cushon by WTW | AccessPay

CASE STUDY

AccessPay gives its pension scheme a digital-first upgrade

A leading bank integration technology provider, AccessPay wanted its pension scheme to match its digital-first ethos. Cushon delivered a modern pension with data-driven insights and educational resources to help employees navigate their pension more confidently.

Results at a glance

Since AccessPay joined Cushon:

67%
of employees have downloaded the Cushon app

43%
of employees have transferred previous pension pots

↑ confidence
employees feel better-equipped to make informed financial decisions

Build a feel good future

AccessPay's challenge: Strengthening the weakest link in their financial wellbeing package

AccessPay is all about making financial services more innovative, flexible and secure. As a fintech, they know the value of user-friendly digital experiences. It's what they live and breathe – but their workplace pension was a weak link.

Unhappy with their previous provider's support, they sought a new solution that would better engage employees and boost their general pension knowledge.

THE SOLUTION

Knowledge is power

You can't expect employees to engage with their pension if they don't understand it, so Cushon made education a core part of their approach.

Cushon delivered webinars, one-to-one meetings, and on-demand financial education resources AccessPay's staff could work through at their own pace.

And Cushon's intuitive mobile app gave AccessPay's employees improved access and visibility of their pension savings, as well as a digital-first experience fit for a leading fintech.

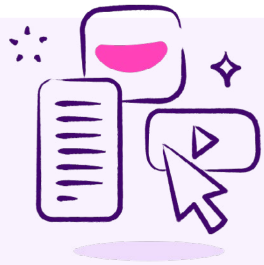
Webinars and one-to-one meetings

1

Cushon walked AccessPay's employees through retirement savings basics, demystifying pensions and showing them how to manage their pot in the Cushon app. One-to-one chats gave them an opportunity to ask questions and get guidance on a personal basis.

2

On-demand financial resources



AccessPay employees have access to videos, blog posts and guides designed to build their financial knowledge and confidence. Simple and practical, the content covers a range of financial wellbeing topics to help employees make more informed decisions about their money.

3

Improved access and visibility

Cushon's intuitive mobile app makes it easy for employees to view and manage their pensions. Throughout the switch, a Cushon Account Manager was on hand to answer questions and help ensure everything went smoothly.

CUSHON'S IMPACT

Easier access, better money habits, higher confidence

Cushon's approach reframed pensions from 'just another payslip deduction' into a valuable, modern benefit. AccessPay's employees are learning good money habits that help them feel more confident about their finances and more comfortable making decisions about their financial future.

And Cushon's digital-first approach has been very well received. To date, 67% of employees have downloaded the app and 43% have transferred their old pensions so they can manage everything in one place.

> **"It's gratifying to see the impact of our new pension. Having access to direct consultations with the Cushon team has been huge for our employees, and the supportive digital resources are of very high quality. As we always say, the world needs more finance transformation, just like this!**
>
> Hannah Rigby, HR Manager

About Cushon

Cushon is a UK-based workplace pensions and savings provider, part of the WTW group and dedicated to helping people build a better financial future through smart, engaging technology.

Operating as part of WTW, Cushon delivers intuitive, digital-first pension and savings solutions through the workplace, integrating seamlessly with payroll and benefits platforms. By offering a straightforward way to save into pensions, ISAs and other products directly from pay, Cushon helps employers enhance the financial wellbeing of their workforce.

- **20k** Employers using the Cushon platform
- **£4.2bn** Assets under management
- **755k** Members saving with Cushon
- **4.6** Trustpilot Score

*Accurate as at March 2026

To learn more about Cushon, visit www.cushon.co.uk