Baseline information for Policy Committee Review

Committee name	Residents, Education & Environmental Services Policy Overview Committee

Officer reporting	Annette Reeves - Finance - Revenues and Benefits

Papers with report	Appendix A - Breakdown of payment methods Appendix B - Chip and Pin Sites Appendix C - Cash Collection Sites

Wards	All

HEADLINES

To provide payment data and baseline information to support the review of user payment experiences and modernisation across key resident service areas.

RECOMMENDATIONS:

That the Committee note the contents of the report.

SUPPORTING INFORMATION

Background

In 2010 the Council purchased a number of modules from CAPITA; an income management system, a cash receipting system and payment modules. The payment modules accept card payments online, via touchtone (automated telephone payments), via the contact centre and by chip and pin. These modules integrate with the CAPITA Income Management system which generates export files for the General ledger and other client systems. CAPITA is a payment service provider (PSP).

The CAPITA income management system provides for a large volume of income to be posted automatically into the general ledger and into client systems. It should be noted that for new payment systems, integration with the CAPITA modules would alleviate the need for additional back office processing.

A breakdown of method of payments for a sample of Resident Services is shown in Appendix A. A breakdown for the library service has not been included as currently it is only possible to pay by cash or cheque. Almost 100% of the card income for Planning is via their portal.

Card Processing

Residents can now pay for over 50 Council services by credit or debit card using varying methods; touchtone, internet, MOTO (over the phone), and chip and pin.

In addition, the Council accepts contactless payments (including Apple Pay) at 19 sites across the Borough (Appendix B). Contactless is now a mainstream way of paying, and is also rapidly expanding as a technology. Payments are becoming increasingly common not only on cards but also on wearable and mobile devices. Seven of these sites use stand alone chip and pin devices which are rented and which do not integrate with the Council's CAPITA modules, but which meet the service need. (The CAPITA paye.net solution is a slow option for cardholder present transactions). The average cost of a card payment is £0.50.

The Council is currently piloting a tablet EPOS (Electronic point of Sale) till solution in the Registrars' office. This solution integrates with the Council's CAPITA Income Management system and would be an alternative for the stand alone chip and pin devices.

The Council also uses other third party PSPs for Parking Penalty Notices, for online theatre ticket purchases and for Cedars and Grainges car parks pay on foot facility. These systems are not integrated with the CAPITA Income Management system. All the PSPs used by the Council are fully PCI DSS (Payment Card industry Data Security Standard) compliant. The Council uses a Qualified Security Assessor (QSA) to report its own PCIDSS compliance annually.

Some services provide for card payments through portals which connect to the CAPITA web payment page on the Council's website.

Cash and Cheque
The Council accepts cash and cheque at various sites across the Borough. Cash and cheques received at the Civic Centre are processed in the cashiers back office using the CAPITA cash receipting module. Outstations that bank cash and cheques complete online banking slips using CAPITA e-returns. The Councils security carrier contractor collects from 29 outstations and the Civic Centre (Appendix C). Cash collections currently cost £15 per collection (excludes car parking).

There is also a kiosk in the Civic Centre reception area at which residents can pay for Council Tax, Rates, Rents, Parking fines, Litter fines and Social Services debtors. The kiosk only accepts cash.

Payments Service by gov.uk
In a bid to standardise payment pages in the public sector, the government have launched their own payment platform which provides the software and part of the Payment Services Provider function. If this platform were to be used, the Council would still need to contract with a PSP and currently gov.uk do not integrate with CAPITA.

Chatbox
Members may wish to review Chatbox as a way of improving user payment experience. A chatbot is a computer program or an artificial intelligence which conducts a conversation via auditory or textual methods. Chatbots are typically used in dialog systems for various practical purposes including customer service or information acquisition.

Financial Implications

None.

Legal Implications

None.

BACKGROUND PAPERS

None.

BREAKDOWN OF PAYMENT METHODS   Appendix A

2017/2018	CASH & CHEQUE	CARD	LIBRARIES CASH	BACS	TOTAL
	£	£	£	£	£
PARKING SERVICES					
Car Parks - Pay and display	3,066,717	0	0	0	3,066,717
Parking Waiver	57,570	74,940	0	0	132,510
Resident Permits	36,114	151,412	58,390	0	245,915
ADULT LEARNING CENTRES	44,783	283,926	0	1,424,572	1,753,280
GOLF COURSES	318,934	362,454	0	0	681,388
RURAL ACTIVITIES GARDEN CENTRE	34,039	28,862	191	0	63,093
NEW YEARS GREEN LANE	0	650,903	0	0	650,903
PLANNING	997,973	764,838	0	1,345	1,764,156
BREAKSPEAR CREMATORIUM	1,823,635	205,082	0	377,603	2,406,320
STREET ENFORCEMENT (includes £25k cash paid into the kiosk)	45,466	173,079	0	0	218,545

Integrate with CAPITA:
Council Tax Reception
Breakspear Crematorium
Registrars
Hayes Early Years
South Ruislip Early Years
Uxbridge Early Years
Brookfield ALC
Harlington ALC
Ruislip Manor ALC
South Ruislip ALC

Stand alone terminals:
New Years Green Lane
RAGC
Ruislip Golf Course
Uxbridge Golf Course
Northwood Golf Course
Winston Churchill
Compass Theatre
Bunker Visitor Centre

CASH COLLECTION SITES   Appendix C

Golf Courses
Ruislip Golf Course
Uxbridge Golf Course
Northwood Golf Course

Libraries
Hayes Library
Oak Farm Library
Eastcote Library
South Ruislip Library
Yiewsley Library
Manor Farm Library
Ruislip Manor Library
Harefield Library
Hayes End Library
Harlington Library
Ickenham Library
Charville Library
Northwood Hills Library
Northwood Library
West Drayton Library
Yeading Library
Uxbridge Library

Adult Learning Centres
Brookfield ALC
Harlington ALC
Ruislip Manor ALC
South Ruislip ALC

Other
Civic Centre
Compass Theatre
Rural Activities Garden Centre
Queenswalk Resource Centre
Breakspear Crematorium
Bunker Visitor Centre