

Policy & Resources Committee

Date:	31 October 2017
Title:	Parking Fine Payments via the Council Website
Contact Officer:	Morag Robinson, Office Administration Manager Lizzie Fuller, Community Project Support Officer

Purpose of Report

1. To provide background to a proposal to enable payments to be made in regard to Excess Charge parking fines via the Council's website.

Background

2. The Council currently offers members of the public the options to make an Excess Charge payment via cash, cheque, BACS or credit / debit card (via Cardnet) – normally at the Information Centre desk.
3. Where relevant, payments can also be made by post.
4. BACS and credit / debit card payments can also be arranged over the telephone during normal office opening hours.
5. As an additional customer service, it is technically feasible to take credit / debit card payments via the Council's website. This would additionally enable payments to be made outside the normal opening hours of the Information Centre.

How It Will Work

6. The Council's Parking Software Contractor, Chipside, can offer the facility to enable Excess Charge parking fine payments to be made via our website.
7. The Council's website providers, Connect Internet Solutions, will provide a template of the Council's website, which will be sent to Chipside who will replicate this on their payment-hosting software site (www.paynotice.co.uk). The purpose of this is to make the two sites (the Council's and Chipside) seamlessly appear to be part of the Council's website to the customer. The Council will then link from its own website to Chipside's site (external) which will host the payment software on behalf of the Council.
8. Chipside's secure payment service provider, Sage, will ensure that each payment received is legal and will then send the payment directly to Lloyds Cardnet Services, the Council's card payment provider.
9. Lloyds Cardnet Services provide the card terminal and process all card payments received currently via the telephone or in person in the Information Centre. To enable this change to take place Cardnet Services require the Council to update the current Agreement which will allow ecommerce payments to be made using the same terminal and merchant number.
10. Once the parking fine payment hits the Council's bank account, Lloyds Cardnet Services will process the payment and make its normal card and transactional charges.

11. Chipside's software will provide a daily report detailing which Excess Charge parking fines have been made via the website payment process. The same procedure will then be followed in regard to a normal card payment made i.e. the payment details will be rung through the till and logged onto the weekly spreadsheet ensuring that there is a proper audit trail in place.

Resource Appraisal

12. There will be no additional costs generated other than the normal Lloyds Cardnet Services card and transactional charges in place.
13. Chipside will make a single charge against each Excess Charge parking fine payment made via the Council's website which wraps up all their costs.

Parking Fine Charge	Chipside Charge	Cost Generated Per Transaction
£30	1.5%	45p
£40	1.5%	60p
£50	1.5%	75p

14. These costs will be allocated to the 115 Parking Code.

Risk Assessment

15. Every payment will be checked by Chipside's secure payment service provider, Sage, to safeguard the Council from any fraudulent transactions taking place.
16. Each parking fine received via the website must be logged accurately to ensure financial compliance and that there is a proper audit trail in place.

Stop Press

17. As at 18/10/17, it has been stated that for the above solution to work, a separate Cardnet Merchant Number will need to be allocated. This may incur an additional £50 set up charge, and a monthly minimum cost of £15 + £5.50. It is also now established that an increase in people paying on-line may also trigger the minimum monthly charge on the existing Cardnet facility in the Information Centre.
18. It is therefore proposed that a decision on whether to finally implement should be in principle only, subject to further feasibility and financial viability assessments by the Office Administration Manager.

Legal Powers: Local Government Act 1972 s 111

Recommendation

It is recommended that:

- i) To resolve, that in principle (and subject to further feasibility and financial viability checks) that Excess Charge parking fine payments be enabled via the Council's website.***