## **Payment Strategy Consultation Findings**

## **Consultation Method**

- An awareness campaign in the cash office. The campaign also focused on how customers could make alternative arrangements to make payments, for example if they do not hold a bank account how they could make payments. During July, 4,565 customers visited the cash office.
- The council set up a consultation page and survey on its website, and publicised the consultation via social media and the local newspaper. Customers that did not have access to the internet or need support to complete an online consultation, support was made available to use the computers at Customer Service Centre, Bayard Place
- A letter sent to a number of relevant organisations asking for their comment. These organisations included:
  - DIAL
  - Rainbow Savers (Credit Union)
  - AgeUK
  - Citizen's Advice Bureau (CAB)
  - MIND
  - Carers Trust
  - Peterborough Council for Voluntary Services (PCVS)
  - Healthwatch
  - Pensioners Association
  - Peterborough Dementia Action Alliance
- The Peterborough Council for Voluntary Services (PCVS) published awareness of the consultation in its newsletter which has a reach of over 500 organisations.
- Communication to all Ward Councillors

## Consultation Findings (as at 1 September 2017)

- Only one organisation has responded to the consultation to date; Citizens Advice Bureau (CAB) responded positively to the consultation, but noted that the majority of their client base still operate in cash, i.e. the elderly and minorities within the community such as the Roma, Gypsy & Travellers etc. CAB stressed that communication is going to be key to the smooth transition to any altered service and that the council will need to think through what their message is and which channels they are going to utilise to effectively push the message out to people who are often hard to reach by statutory services.
- 27 responses have been received to the online consultation. Of these responses:
  - Q1 Do you agree with the proposed objectives set out in this strategy? Nine respondents agreed. Of the remaining 18 respondents, there was one comment on the recent announcement on adding surcharges and, therefore the strategy has been amended to reflect the announcement. Other comments made can be addressed without amending the payment strategy.

	No	Yes	Total
Cash payments	4		4
Digital infrastructure	2		2
General	1		1
No comment	2		2
Parking	3		3
Preference for face to face interaction	4		4
Security of online	1		1
Surcharge	1		1
Yes		9	9
Total	18	9	27

o Q2 - Do you agree with the proposal to close the cash office, seven respondents agreed, four made no comments to this

question and the remaining respondents preferred to maintain face to face contact, pay by cash, commented on parking or challenged having no computer. This can be achieved by utilising over 100 banks, post office and payzones.

	No	No answer	Yes	Total
Yes			7	7
Preference for face to face interaction	10			10
Parking	1			1
No comment	1	3		4
Digital infrastructure	1			1
Cash payments	4			4
Total	17	3	7	27

## Consultation Questions and Responses

Do you agree with the proposed objectives set out in the strategy?	If No, why not? (maximum 500 characters)	Do you agree with the proposal to close the cash office?	If No, why not? (maximum 500 characters)	Q1. Categorisa tion	Q2. Categorisa tion	Cabinet Response
No	The digital infrastructure is not anywhere near sufficient to ensure everyone has the ability to make payments online. The banking regulations and current 'airing on the side of caution' & subsequent financial support required to ensure everyone has the required visa debit or mastercard to make an online payment is sadly lacking. Without addressing these points people will be forced into defaulting on payments through no fault of their own making.	No	See my previous answer. Alternative payment methods are required until/unless the above points are addressed.	Digital infrastructur e	Digital infrastructu re	The council is delivering an ambitious transformation programme to ensure that customers have greater choice and control of how they interact with a range of different services. We are successfully delivering our vision of a needs led, easy to access customer services that puts customers at the heart of what we do. We recognise that many of our customers want to interact with us using the same method as they do for other services in their lives such as banking, managing phone/utility bills or online shopping. In order to keep pace with the changing expectations of our customers, we have successfully moved a number of services online to make it easier and more convenient for customers to contact us and are continuing to increase accessibility to using services online or via self serve. The council recognises that not all residents have access to

						online services. The council is committed to ensuring residents have the right support to adapt to digital technologies and wants to help residents to access online services, such as, making a payment. However, even if the cash office closes, there remains over 100 locations throughout the city (i.e. banks, Payzones and Post Offices) where residents can make cash and cheque payments which are more convenient and accessible than the cash office. Customers are also able to pay by direct debit.
No		No answer		No comment	No comment	n/a
No	Prefer to be able to speak to an someone face to face to sort any issues, make payments etc. Automated is not a substitute for good personal customer service.	No	The cash office is an integral part of Peterborough City Council and the importance of it to the residents of Peterborough seems to have been misunderstood otherwise the closure would not even be considered	Preference for face to face interaction	Preference for face to face interaction	If the council closes its cash office, it will still retain a face to face and telephone contact centre where customers can gain advice and guidance.
No	i think people should have a person to talk to and make payments to , not just a pre programmed set of rules.	No	The cash office provides a frontline service, not merely just taking payments. The elderly, who have no internet knowledge, and foreign city	Preference for face to face interaction	Preference for face to face interaction	If the council closes its cash office, it will still retain a face to face and telephone contact centre where customers can gain advice and guidance.

			dwellers need access to the kind of service they provide.			
Yes		Yes		Yes	Yes	n/a
No	online only paying not acceptable-cash alternative must be there.you are here to provide a service to all and not allow people like vicki palazon to promote online only paying.	No	see previous comment 2	Cash payments	Cash payments	The council recognises that not all residents have access to online services. The council is committed to ensuring residents have the right support to adapt to digital technologies and wants to help residents to access online services, such as, making a payment. However, even if the cash office closes, there remains over 100 locations throughout the city (i.e. banks, Payzones and Post Offices) where residents can make cash and cheque payments which are more convenient and accessible than the cash office.
No		No answer		No comment	No comment	n/a
Yes		Yes		Yes	Yes	n/a
No	You are not doing this for us, you are doing it to save money and close Bayard Place. Where are all the other services meant to go then - including the new Police Station that has only just gone in there. This will	No	It is a vital service where you can talk to a real person. They are so friendly yet take quite a bit of hassle. They do a brilliant job. I don't want to pay my council tax online, I want to talk to a real person - one of the only ones I see each month !! I also	Preference for face to face interaction	Preference for face to face interaction	If the council closes its cash office, it will still retain a face to face and telephone contact centre where customers can gain advice and guidance.

Yes	not work, please put residents first instead of your expenses.	No	dont have a computer. I have had to borrow my sons to do this older people need it	Yes	Preference for face to face interaction	If the council closes its cash office, it will still retain a face to face and telephone contact centre where customers can gain advice and guidance.
No	Just because 9 years ago you decided it would be a good idea to go digital is not a good reason to force this type of thing through now. Things have changed in the last 9 years. Payments are NOT as secure as you think - there have been lots of scares about payment fraud and lots of people are scared to pay online. And not as many people are online all the time as was predicted even a few years ago. It is pretty obvious this is more about saving money than giving your voters more choice.	No	Bayard place is STILL always busy because some people prefer to see a real person to interact with. Many people DO NOT have internet, I have had to go on my daughters computer to do this while popping in for tea. Disgusting waste of money - if its not broken don't fix it !!!	Security of online	Preference for face to face interaction	The council is delivering an ambitious transformation programme to ensure that customers have greater choice and control of how they interact with a range of different services. We are successfully delivering our vision of a needs led, easy to access customer services that puts customers at the heart of what we do. We recognise that many of our customers want to interact with us using the same method as they do for other services in their lives such as banking, managing phone/utility bills or online shopping. In order to keep pace with the changing expectations of our customers, we have successfully moved a number of services online to make it easier and more convenient for customers to contact us and are continuing to increase accessibility to using services online or via self serve. The council recognises that not all residents have access to online services. The council is committed

						to ensuring residents have the right support to adapt to digital technologies and wants to help residents to access online services, such as, making a payment. However, even if the cash office closes, there remains over 100 locations throughout the city (i.e. banks, Payzones and Post Offices) where residents can make cash and cheque payments which are more convenient and accessible than the cash office. Customers are also able to pay by direct debit.
No	I want to still be able to pay my council tax in cash direct to the council.	No	I like to have a one on one with a human not a computor!!	Cash payments	Preference for face to face interaction	If the council closes its cash office, it will still retain a face to face and telephone contact centre where customers can gain advice and guidance. The council recognises that not all residents have access to online services. The council is committed to ensuring residents have the right support to adapt to digital technologies and wants to help residents to access online services, such as, making a payment. However, even if the cash office closes, there remains over 100 locations throughout the city (i.e. banks, Payzones and Post Offices) where residents can make cash and cheque payments which are more convenient and accessible than the cash office.

No	I believe that customers should have the option to pay in cash direct to the council.	No	The cash office provides far more than a payment service for customers. They are able to help and advice vulnerable customers and those with a limited command of the language. If there is not this facility I think a lot of payments will not be made.	Cash payments	Preference for face to face interaction	If the council closes its cash office, it will still retain a face to face and telephone contact centre where customers can gain advice and guidance. The council recognises that not all residents have access to online services. The council is committed to ensuring residents have the right support to adapt to digital technologies and wants to help residents to access online services, such as, making a payment. However, even if the cash office closes, there remains over 100 locations throughout the city (i.e. banks, Payzones and Post Offices) where residents can make cash and cheque payments which are more convenient and accessible than the cash office.
No	The strategy suggests that people can pay in cash at Payzone or Post office but currently only about 3 types of payment can be accepted at these outlets - so what cash options will be available for all the other payments that the council accept.	No	A lot of elderly people and people who have to budget their money weekly go to the cash office to pay when they have the money so cannot set up a monthly direct debit as they cannot guarantee their account will be in credit on a set day.	Cash payments	Cash payments	The council is progressing work to extend the range of services which can be paid at banks, post offices and payzones.

No	your cabinet report states you will start charging for using credit cards as payment. This will shortly be against the law. Therefore this whole payment strategy will have to be taken back to council to get it amended. Therefore this consultation must stop !!!	No	Bayard Place is very busy because not everyone likes paying online. Your recent digital course of 194 people failed. Only 40% said they felt more confident now. How can you believe that even those 116 people will feel different when forced to do what they proved to you they do not like? Bayard Place does a great job. Paying bills online is fine for some of us - but not all. Applying for things	Surcharge	Preference for face to face interaction	The surcharge on credit card payments has been removed from the strategy. The council recognises that not all residents have access to online services. The council is committed to ensuring residents have the right support to adapt to digital technologies and wants to help residents to access online services, such as, making a payment. However, even if the cash office closes, there remains over 100 locations throughout the city (i.e. banks, Payzones and Post Offices) where residents can make cash and cheque payments which are more
			<ul> <li>but not all. Applying for things like licenses where paper proof is needed is impossible online and the Cash Office is VITAL for this</li> </ul>			cheque payments which are more convenient and accessible than the cash office. If the council closes its cash office, it will still retain a face to face and telephone contact centre where customers can gain advice and guidance.
Yes		Yes		Yes	Yes	n/a
Yes		No	If you are going to a cash less payment system, then you need to make provisions (like energy firms do) to allow people to topup for services with cash, that could mirror how energy firms bridge this gap. Not everyone has access or knows	Yes	Cash payments	The council recognises that not all residents have access to online services. The council is committed to ensuring residents have the right support to adapt to digital technologies and wants to help residents to access online services, such as, making a payment. However, even if the cash office closes, there remains over 100 locations throughout the city

			how to make payments online, so having a back up service (again like energy firms do) makes sense IMHO.			<ul> <li>(i.e. banks, Payzones and Post Offices) where residents can make cash and cheque payments which are more convenient and accessible than the cash office.</li> <li>If the council closes its cash office, it will still retain a face to face and telephone contact centre where customers can gain advice and guidance.</li> </ul>
No	what about those that haven't got or want a computer?	No	what choice are you giving to those that pay in cash every year? none?	Digital infrastructur e	Cash payments	The council recognises that not all residents have access to online services. The council is committed to ensuring residents have the right support to adapt to digital technologies and wants to help residents to access online services, such as, making a payment. However, even if the cash office closes, there remains over 100 locations throughout the city (i.e. banks, Payzones and Post Offices) where residents can make cash and cheque payments which are more convenient and accessible than the cash office. If the council closes its cash office, it will still retain a face to face and telephone contact centre where customers can gain advice and guidance.

Nia		Maa		Denking	Nia	
No	I don't fully understand how this is going to work in regard to visitors to my property	Yes		Parking	No comment	The proposed scheme will still allow customers to purchase an annual visitor permit and daily visitor permits; the proposed replacement to the current visitor scratchcards. It is intended that customers will go online when a visitor arrives at their property to add the visitor's vehicle registration to their annual visitors permit. This will activate the permit for that specific vehicle. If more than one visitor arrives at a customer's property at any one time, then daily visitor permits will need to be purchased and activated online for the additional visitors.
No	I have seen the needs of the population and the support they get from the payments officers. Our population is growing and so diverse and I believe that this face to face advice and service is essential for newcomers to Peterborough as well a those who make a choice to pay in this way.	No	as before	Preference for face to face interaction	Preference for face to face interaction	If the council closes its cash office, it will still retain a face to face and telephone contact centre where customers can gain advice and guidance.
Yes		Yes		Yes	Yes	n/a
Yes		No		Yes	No comment	n/a

No	its wrong	No answer		General	No	The council is committed to being "digital
	its wrong			General	comment	by default", however, in exceptional
					Comment	circumstances the council will operate a
						postal permit service issuing physical
						permits. The council will continue to
						engage and support older, vulnerable
						and digitally excluded customers to
						ensure that they can access services
						and are not disadvantaged by any
						changes proposed when implementing
						digital services, however the council
						recognises that not all of its residents will
						be able to use these new digital methods
						as easily as others and has, therefore,
						developed a Customer Engagement
						Strategy.
No	13,000+ annual payments	No	As explained earlier (No. 2	Parking	Parking	The council is committed to being "digital
	will be removed from access,		response)			by default", however, in exceptional
	particularly by the city and					circumstances the council will operate a
	pastoral elderly who rely on					postal permit service issuing physical
	direct or via bank/post office					permits. The council will continue to
	payment methods, not					engage and support older, vulnerable
	everyone has a					and digitally excluded customers to
	'smartphone'or is computer					ensure that they can access services
	literate - Please start to					and are not disadvantaged by any
	consider your communities					changes proposed when implementing
	not your conveniences.					digital services, however the council
						recognises that not all of its residents will
						be able to use these new digital methods
						as easily as others and has, therefore,
						developed a Customer Engagement
						Strategy.

No	currently I buy casual user employee tickets which are taken from my salary before tax etc is paid therefore under the new system I will be paying more each time I have to park for work purposes.	No	I prefer to deal with people rather than ict, many of the peterborough population don't have sufficient language and ict skills to do everything online	Parking	Preference for face to face interaction	It is proposed that staff will no longer be able to purchase occasional permits directly from their wages.
Yes		Yes		Yes	Yes	n/a
Yes		Yes		Yes	Yes	n/a