

SOUTH HOLLAND DISTRICT COUNCIL

Report of: Portfolio Holder for Strategy, Governance and Public Protection and the Executive Manager Public Protection

To: Cabinet - 10 November 2015

(Author: Phil Adams - Executive Manager Public Protection)

Subject: Payments Solutions Options Trial

Purpose: To trial all forms of payment solutions across services, to establish the most appropriate forms of payment solutions, to align with the Corporate Priorities enabling the Right Service, at the Right time and in the Right way

Recommendations:

- 1) That approval is given to trial all forms of payment solutions (excluding credit card option for business rate payment); and
- 2) That the cost of credit card transactions applied by the scheme provider will be charged to the payee at point of payment.

1.0 BACKGROUND

- 1.1 As part of the Councils ambition to provide the right services, at the right time and in the right way, we need to address the way that our services interact with both businesses and residents. Currently the method of service delivery provided to our community is very much outdated compared to how the private sector and other local authorities operate. This is demonstrated by the simple yet lacking ability to be able to book and pay online for services, such as Licensing, Planning, Building control, garden waste and food training courses.
- 1.2 This project is part of the Councils overall transformation programme, which is essential to Developing a new digital platform that makes web interaction easy. This will deliver high level benefits, of service improvement, customer satisfaction and cost reduction.
- 1.3 The delivery of an efficient and effective payment solution package for services to use, will allow each service the ability to deliver an accessible 24/7 provision, which aligns with being a customer friendly Council, and which is responsive to residents and business needs, at a time and convenience to suit their needs.
- 1.4 This approach will align the Council with how the private sector operates, by allowing residents and businesses to make payments for services they wish to purchase or use whenever or however they wish to.
- 1.5 The private sector and other local authorities that have put in place simple payment solutions for their customers & communities, have enabled their services and those Councils to become more efficient in delivering services, while not tying up valuable staffing resources in dealing with transactions that could and would be carried out by the customers themselves. An example of channel shift is where the banks have been very successful at moving customers away from their premises to predominantly online transactions, thereby reducing the need for expensive resources and buildings.

- 1.6 We have a number of services that are largely dependent on the ability to be able to make online payments as part of new service provisions. This has been evidenced through consultation and market research to be shown to be a reason why customers do not engage in new service provisions, for example garden waste provision.
- 1.7 The move towards electronic payments and access nowadays to other locations for payment options such as post offices, banks etc is standard and therefore allows for all forms of payments to be provided. This gives residents the ability to make payments closer to their homes or within their homes or businesses.
- 1.8 As part of the Councils drive to improve interaction and delivery of services, it is essential that we listen to our customers requirements so that our approach to them is by a digital pathway, thereby allowing our communities to help themselves where possible or by us providing assistance where need be, either through our customer contact centres or within the services themselves on a face to face basis.

2.0 **OPTIONS**

- 2.1 That we trial and implement the ability to make payments for Council services, by effective payment solutions, that will enable the authority to be commercially astute in the way we operate; by allowing both residents and businesses to make payments in forms that align with digital and flexible solutions.
- 2.2 That we introduce within all services the preferred platform for payment in the following stages;
1. By digital where anyone who can use digital pathways should be encouraged to do so, or
 2. That we will assist those to use digital that may not be able to do so with assistance from our contact centres, or
 3. That those that don't have the ability to use digital with or without assistance should be able to use a more traditional face to face approach.
- 2.3 Do nothing.

3.0 **REASONS FOR RECOMMENDATIONS**

- 3.1 Providing the correct platform for the services to use, we will enable both our residents and businesses the ability to operate in the most effective and efficient way, and will enable us to deliver services more cost effectively.
- 3.2 Enables the Council continually to improve the services we deliver, while expanding into new areas of delivery.
- 3.3 It has been demonstrated through consultation and research that customers interact more effectively with the Council and are more likely to purchase new services, such as Garden waste collection services.
- 3.4 Ensuring the needs of our communities are anticipated and catered will reward us in enabling effective efficiencies in our service deliveries.
- 3.5 We recognise the changing profile and expectations of users, by reflecting the fact there is greater use of technology by customers & businesses.

3.6 By reducing the demand on our resources, we free up resources to most vulnerable or those without access to this platform.

4.0 **EXPECTED BENEFITS**

4.1 The following are the expected benefits for increasing payment options to our customers are:

- Customers are able to make payment for services at a time which they find most convenient.
- Reputational improvement for providing easy to use services that meet customer's needs.
- Increased income to the Council. For example, through increased subscriptions to proposed garden waste scheme (business cases at both Breckland and South Holland are being considered).
- Increased customer intelligence to enable targeted communications.
- Increased efficiency of the Customer Contact Centres at both Breckland and South Holland so released capacity may be utilised in other ways e.g. online chat.
- Increased customer satisfaction.
- Ability to trial other digital formats.

5.0 **IMPLICATIONS**

5.1 **Carbon Footprint / Environmental Issues**

5.1.1 It has been demonstrated in our services, where electronic paperless processes operate, that there is a considerable reduction in both hard & soft resources, therefore having a positive effect on our environmental footprint.

5.2 **Constitution & Legal**

5.2.1 The Council has general powers to introduce such a scheme including s111 Local Government Act 1972 (subsidiary powers) and s1 Localism Act 2011 (general powers of competence).

5.2.2 This is an executive function and as such is a matter for the Cabinet to determine

5.3 **Contracts**

5.3.1 There is a current contract with Capita finance and these changes will be an extension to the existing contract

5.4 **Corporate Priorities**

5.4.1 This report aligns to providing the right services, at the right time and in the right way.

5.4.2 This report aligns with supporting the local economy to be vibrant with continued growth.

5.5 **Crime and Disorder**

5.5.1 It is the opinion of the Report Author that there are no implications.

5.6 Equality and Diversity / Human Rights

5.6.1 It has been demonstrated that this is a positive approach to our delivery, in that businesses and residents have greater access to the Council's services that they might not have had previously. This helps the Council to achieve its duties under the Equality Act 2010.

5.7 Financial

5.7.1 There will be some financial implications in putting a full package of payment solutions in place. We have however as part of the transformation programme, been able to obtain funding for these solutions from a number of grants, which encompasses both electronic solutions and the ability to book and pay however with all grant schemes we have strict timeframes to put these provisions in place.

5.7.2 The aim of the trial is that we will be able to report back to Cabinet on the costs and benefits of the various payment solutions, once the services have embedded the payment platform into their processes.

5.8 Health & Wellbeing

5.8.1 That by giving businesses and residents the ability to access services and make payments at a time convenient to them is both good for their businesses but also their wellbeing.

5.9 Risk Management

5.9.1 With any new project there will be a number of risks associated with the introduction and roll out, however these risks will be highlighted by the team and the risk will be managed.

5.10 Safeguarding

5.10.1 It is the opinion of the Report Author that there are no implications.

5.11 Staffing

5.11.1 There will be some internal resourcing in regard to delivering this solution; this will be in conjunction with the transformation programme. There is some expectation that where services interact with the solutions provided, that some services will need to address how their project manages that aspect, however the ability to make payment in this method will ultimately deliver internal service efficiencies.

5.12 Stakeholders / Consultation / Timescales

5.12.1 It is the opinion of the Report Author that there are no implications.

6.0 WARDS/COMMUNITIES AFFECTED

6.1 This will affect all wards; however it is not seen as a significant effect on all wards but as an enhancement to their ability to make payments.

7.0 ACRONYMS

7.1 It is the opinion of the Report Author that there are no acronyms contained within this report.

Background papers:- None

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Key Decision: No

Exempt Decision: No

This report refers to both a mandatory and discretionary service