Multi-Cloud & Managed Services

Across the financial services sector, new 'born in the cloud' enterprises have continued to take traditional players by surprise. Launching innovative new solutions to age-old problems has seen many businesses take a meteoric rise. Yet, whilst cloud has helped these businesses to fast-track success, staying in pole position isn't a given.

Income Group is an example of one such organisation that was able to harness all the power of cloud and launch a highly successful business; their modern solutions to age-old problems that have dominated the payment processing market are quickly catapulting them to success. Yet, as they discovered, scaling up a business with a cloud first strategy isn't without its challenges; the support of a managed services provider to optimise and oversee the environment can help a business focus on its core capability, and accelerate through the growing pains.

Disrupting the payment processing market for good

Traditionally, payroll teams have been reliant on legacy BACS batch-based services which takes days to submit and process payments. Constrained by fixed payroll cut-off deadlines, organisations weren't always able to meet the needs of their dynamic workforce. For employees, experiencing time lags before receiving payment for overtime, shift work or expenses was unsatisfactory.

Finding a solution to providing 'always on' payroll, whereby employees have their pay automatically streamed into their bank account, is just one positive step businesses can take to improve employee wellness and satisfaction. What's more, in a world where many industries are suffering talent shortages and companies are actively looking for new ways to attract and retain talent, such solutions are another way to help win the war on talent.

Income Group is a modern fintech business disrupting the payment processing market. Its flagship product, IGsend allows payroll teams to make instant payments 24/7, 365. The business has gained the trust of banking giants such as Mastercard and Starling Bank, with a solution that puts employees needs' first and centre. By offering real time payments, changes can be easily made, and payroll errors corrected immediately, meaning greater agility, and the removal of costly banking charges for recalled or amended payments.

For many employees of organisations already using IGsend, especially shift workers and those on inconsistent salaries, no longer having to wait long periods of time between doing the work and getting paid for it has been a welcome change.



IGsend from Income Group enables payroll teams to make instant, real-time payments 24/7, 365. It gives the control and flexibility to pay employees whenever required and to fix payroll problems immediately. Best of all, integration with existing payroll processes is minimal, simple and secure.



Income Group

"As Income Group thought about business growth, Xtravirt was an obvious choice to help scale our Azure environment in a safe and secure way."

Ian Wheeler

Chief Executive and Founder, Income Group

A 'fit for future' business built on Azure

Since its inception in 2017, Income Group favoured a cloud first strategy and Azure, Microsoft's cloud native service was Income Group's platform of choice. Azure enabled the business to accelerate through business start-up and provides the business with the flexibility to expand at the 'speed of need'.

Last year, with further growth projected, the focus of Income Group was to ensure that its technology was optimised and effectively managed, so it remained in full control of cost, security and financial services compliance requirements as it scaled up. Income Group began the search for a managed services partner, one they could trust to manage their environment effectively from the licensing to operational support. They knew they needed a 'next generation' managed service partner, one who would understand and align to their core business strategy and be as invested in their technology succeeding as they were. Their search led them to cloud consulting and managed services business, Xtravirt.

Initially, Xtravirt were engaged to run independent risk and compliance assessments on Income Group's Azure environment. Not only did these assessments identify the issues which needed attention, but Xtravirt's consultants worked with Income Group's IT team to plan and roll out the remediation response. Demonstrating their ability to proactively support the Azure environment and keep it optimised on a day-to-day basis, as well as offering 'on-demand' access to specialists trained and experienced in troubleshooting, led Income Group to formalise their managed Services partnership with Xtravirt.

Commenting on why he felt Xtravirt made the ideal managed services partner for Income Group to help springboard their growth, Barry Crawford, Chief Operating Officer said, "I have found Xtravirt's consultants to be extremely professional and personable. Our team at Income Group have established a great relationship with Xtravirt, even whilst working remotely. This is something that is essential for a successful Managed Services partnership."

Like many other born in the cloud companies, controlling cloud costs was another area of complexity that Income Group were looking to unravel. "Native cloud environments are often seen as a cheaper route for companies. Whilst this can be true, they can also be complex models to manage effectively, and there is a risk that bills start to spiral out of control, causing more pain and money in the long run" says Stuart Durrett, COO of Xtravirt. To ease this headache, Microsoft Gold Partner Xtravirt also manage Income Group's licensing; continuous optimisation and alignment to Income Group's specific requirements achieved cost savings of 80% in the first few months of the managed services partnership.

Another example of the value that the proactive approach adopted by Xtravirt Managed Services (XMS) delivers was evidenced in late 2021, when the Log4j Information Security risk emerged, causing concern for IT teams globally. Xtravirt

alerted Income Group and completed a risk assessment within hours of the vulnerability surfacing to ensure any required controls were in place.

Income Group

"Confidence between ourselves and our IGsend customers is imperative for the growth of our faster-payment payroll business. To deliver, we need to be able to manage our Azure environment securely and at scale. Xtravirt's knowledge and expert skillset within the management of cloud technologies allowed us to do this."

Barry Crawford

Chief Operations Officer, Income Group



XMS provides Income Group with a single point of contact to log incidents and access to 24/7 support, giving them peace of mind that they have on-demand access to specialist support when needed. "It was reassuring to know that we could pick up the phone to Xtravirt at any time of the day and someone would be able to help us with our concerns and questions. This potential security issue made us aware of the importance of a proactive Managed Services partner to our business going forward," said Crawford.

With the support of Xtravirt, Income Group are in control of risk, compliance, and costs, meaning they can focus on unlocking more of Azure's capabilities to improve the services they offer to their customers and continuing on their journey to redefine payment processing.

Make your digital transformation a story you'll want to share

Empowering organisations through digital transformation, so they can achieve better business outcomes really makes us tick! If you think your business might benefit from a little help from Xtravirt to unlock the full potential of cloud and digital technologies, then we'd love to hear from you.

info@xtravirt.com

[xtravirt.com](https://www.xtravirt.com)

