

ANGUS COUNCIL

MEETING OF ANGUS COUNCIL – 24 MARCH 2016

SERVICE REDESIGN - PAYMENT FACILITIES AT ACCESS OFFICES – FINAL PROPOSALS

REPORT BY THE HEAD OF CORPORATE IMPROVEMENT & FINANCE

ABSTRACT

This report asks members to agree that a new model for facilitating high volume payments by customers be implemented to replace the payment facilities currently provided through the Council's ACCESS Office network. The report also seeks approval to a number of changes for other services where payments are currently made at ACCESS Offices.

1. RECOMMENDATION(S)

It is recommended that the Council:

- a) note the background and policy aspirations to this proposed service redesign;
- b) note the dependencies of other parts of the Transforming Angus programme on the proposals in this report as set out in Section 5;
- c) agree that the new model for enabling customers to make payments to the Council and other service changes which replace the facilities currently provided through ACCESS Offices be implemented as outlined in Section 4 and Appendix C of this report;
- d) note that for some of the low volume payment transactions in Appendix C further work will be required prior to 1 October 2016 to develop the detailed alternative arrangements for customers;
- e) note that work to support customers with the changes arising and to promote alternative payment arrangements will be part of the implementation plan; and
- f) agree to the exemption from normal tendering arrangements for the procurement of alternative payment facilities for the reasons stated in Section 6.

2. ALIGNMENT TO THE ANGUS COMMUNITY PLAN/SINGLE OUTCOME AGREEMENT/COPORATE PLAN

The proposals in this report contribute to Local Outcome 2 - Angus is a good place to live, work and visit.

3. CURRENT POSITION

Background

- 3.1 Reference is made to Report 71/15 to Angus Council on 12 February 2015 which outlined the intention (as part of a redesign of ACCESS Office and Library services) to review and adopt more online services including the review of cash collection and alternative payment arrangements. Reference is also made to Report 349/15 to Angus Council on 10 September 2015 which authorised officers to investigate and arrange the procurement of a new model of provision for enabling customers to make payments to the Council as a replacement for the facilities currently offered in ACCESS Offices. This report presents the final proposals in this regard.

Using Channel Shift to Help Address Our Financial Challenges

- 3.2 As members are aware the Council has faced, and will continue to face in the years ahead, huge financial challenges which mean that existing models of service delivery are no longer sustainable. All areas of service provision are seeking new and more efficient ways of providing services which continue to deliver good quality while seeking to minimise any negative effects for customers. These principles are at the heart of the Council's Transforming Angus change programme.
- 3.3 One of the areas which can potentially deliver significant efficiencies and improve services to and outcomes for customers is in "Channel Shift". Channel Shift is essentially about changing the behaviour of customers towards using methods of transacting and receiving services from the Council which are less costly for the Council to provide and potentially provide the customer with an improved service overall by improving the customer journey and their experience. Much of the focus of Channel Shift is therefore about moving to online digital service provision in place of face to face and telephone provision where this is feasible for both the customer and the Council. Although not suited to all service provision online and self-service provision is an increasingly common method for transacting business in today's society.
- 3.4 Additional Background information on the cost of different types of service provision and the volume of payment transactions through the ACCESS Office network (extracted from Report 349/15) are attached as Appendix A for ease of reference. It is worth re-emphasising here the significantly higher cost of face to face transactions compared to online and phone options. Although integrating libraries and ACCESS Offices will reduce the cost of face to face transactions this will still be more expensive than for example online provision.

Case for Change – Policy Aspirations

- 3.5 The case for change is a simple one – adopt a different model of service provision which is more efficient for the Council and which still ensures good access to payment facilities for customers. The case for change centres around a policy aspiration for the Council based on a hierarchy of preference which says to customers:-
1. We want you to pay for regular and routine transactions like council tax, rent and other suitable services by Direct Debit – this is our preferred method for receiving these types of payments
 2. Where Direct Debit is not a feasible approach e.g. for irregular transactions we want you to pay by debit or credit card using the Council's website or alternatively our ACCESSLine
 3. For some services (where volumes are very low) we will only offer payment by debit or credit card, there will be no cash/cheque payment option
 4. For high volume transactions like Council Tax, Rents and Council invoices where payment in cash or by cheque is required we want you to use payment providers other than the Council itself for this purpose – the Council will make this provision available via other payment providers
- 3.6 The above is a policy aspiration and the extent to which this can be achieved will depend on customer support and their individual circumstances but it's important that the Council be clear of what it is trying to achieve by way of a payment strategy, in particular the benefits to the customer and to the council.

Investigation of Alternative Payment Arrangements

- 3.7 Based on the remit provided by Council from Report 349/15 a small working group has investigated how a new model of provision could be procured and implemented. The group has looked at both the replacement for high volume payment transactions like Council Tax and Rents and other lower volume transactions currently undertaken through ACCESS Offices. The working group, with representation from all main services, would remain in place to oversee the implementation phase of the project if Council approves this Report.

4. PROPOSALS

Proposed New Models of Provision

- 4.1 At present customers can undertake a number of payment transactions and receive a number of services through the ACCESS Office network. These transactions break down into high volume transactions like Council Tax and Rent Payments and low volume transactions such as blue badge applications and the purchase of recycling tickets. Appendix B gives a full breakdown of these services and the volume of transactions across the 7 ACCESS Offices for the 6 months July to December 2015.
- 4.2 It will be noted from Appendix B that payment of Council Tax and Rent covers 88% of all payment transactions across the ACCESS Office network with cash and debit card payments being the most popular modes of payment. Appendix B also shows the wide range of other services currently provided through ACCESS Offices but these are very low volume, in many cases amounting to less than 1 transaction per office per week. The most significant of these low volume transactions are blue badge transactions but even these amount to only an average of 5 per ACCESS Office per week.
- 4.3 All of these payment related activities (both high and low volume) have been considered by the officer working group and the proposals for future provision of all of these services are detailed in Appendix C of this Report. The Appendix lists the service, current payment options, proposed future payment options in order of the Council's preference and what other changes may be required to existing service delivery arrangements. Members are being asked to approve these proposed changes to service delivery to be implemented in the timescales shown in the high level implementation plan in Table 1 below. Subject to Council approval of this report a full implementation plan will be developed.

Table 1 – High Level Implementation Plan

Action	Timescale
Advise the public of changes to be made to services and payment arrangements at ACCESS Offices and begin a programme of promotion of Direct Debit and awareness raising of the alternative payment options which will be available	From April 2016 to July 2016
Formal procurement and testing of new payment facilities prior to go live. Investigation and identification of solutions for low value transactions which require service changes	April to June 2016
Alternative payment facilities through Paypoint and Post Offices goes live and publicity to confirm this. Solutions for low value transactions go live	1 August 2016
Transition period where payments will continue to be accepted at ACCESS Offices but customers advised this will cease at 30 September. Promotion of Direct Debit and alternative options continues	1 August 2016 to 30 September 2016
New model of provision per Appendix C implemented in full	1 October 2016

- 4.4 The key points to note from the above plan is an intention to adopt the new models of provision from 1 August 2016 but allow a 2 month transition period to smooth the changes for customers. Working with customers to explain the changes and help them with any issues will be a core part of the implementation plan.

Alternative Arrangements for Making Payments – High Volume Transactions

- 4.5 Although Direct Debit and online options are the Council's preferred method of receiving payments it has to be recognised that these options will not be suitable or achievable for all customers. The alternative arrangements for customers making payments for high volume transactions will therefore be procured from an external provider of payment services.
- 4.6 Section 6 of this report provides more background on this but the recommended approach is to enable customers to pay sums due to the Council through Capita Payment Services. Capita use the Paypoint network of payment facilities as well as Post Offices so the Council's customers will be able to use the 23 Post Offices and 59 Paypoint facilities currently available across Angus to make payment (see Appendix D for details). This will give customers a significantly increased range of options and opening times than is presently available through our own ACCESS Offices. 23 Other Councils are understood to use Paypoint facilities.

- 4.7 Using this network of facilities through Capita will require some changes to business processes including the use of bar codes on Council invoices and providing customers with identification cards for payments like Council Tax they would have to make regularly. These changes will allow customers and the payments they make to be processed more efficiently through the Council's back office systems. The specific proposals for high volume transactions are detailed in Section A of Appendix C.

Alternative Arrangements – Low Volume Transactions

- 4.8 A number of services provided by ACCESS Offices are low volume but this doesn't mean they aren't important for customers. There is an opportunity to provide those services to customers in a different more cost effective way e.g. by enabling customers to complete the full transaction electronically. For some services it is recommended that the Council cease provision e.g. selling dog faeces bags via ACCESS Offices because these can be bought from other providers/other Council outlets.

- 4.9 Section B of Appendix C sets out the proposed approach to future service provision for each low volume transaction. For some of these such as blue badges and recycling tickets there will need to be changes applied to how the service is delivered because the payment is only one part of the service the customer requires and these will be subject to more detailed assessment as part of the full implementation plan. The use of electronic receipts as proof of payment is envisaged to be a suitable option given it is widely used by consumers but other options will also be investigated.

Summary of Proposed New Models of Provision

- 4.10 In summary the proposals in Appendix C would mean alternative payment options through Paypoint and Post Offices being made available for customers wishing to make payments for 4 types of service:- Council Tax, Rents, Council Invoices and First Debtors invoices.

- 4.11 For all other services currently involving payment through ACCESS Offices customers would be required to make payment by alternative means such as direct debit (where appropriate), debit or credit card using the Council's website or over the phone through ACCESSLine. No cash/cheque payment option for these services would therefore be available. On this basis ACCESS Offices would no longer take payments for services of any kind.

- 4.12 This approach ensures that alternatives to online and phone payment options for high volume transactions are in place and that low volume transactions are undertaken in a more cost effective way which will bring benefits to many customers.

- 4.13 Although some customers may see withdrawal of payment facilities from ACCESS Offices as a negative development the proposals in this report will actually make a wider range of payment outlets available to customers than exists at present for high volume transactions (76 versus 7 places to pay) and for lower volume transactions customers will be able to obtain a full end to end service electronically which is not feasible in all cases at the moment. Enabling customers to receive services without having to visit an ACCESS Office is in keeping with the modernisation and digitisation of public services we know many customers are demanding from the Council e.g. to undertake transactions using a smartphone.

Transaction Fees – Alternative Payment Providers

- 4.14 Customers do not currently incur any fees for paying through ACCESS Offices whether this is in cash, cheque or by card, all of the costs of that provision are met by the Council. Payment using alternative provision does however incur a transaction fee from the providers of such services and this is the case with the proposed use of Capita Payment Services. Transaction fees are commercially sensitive but are in a range of between 30p and 50p per transaction depending on the provider.

- 4.15 Report 349/15 indicated an intention to pass on to customers any transaction fees incurred from using alternative providers. Further investigation of this has confirmed that for the time being at least this is not feasible so the Council would have to bear the costs of these transaction fees if customers choose to use these alternative facilities. This is consistent with existing arrangements for payment by debit or credit card (currently free) but all payment transaction fees incurred by the Council will be subject to further review.

5. DEPENDENCIES OF OTHER PARTS OF THE TRANSFORMING ANGUS PROGRAMME

- 5.1 It is important for members to note that the proposals in this report are relevant to the delivery of Angus Digital, the Agile Programme and the associated creation of locality hubs and integrated library/ACCESS provision agreed by the Council in December 2015.

ACCESS Offices & Libraries – Future Arrangements

- 5.2 As members are aware there is a medium term strategic plan to integrate ACCESS Office and Library provision across Angus to achieve a more financially sustainable model of service provision but which enables the continuation of a town centre point of service access for customers. Withdrawal of payment facilities in ACCESS Offices avoids an additional investment cost and makes such integration simpler and faster to deliver.
- 5.3 ACCESS Offices and Libraries are now part of the Angus Alive Trust. Although ACCESS Office and Library services are managed by the Trust it is for the Council to determine what level of service provision it wants the Trust to provide and is willing to pay for. The proposals in this report are therefore about policy and service model choices by the Council which the Trust will be asked to implement on the Council's behalf. Angus Alive staff have been part of the working group which has developed the proposals in this Report.

Agile Programme & Development of Locality Hubs

- 5.4 As outlined in Reports 480/15 and 481/15 part of the Agile Programme is intended to deliver locality hubs across Angus with existing ACCESS Offices to be used as the site for some of those locality hubs. ACCESS/Library integration is therefore critical to delivery of the locality hubs.

6. PROCUREMENT AUTHORITY

Market Research / Evaluation of Previous Procurement / Sourcing Strategy

- 6.1 Research has been undertaken to establish what alternative payment provision would be available to customers across Angus and what sourcing options might be available e.g. national framework contracts. Research indicated that the Co-op and Allpay were potential facilitators of the Paypoint and Post Office payment facility. Capita are a recent entry to this market, however. The market research identified only 3 potential providers as follows:-

1. Capita Payments – Capita is a facilitator and provides a gateway for the use of PayPoint and Post Office as a means of collecting cash payments from customers.

2. AllPay - AllPay is a facilitator and provides a gateway for the use of PayPoint and Post Office as a means of collecting cash payments from customers. AllPay was awarded the Tayside Procurement Consortium (TPC) contract for Payment Services therefore this is a compliant contract available to Angus Council. The Co-op did bid however, failed to meet the minimum criteria and so for the purpose of this assessment, have been not been considered.

3. PayPoint - PayPoint is a direct facilitator of cash payments. They no longer provide a payment function through Post Offices, which fails to meet the council's needs.

No locally-based supply capability exists.

No national Procurement Scotland or Scotland Excel contracts currently exist to meet this requirement. As referred to above, there is a TPC contract available for Payment Services but it is not considered to be the best route to market at this point primarily because of the potential for additional costs associated with the Council's interface requirements.

The procurement is not considered to be a "major procurement" in terms of Financial Regulation 16.8.4. Approval of this Report would mean that the contract can be accepted without the need for further approval by the relevant committee. In accordance with the new arrangements the contract award will be reported to the Policy & Resources Committee for noting only.

Key Terms Proposed & Procurement Procedure

- 6.2 The proposed procurement is to secure delivery of the required services through direct award of a negotiated contract to Capita Payments. The Council is asked to authorise an exemption from normal procurement arrangements as set out in Financial Regulations on the basis that this supply has been subject to adequate market testing within the last 3 months and direct award of a negotiated contract to the proposed supplier will be demonstrably advantageous to the Council given the outcome of the options appraisal exercise. The market test was informal but gives adequate assurance as to the achievement of value for money. The demonstrable advantage is the assurance of faultless integration with the Council's back office function for income management (also provided by Capita) and the whole system approach to income management this would offer. Capita's offering has been assessed to offer the best value solution which meets the Council's requirements. The Corporate Procurement Manager has been consulted on the proposed procurement process and on the proposed exemption and is satisfied that (a) the exemption is justifiable in the circumstances and (b) this approach to market is suitable for meeting the Council's requirement on an initial short-term basis.
- 6.3 The proposed contract would run for 2 years and have an estimated value of £150,000 based on current transaction volumes. As it is anticipated that there will be an increase in direct debit and online payments the transaction volumes being estimated for this new service are expected to decrease and for that reason it is preferable to negotiate a short term contract to allow for a change in customer payment preferences. The Council's strategy going forward after the initial 2-year contract will be to undertake a full open market tender / review the suitability of the TPC collaborative contract for placement of a longer term, compliant contract building on the experience gained from this initial arrangement.
- 6.4 In advance of the contract expiry, a review will take place to assess the volume of cash transactions processed to ensure current transaction volumes are correctly specified.

Evaluation Process / Contract Award Criteria

- 6.5 The 3 options identified have been assessed in detail taking into account both cost and quality considerations.

Procurement Risks

- 6.6 The main risk in this proposal is one of challenge to the proposed direct award of the contract to Capita Payments. This risk is considered to be low given the relatively low value of the 2-year contract proposed, the limited market for supply of the facility which the Council requires and the thorough business case prepared to underpin the procurement strategy adopted.

7. FINANCIAL IMPLICATIONS

Capital Budget

- 7.1 There are no direct capital budget implications associated with the proposals in this report but the proposals avoid significant investment costs to the Council of putting in place the proposed integrated ACCESS and Library facilities across Angus since no payment desks/facilities would be required.

Revenue Budget – One-Off Set Up Costs

- 7.2 Set up costs associated with the proposed use of Capita Payment Services other than staff time to implement the changes and test that the integration to the Council's back office system is operating correctly are not expected to be significant. The cost of introducing bar coding and customer identification cards is likewise not expected to be significant and in the case of the cards will depend on levels of take up by customers. An allowance of £10,000 is proposed to cover such set up costs if they arise.
- 7.3 Some additional one-off investment in back office systems may be required to deliver all of the proposed changes in Appendix C for low volume transactions but these are not expected to be significant given current thinking on how alternative solutions could be provided. Although implementation of the proposals in this report are expected to result in limited set up / change costs it is intended to earmark £30,000 of the 2016/17 Provision for Additional Burdens revenue budget as a source of funding any set up costs which arise and which cannot be met from existing budget provisions.

Revenue Budget – Savings

- 7.4 The proposals in this report allow significant revenue savings to be generated for the Council. As members may be aware the staffing structure devised for Angus Alive brought the staff formerly employed in ACCESS Offices and Libraries together in a single integrated structure. Although the buildings aren't yet integrated the staffing structure is and this structure was devised on the assumption that payment facilities at ACCESS Offices would be withdrawn in line with Report 349/15. Total savings from that integrated structure, which have been feasible largely on the basis of payments being removed, amount to £251,000. These savings have already been allowed for in the Council's 2016/17 revenue budget.
- 7.5 Savings will also accrue in cash collection costs (secure uplifts) which will no longer be required. These changes are expected to result in an annual saving of approximately £25,000.
- 7.6 In addition to the savings already delivered further financial benefits will be possible once libraries and ACCESS Office buildings are integrated and the locality hubs agreed through the Agile Programme are established. Removing payment facilities in ACCESS Offices is therefore an important part of Transforming Angus and the overall savings which have been targeted from the TA Programme.

Revenue Budget – Running Costs & Funding

- 7.7 The main additional cost envisaged from the proposals in this report is the transaction fees the Council will incur for those high volume payments customers make through the Paypoint/Post Office network. Based on existing volumes, i.e. assuming no behaviour changes by customers these transaction costs would amount to approximately £75,000 p.a. Clearly however the intention is to proactively move the majority of customers on to other channels of payment (preferably Direct Debit) and this would enable these transaction costs to be reduced, perhaps quite significantly.
- 7.8 Given that payments at ACCESS Offices have not yet been withdrawn it has been necessary as an interim measure to employ additional temporary staff in ACCESS Offices to augment the integrated library/ACCESS staffing structure which has been put in place. These temporary arrangements are estimated to cost £76,000 in a full financial year and are therefore an additional cost to the Council until such time as payment facilities at ACCESS Offices are withdrawn. These costs would cease to be incurred from October 2016 and would in effect be replaced by the transaction fees charged by Capita but overall the £251,000 saving already built into the 2016/17 revenue budget would still be made.
- 7.9 Confirmation of the funding for the cost of the temporary staff and thereafter the cost of transaction fees will be addressed as part of the implementation phase but this should be budget neutral overall.

Revenue Budget - Recharges to Housing Revenue Account and General Fund

- 7.10 As a consequence of the proposals in this report there are likely to be implications for the recharging of ACCESS Office costs which are currently apportioned between the Housing Revenue Account and the General Fund. These will be reviewed as part of the implementation phase but this may require some budget realignment to take place. Should budget realignment be necessary this would be subject to reporting and approval to Councillors through the budget monitoring process.

8. RISKS

- 8.1 The main risks envisaged from the proposals and the means by which they will be mitigated is outlined below.

Risk	Mitigating Actions
There is a risk that the proposals will result in a loss of customer contact and satisfaction with our services particularly for vulnerable and elderly customers. The proposals will see a decline in footfall that may not return once libraries and ACCESS Offices are physically integrated. The longer term impacts will therefore need to be kept under review.	The alternative payment arrangements for high volume transactions (which make up more than 95% of all transactions) should provide a better service for customers given the wide availability of outlets. Although the customer contact with the Council will be lost customers will still be able to pay the Council and receive services through alternative means.

	<p>For lower volume transactions the mitigation is more challenging because we are requiring customers to use phone and online options but the ACCESS Office and its staff will still be there to assist customers with problems and issues. Monitoring of the new arrangements in practice will consider whether any adjustments are required e.g. additional support facilities for customers to help them use online and phone options.</p>
<p>There is a risk that alternative payment providers may challenge the Council's approach to how these services have been procured</p>	<p>This risk is considered to be low given the Council has undertaken market testing with what is considered to be all the known main providers of such services and has undertaken a detailed evaluation to reach a decision on which procurement option to take forward. The contract with Capita will be subject to the normal specification arrangements and the direct award of the contract will be published on the Public Contracts Scotland website.</p>
<p>The proposed changes in Appendix C impact on the collection of income due to the Council.</p>	<p>The main risk here in value terms is on Council Tax, Rents and Council Invoice payments. A number of other Councils have already moved to provision of cash/cheque payments for these services via alternative providers and the Council is actually widening the payment outlets for these services and will promote Direct Debit even further which could help collection. The Council will also meet the cost of payments through alternative providers. As such the risk of impact on collection performance is considered to be low.</p>
<p>Technical or operational barriers to implementation of service changes including back office arrangements</p>	<p>This risk is considered to be low to medium in terms of likelihood and impact.</p> <p>A full implementation plan will be devised, involving all affected services, if Council approves this report. Early attention will be given to the technical/IT/back office aspects of the implementation plan to mitigate this risk.</p> <p>Ultimately if there is an insurmountable problem which means that some of the proposals can't be implemented in the timescale intended fall back options (probably ACCESS Offices continuing to take payments for longer) would be adopted.</p> <p>The implementation plan will ensure customers are not left unable to receive services and complete transactions.</p>

NOTE: No background papers, as detailed by Section 50D of the Local Government (Scotland) Act 1973 (other than any containing confidential or exempt information) were relied on to a material extent in preparing the above report.

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Appendix A – Channel Shift Metrics (extract from Report 349/15)

Costs of Delivery

Service provision by a member of staff to the customer (a face to face transaction) is significantly more costly than conducting the same transaction over the phone which in turn is more costly than providing that service electronically using online options. Figures vary from organisation to organisation but it is estimated by the Society of Information Technology Management (SOCITM) and accountancy firm PWC based on work they've undertaken with local authorities in different parts of England that costs per transaction on average are as follows:-

Table has 3 columns and 4 rows

Channel of Delivery	SOCITM Estimates	PWC Estimates
Face to Face (like ACCESS Offices)	£14.00	£10.53
Telephone (like ACCESSLine)	£5.00	£3.39
Online (like Council website)	£0.17	£0.08

End of table

ACCESS Office Transaction Data

On average around 80% of all customer transactions which take place in ACCESS Offices are payments of some form and 89% of those payments are customers paying their Council Tax or Rent. The collection of regular sums due to the Council like council tax and rent through a network of local offices is one of the most expensive approaches available and in the current financial climate is no longer sustainable. A number of Councils have already stopped taking such payments through their local office networks for this reason.

Payment of high volume routine transactions like council tax and rent in cash or by cheque at ACCESS Offices is particularly inefficient because of all of the handling and security costs which accompany that in addition to the staffing and building overheads which exist. Payment of these sums by debit or credit card via a face to face transaction is also undesirable from a cost point of view.

The table below gives information on the number of payment transactions processed through each ACCESS Office in 2014/15. In total 192,800 payment transactions were processed. The information covers Arbroath, Brechin, Carnoustie, Forfar, Kirriemuir, Monifieth and Montrose ACCESS Offices.

Payment Transaction Volumes 2014/15

Table has 9 columns and 2 rows

	Arb	Bre	Car	For	Kirr	Mnf	Mont	Total
No. of Payment Transactions	53,800	21,500	12,700	45,500	14,000	9,900	35,300	192,800

End of table

The Table below provides summary statistics on the type and method of payment transactions processed through the Council's ACCESS Offices in financial year 2014/15

Percentage of transactions by type and method of payment 2014/15

Table has 9 columns and 11 rows

Payment For:	Arb	Bre	Car	For	Kirr	Mnf	Mont	Total
Rent	38	47	31	46	40	21	37	39
Council Tax	52	45	57	45	50	58	52	50
Other	10	8	12	9	10	21	11	11
Total	100	100	100	100	100	100	100	100
Payment Method:	Arb	Bre	Car	For	Kirr	Mnf	Mont	Total
Cash	76	70	68	72	71	66	74	73
Cheque/Giro	5	11	10	8	8	11	6	7
Card	19	19	22	20	21	23	20	20
Total	100	100	100	100	100	100	100	100

End of table

The table highlights the scale of payments made for Council Tax and Rent (89% of all transactions) with 80% of those transactions being made by cash or cheque. A very small number of transactions are made by Giro. Bearing in mind this method of facilitating customer payment is among the most expensive available it is clear that adopting a different approach could yield significant savings.