

allpay Survey

Introduction

Between the 4th July and 4th August 2023, Basildon Council residents visiting our website were offered the opportunity to participate in a short online survey on their use of the payment facility, “allpay”.

This is a payment method whereby a unique payment reference provided by the vendor, allpay, is added to letters or bills as a barcode, or distributed on a plastic card for swiping and used over the counter at PayPoint or Post Office sites. The resident decides how much they want to pay by debit card, cash or cheque and pay against the barcode / plastic card. Monies are then transferred to Basildon Council for allocating to the appropriate Council Tax or Rent account, or other service invoice. allpay has been offered for a number of years by the Council albeit in recent years has seen the number of users decline, and no plastic payment cards have been issued to new users. With the advent of Recurring Card Payments as an alternative to Direct Debits, the Council now offers a greater flexibility and range of payment facilities than ever before.

The purpose of the survey was to gain an insight into why residents opted to use allpay in lieu of other payment facilities and as part of a wider review into the Council's payment methodologies.

489 responses were received, 11% of which were current allpay users. This is above the target of 400 responses and a minimum of 10% responses from current or recent allpay users. For context, 2274 residents used the allpay service in July making a total of 3324 payments including multiple payments onto the same account.

Key Findings

The survey asked a range of questions focusing on

- What allpay was used to pay for
- How often it was used
- Whether it was used to pay cash and if so, why
- What alternative methods of payment would be used if allpay was unavailable
- The survey also invited any other comments in respect of allpay.

Following analysis of the information provided, it was established that

- allpay is used by the majority to pay Rent, followed by Council Tax.
- Most commonly it used Monthly
- allpay is rarely used to pay in cash but where it is used this way, typically this is due to the payee needing the flexibility of when they pay and how much
- Most users would switch to paying by Debit / Credit Card online were allpay to be withdrawn.
- A small number had no bank account which was the reason allpay was used.

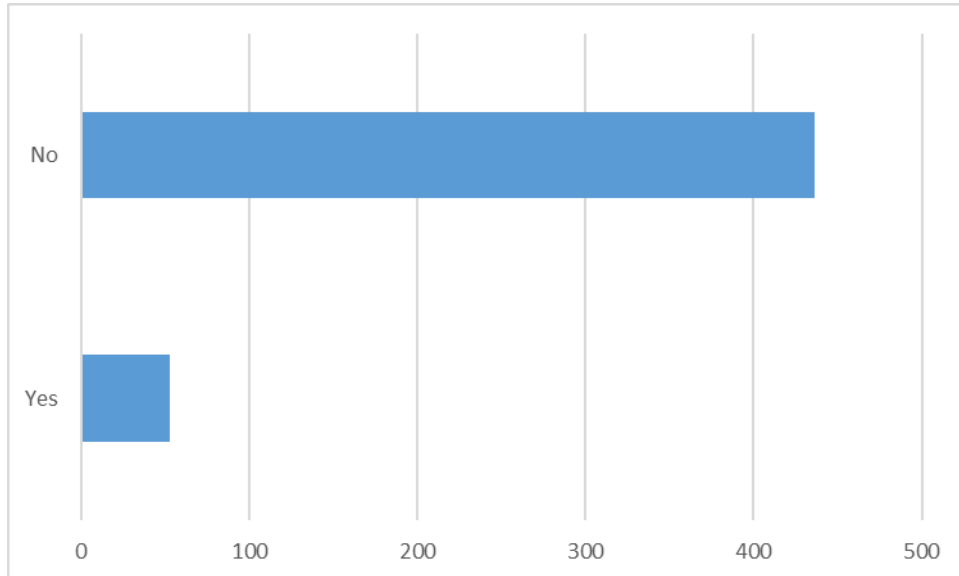
Most participants would not be adversely affected if allpay was unavailable and would find it possible to use another of the existing methods of payment. Further information may be needed on the specific circumstances of individuals for whom this may not be the case.

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Survey Responses

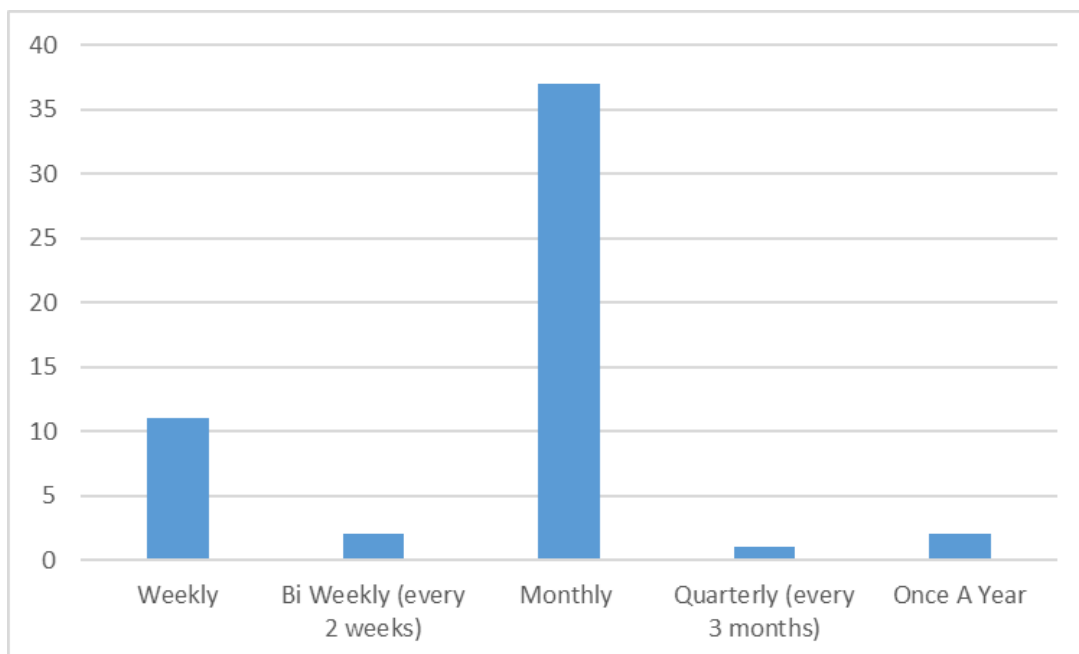
The following summarises answers to the various questions asked.

Do you have a current allpay account?



- 436 residents advised they did not have an active allpay account whilst 53 advised that they did.

How often do you use allpay?

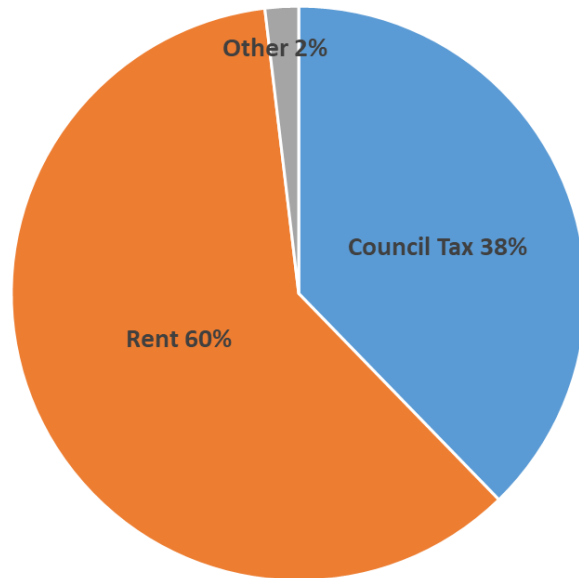


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- 70% of respondents use allpay monthly, with 21% paying weekly. The remaining 9% use allpay either every 2 weeks, every 3 months or just once a year.
- Of those paying monthly, 57% paid Rent with the remainder paying Council Tax.
- 8 of those paying weekly paid Rent, with 2 Council Tax and 1 another service invoice.

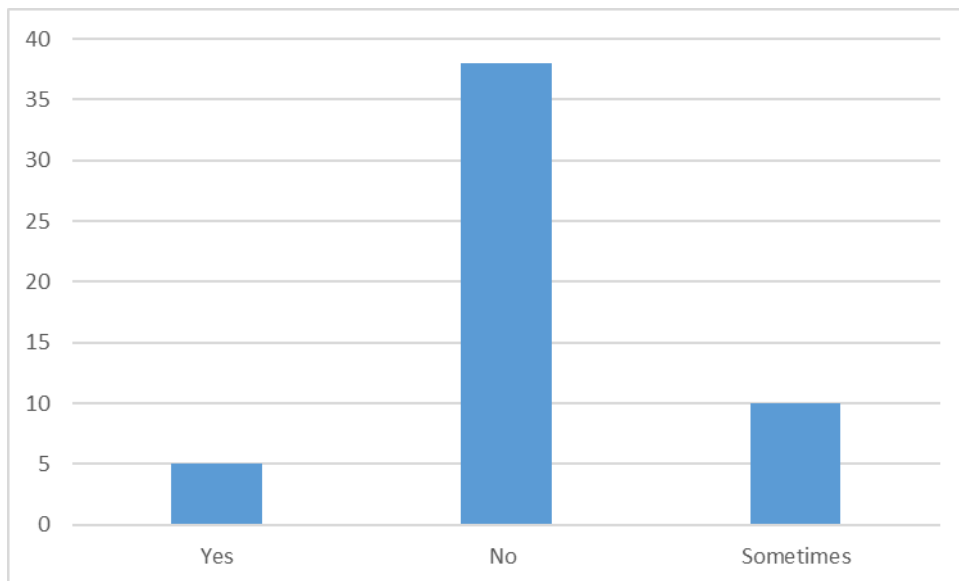
What do you primarily use allpay to pay for?

- 60% of participants use allpay for their Rent account irrespective of how frequently they pay using this facility.
- 38% use allpay for Council Tax.
- Other services may use allpay but in this survey only 2% paid for something other than Council Tax or Rent.



Do you use allpay to pay in with cash?

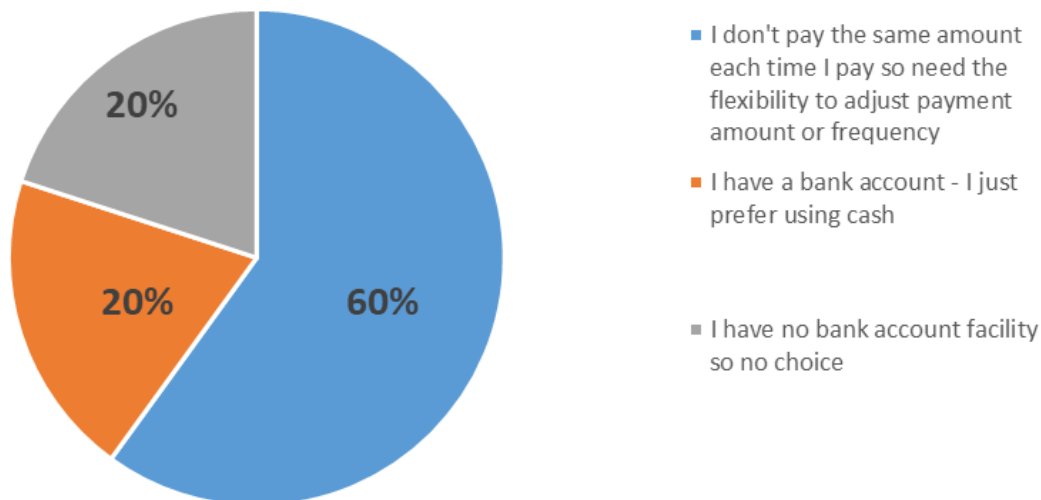
- 72% of respondents who use allpay advise they do not use it to pay in cash, with only 28% advising that they do or sometimes do.



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If paying by cash, why is this?

- Of those 28% that do sometimes or frequently use allpay for cash payments, 60% indicate the reason is that they vary their payment sum or frequency of payments – something a Direct Debit does not allow for.
- 80% of respondents do have a bank account and therefore could pay by other means, with just 20% of respondents who pay by cash as they say they have no bank account and therefore no other means (although cash payments could still be made at a kiosk).



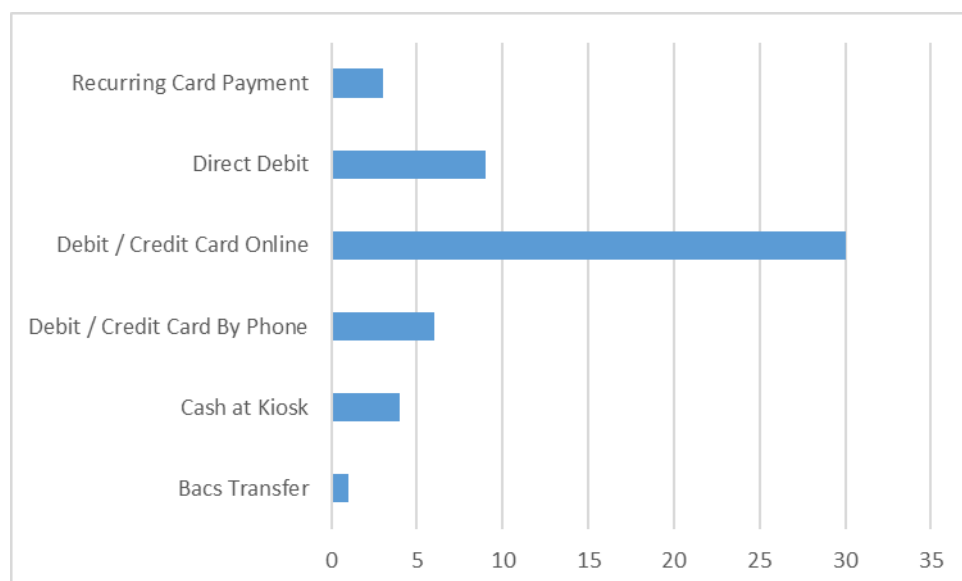
If allpay was not available, how would you pay?

There are a number of ways to pay Basildon Council. A list of payment methods were provided to survey participants along with an explanation of what each meant so that participants could then answer how they might pay Basildon Council in future via one of these means. The payment methods for consideration were listed as follows:

- BACS Transfer - An electronic money transfer between your and our bank, commonly done via a banking application / website on a phone or computer
- Cash at a kiosk e.g., Basildon Centre - Paying in cash using a self-service machine (kiosk) and entering your Council account number for your cash payment to be allocated to it.
- Debit / Credit Card over the phone - Calling a payment line and entering your card number, expiry and 3-digit code (from the back of the card) often via an automated service available 24hrs a day. Single transaction only
- Debit / Credit Card via online - Entering your card information onto an online form which gives permission for a single transaction only
- Direct Debit - an arrangement made with your bank that allows us to transfer money from your account on agreed dates
- Recurring Card Payment - an arrangement where we are given your card details and permission to request a regular, scheduled payment using the card rather than your bank account / sort-code.

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Participants advised of their answers as follows:



- 57% advised they would pay by a Debit or Credit Card online.
- 17% would switch to pay via Direct Debit.
- 11% would pay over the phone.
- 8% would pay at a kiosk by cash.
- 6% would consider using Recurring Card payments.
- 2% would use a BACS facility.

Any other comments customers wished to share?

As part of the survey, respondents were invited to share any other feedback on allpay. No feedback was provided beyond answers to the aforementioned questions other than that one user wanted the Council's help in storing their Council account number on their web browser when paying online. As this requires access to and control of the customer-side equipment (e.g the web browser data settings) this is beyond the Council's remit.

Conclusion

The purpose of the survey was to understand how widespread the use of cash was alongside allpay given that other forms of payment require either online access, a telephone or bank account. Whilst the results show that in most cases residents would be able to utilise alternative means of paying Basildon Council, as the survey was online only, there may be areas of the allpay user-base from which we have currently not heard that do not have or use Internet access, a phone or do not have a bank account. The survey reinforced the hypothesis that those with Internet access would be able to utilise other payment methods if allpay was not available and the results show that most have bank accounts which is a requirement for all of the payment methods excepting cash but so too does it highlight the need to consider residents who could not take part.

The results also show that where cash is used, for the most part this is purely down to a choice rather than out of necessity, primarily because residents prefer the flexibility of cash payments where no recurring instruction is given to a bank or card issuers for a regular scheduled payment such as Direct Debit or Recurring Card Payment. In most cases, residents explaining their current use of allpay did go on to advise they would switch to another means.

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There are residents who potentially have no bank account, and allpay users without Internet access who have not yet aired their views. Consideration will need to be made of how such customers can highlight any issues they would experience were allpay to be unavailable.

Next Steps

1. Data to be collated of all residents who have used allpay at least once in the last 18 months – referred to as Group A. This will be used as the primary pool of service users likely to be most impacted by any changes to the availability of allpay.
2. Correspondence to be issued to Group A advising of the various means available of paying Basildon Council for Rent, Council Tax or other charges and encouraging those to come forward for whom unavailability of allpay may be problematic.
3. Following (2 above) most at-risk Group B can be identified – currently this is likely to be residents who have no bank account (therefore meaning no Direct Debit, BACS, Recurring Card Payment, paying online or paying by phone payment options) although other circumstances may apply.

These actions have been assigned to the Revenues & Benefits team working alongside the Customer Resolution Centre for onward review and completion.