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Media & Entertainment case study

The Football Association transforms revenue management with a unified payments platform

Cognizant-led transformation simplifies the way The FA, professional clubs and County FAs handle payments and reconciliations, modernizing processes, accelerating revenue recognition and reducing manual work for finance teams.

At a glance

Industry
Media & Entertainment

Location
United Kingdom

Challenge
Modernize and streamline payments processes for The FA and 50 County FAs to eliminate manual work and improve revenue visibility.

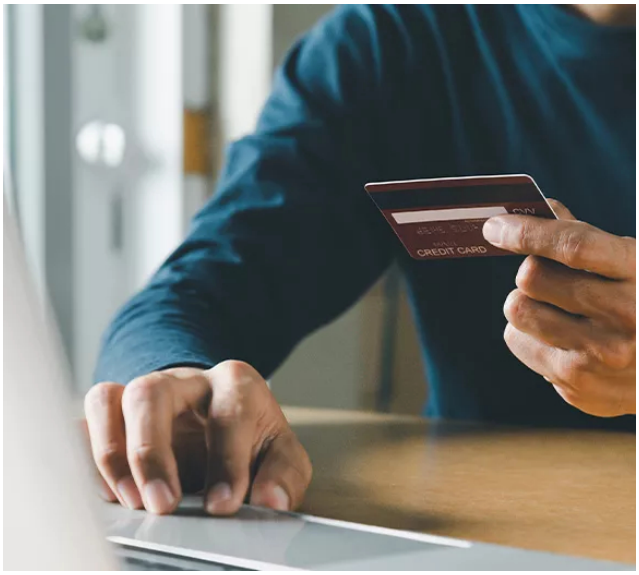
Success Highlights

- Payments solution delivered to more than 50 football organizations
- 666,742 transactions worth £84.3 million handled in the latest season
- Around 500 hours of manual work saved each year for finance professionals

The challenge

The Football Association (The FA) is the governing body for professional and amateur football in England. It is responsible for stewarding the rules of the game, the values of English football and a common code of conduct. A strategic priority is to develop and grow the game, ensuring everyone can access and play football, with the goal of making "Football for All" throughout England.

The FA encompasses the association itself, 116 professional football clubs and a network of County FAs (CFAs) who oversee the professional and grassroots game in their region. The FA, clubs and CFAs generate revenue from more than 60 different streams —including membership fees, pitch bookings, stadium tours and fines—collected via invoicing, online payments and sometimes in cash.



Legacy payment interfaces meant significant manual work

A variety of invoicing and payment methods meant The FA, clubs and CFAs were operating a patchwork of legacy payment interfaces. This was causing significant issues for finance teams, particularly in terms of reconciling payments received through different channels. Much of this work was not automated, with some finance professionals estimating that around four hours a day were spent manually reconciling payments.

A turning point came when The FA's incumbent payment gateway was scheduled for discontinuation. The FA saw an opportunity to modernize its own payment-processing capabilities while simultaneously offering an end-to-end payment service to its stakeholders. This project became part of a wider transformation program led by Cognizant as The FA's digital transformation partner..

Our approach

This was a complex project involving many stakeholders from The FA, clubs and more than 50 CFAs. It started with an assessment of The FA's existing payments ecosystem and a market evaluation of potential payment gateways to shortlist solutions that would meet the evolving needs of The FA and its members.

With a new gateway selected, the project involved working closely with all stakeholders to design and deliver a streamlined, automated payments-as-service (PaaS) platform that accelerates revenue recognition and removes the need for inefficient manual input.



Highlights of our approach included:

- Ecosystem review: We reviewed The FA's existing payments ecosystem, identifying major sources of friction and inefficiency including a lack of visibility into where payments had come from and what they related to, creating the need for manual investigation and reconciliation.
- Payment gateway selection: We conducted a market evaluation of potential new payment gateway solutions, advising The FA on their merits and maturity before shortlisting two, of which Barclays Smartpay Fuse was selected over PayPal Braintree.
- Stakeholder management: We worked with multiple stakeholders from The FA, its third parties, football clubs and County FAs to decide the most appropriate technology architecture for the new payment services and to determine the best delivery framework to support a seamless migration.
- Payments model: We designed an end-to-end registration to reconciliation solution, based on a unified PaaS model. This enabled multiple functions to be brought under a single payment gateway which would also simplify maintenance and upgrades.
- Payments architecture: We designed a next-generation, cloud-native architecture for the payments solution, ensuring product fit using stakeholder feedback and behavioral science—such as adding "nudges" to invoices to encourage payers to include a reference.

- Payments automation: We delivered integrated workflows to automate invoicing, reconciliations and accounting, removing the need for manual invoicing and reconciliations.
- Payments accounting platforms: We worked with The FA's third-party accounting platforms, Xero and Great Plains (by Advantage), to integrate reporting and reconciliation into the process flows as well as into the end-to-end technical solution.
- Third-party consumption: We made PaaS available for consumption by The FA's third-party platforms as part of an end-to-end solution.
- Pilot and implementation: We identified three CFAs for a pilot migration and used the learnings to guide a phased rollout of the new solution. This approach meant the solution was successfully delivered to The FA, 116 professional clubs and 50 CFAs in just nine months.
- Simplified Smartpay Fuse onboarding: We developed a standardized and simplified method of onboarding to the Smartpay Fuse payment gateway, reducing onboarding times from months to just two weeks.
- Onboarding template: We created a template to enable further revenue streams to be onboarded to the payments framework in the future.

"The new reconciliation has made my life much easier. The amount into the bank matches the daily payment report, so there's no need to check manually in Excel. Even if I get behind with reconciliations, it's easier to catch up very quickly. Big thanks to everyone for your efforts!"

Finance Officer, County FA

"To say this migration was a mammoth project is an understatement. It's perceived as 'one migration' but in fact it had many different facets, including collaboration with 50 individual CFAs as well as the complexity of The FA's own account set-ups. I'm really amazed by the collaborative efforts of all involved."

Payments Relationship Manager, Banking

Business outcomes

This payments transformation has had a tangible impact at all levels of football administration in England—from The FA's collection of fines to grassroots teams collecting payments for pitch bookings. The combination of a single, unified payments platform and automated workflows means payments are automatically reconciled, freeing up time for finance professionals, improving forecasting ability and accelerating revenue recognition for the FA and its stakeholder organizations. The Cognizant-delivered solution also offers the flexibility to add new payments innovations in the future as The FA and its stakeholders' needs evolve.

Specific outcomes have included:

- **Payments solution delivered in nine months** to over 50 organizations, providing automated transactions, digital invoicing, improved recordkeeping and increased visibility into revenue.
- **Enhanced revenue forecasting and debt management** as well as reconciliation, audit controls and time savings for The FA and County FA finance officers.
- **666,742 transactions** routed through the platform PaaS or payment gateway solution in the most recent season, representing £84.3 million in revenue.

- **Estimated savings of 500 manual hours per year** thanks to a unified payments framework replacing manual processes across all touchpoints from invoicing through to reconciliation.
- **Improved employee satisfaction** thanks to the elimination of manual work.



Making football enjoyable for all who manage it

The FA is a forward-looking organization with a mission to make football in England a game for all. Its focus on bringing positive change to football is mirrored in a focus on making the sport easier to organize and run. With a streamlined PaaS platform delivered by Cognizant, it has eliminated hours of manual effort for those doing vital behind-the-scenes finance work—helping to make football as enjoyable to manage as it is to play and watch.

50+

football organizations using the payments solution

666,742

transactions handled in the latest season

500

manual hours saved per year



Together with The FA I Transforming Payments

Watch video :
https://www.youtube.com/watch?v=608BIJKonT8

About The Football Association

The Football Association is the governing body for football in England. For more information, visit www.thefa.com.

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Cognizant (Nasdaq-100: CTSH) engineers modern businesses. We help our clients modernize technology, reimagine processes and transform experiences so they can stay ahead in our fast-changing world. Together, we're improving everyday life. See how at www.cognizant.com or @cognizant.

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