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How GoCardless Achieved Business Process Management Success with iGrafx

Learn how this online payment processing solution successfully executed a modernization project focusing on audits, operational resilience & big change programs using Process360 Live.

GoCardless

About GoCardless

GoCardless is a leader in bank payments, including bank debit, real-time payments and open banking. Over 100,000 businesses around the world use GoCardless to collect and send payments confidently and securely. The company was seeking to modernize its approach to business process management, with a particular focus on three main areas: audits, operational resilience, and big change programs.

To support this strategic initiative, they needed an efficient way to clearly and consistently document, manage, and optimize critical processes.

Building a Business Case: Start with Why

In 2024, Nora Paizer, then Business Intelligence Manager at GoCardless, was tapped to lead a new business process management initiative: with the company continuing to grow and mature, an increasingly pressing need had emerged to think strategically about how it approached audits, operational resilience requirements, and big cross-functional transformation programs.

GoCardless realized it was time to turn a critical eye to their processes and take a more robust and holistic approach to understanding how processes, systems, data, and people were linked to each other. At the time, process documentation was spread across multiple unconnected tools, which resulted in inconsistent and incomplete information.

Building a Business Case: Start with Why

One of GoCardless' core values is Start with Why, so when embarking on this journey it made sense for the team to crystalize on the "why" driving this initiative. They recognized the need for standardized and consistent documentation to ensure transparency across all processes, including all risks and controls, and all underlying systems, teams and data.

This would allow them to:
- Facilitate audit processes with established documentation and evidence
- Close any gaps required for ongoing initiatives, e.g. those focused on operational resilience
- Achieve continuous improvement and scalability, e.g. through process analysis and data mining
- Easily assess the impact of making changes to systems, teams or data
- Demonstrate overall organizational maturity to investors

Change management was a particularly important focus area; in the past the team might spend months trying to understand the impact a change initiative would have, and they wanted to find a more efficient and repeatable way to manage potential changes in the future.

"We presented these reasons to our key stakeholders as a strong business case for launching this project and it allowed us to get the buy-in necessary to implement a business process management tool," said Paizer.

After evaluating various software providers, GoCardless chose the Process360 Live platform from iGrafx.
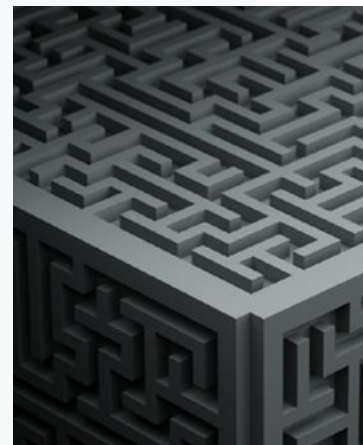
The GoCardless Approach: Process Framework

One of the main goals was to gain end-to-end transparency into key business-critical cross-functional processes, including Order to Cash, Purchase to Pay, E2E Customer Lifecycle and E2E Payment Lifecycle.

The team developed a two-pronged approach to the navigation in Process360 Live: the first looking at the end-to-end processes individually, and then a second looking at the process framework, which would incorporate all processes from across the organization. A process framework is a reference model that helps describe, assess, and optimize business processes by organizing them into hierarchies and specifying how they relate to each other.

To achieve this, Paizer's team developed the 'GoCardless Process Framework', using a list of industry standard business functions and process capabilities to form the basis of the framework and then adding in GoCardless-specific process groups, process capabilities, business processes, and work instructions.
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Once they gathered feedback from various stakeholders across the business, they created a visual representation within Process360 Live. They configured the platform to support their two-pronged approach, with dashboards and tables that allowed users to select their preferred views.

It was important that in addition to standard roles, swim lanes, and gateways, they also reflected the systems that were necessary to support each step, and the interdependencies between individual processes. Users can drill down by selecting specific processes or via the GoCardless Process Framework, giving them multiple ways to navigate to what they need.

"There are roughly 360 processes across GoCardless, and as of today, we have 98 of those fully mapped in Process360 Live, which is 27% of the total. We're quite happy with that progress so far," said Paizer.
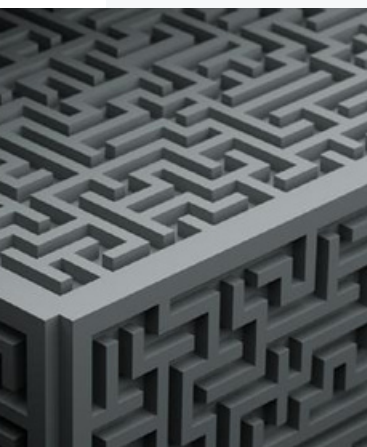
Achieving Operational Resilience:
Risks & Controls

Since operational resilience was a core business driver, the GoCardless team wanted to create a system architecture view as well. This would allow a clear understanding of how all the internally developed systems and SaaS tools interact with each other. Now, a user can click on any of the systems in the process model and get a centralized view of that system, see what processes or process steps are touched by the system, and which employees are involved.

Leveraging the risk and control functionality within Process360 Live was also key since GoCardless needed to maintain compliance and achieve regulatory certifications. They're currently working on developing a view that allows the company to see critical systems and teams, including risk ratings, relevant controls, with a view to be able to easily determine the level of business service disruption if any of these critical systems went down. The team is able to customize risk parameters and a risk matrix that aligns with the GoCardless Process Framework. Previously, GoCardless relied on static risk data on their intranet, but now can view dynamic risk data calculations. This is critical as the team prepares for future change projects.

"Previously, data teams would make changes without being aware of the downstream impact.Now they can check Process360 Live to find out what will be impacted and communicate that to the relevant teams ahead of time. We're rolling this out across more and more teams" said Paizer. "We also plan to start measuring which processes have the highest incident rate, so that we can pinpoint areas for future improvement."

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Process Improvement & Cost Effectiveness

As GoCardless scales, there is an increased focus on cost effectiveness. Process360 Live has been able to help them review operational and risk processes to see where meaningful improvements can be made.

The team has developed a process efficiency index that allows them to qualitatively measure processes in terms of efficiency. Scoring visually modeled processes against this index helps quickly uncover areas where the team should focus. It also helps highlight inefficient hand-offs between teams.

"There were a few reasons why we preferred Process360 Live to other tools. It **met all of our requirements** in terms of process mapping capability, and the user interface was very intuitive and **user-friendly**, which was really important," said Paizer.

"And we were also impressed by the **risk management** and reporting functionality. So after a couple of proof-of-concept sessions with iGrafx, we were sold."

Lessons Learned

"My advice for anyone starting on this journey is to always be guided by, and come back to, the business need - that has been key to our success" said Paizer.

Nora reflects on a number of things that contributed to GoCardless' progress so far:
- Clearly define the business need and desired outcomes
- Start with high-impact processes and areas of focus
- Understand and address key use cases
- Start small, demonstrate value, and then scale
- Generate broader business need to achieve de-centralized ownership and accountability

"We did have a specific example where a senior stakeholder was initially really reluctant because of the effort their team would need to invest to get things documented," said Paizer. "A few months later, this same stakeholder was asking how they could get involved and have their processes mapped too. So that was a real win for the team and our approach."

What's Next

In the future, GoCardless plans to begin importing data from other systems into Process360 Live. Doing so with their compliance systems will allow the team to see regulatory and audit requirements and the associated controls. They hope to expand the scope to include procurement and vendor risk assessment platforms.

The company is also planning to adopt process mining. This will help the team gain complete transparency into how their processes are actually being executed, accelerating their time to value and helping drive process improvement initiatives.