



Working closely with Pay360 by Capita, the Council now offers citizens a range of convenient and highly secure payment options.

The background

In October 2015, the council migrated from an alternative provider's solution to the market-leading Pay360 solution.

Before awarding the contract, awarded under the RM1059 framework, the Council conducted a detailed evaluation of the market and found that Pay360 stood out in certain key areas. Most notably, these included their proven track record around card security measures, referenceability on migrating other councils to their solution and innovation as regards bringing new payment channels to market.

Pay360 were also able to provide a proven fully managed cloud-based solution, which would markedly reduce the requirement for on-site hardware and infrastructure and the associated systems management overhead. Their case was made all the stronger at pre-sales stage, where Pay360 provided detailed on-site presentations and were able to identify the potential for other benefits over and above those initially outlined by the Council.

As well as providing a solution that outshone other competing proposals, the Pay360 solution was competitively priced, with costs being both transparent and fixed and with on-going savings on card transaction rates

The challenge

With the security requirements of the Payment Card Industry Data Security Standards, the Council were looking to move to a fully hosted and certified card payment solution. This was the preference rather than continuing with an on-site system that would require a greater long term outlay in terms of both finance and staff resources to ensure that they were up to date with the evolving requirements of PCI compliance. This would free up staff from maintaining on-site servers to allow them to address more challenging tasks that would help deliver an improved service.

From the outset, Capita staff delivered regular on-site consultancy in order to ensure that the systems were configured in line with requirements, backed up by weekly project meetings working to PRINCE2 standards.

The solution

Pay360 implemented including a number of payment options...

- Online
- By telephone - using an automated service
- In a Contact Centre - extending to any authorised member of staff with browser access
- Face-to-face - using card, cash or cheque
- Income Management: controlling, reconciling and reporting on income collected
- Collection Networks - payments at Post Office and PayPoint (implemented in October 2016)

The benefits

Chris Jarvis, Support & Technology Manager at Mansfield District Council, had a key role in the selection and implementation of the new system and outlined some of the major benefits that have been delivered, stating...

'The Pay360 solution has provided us with greater flexibility to build a system around the needs of our customers. Using our in-house skills, we can easily build and maintain our own customised reports, file imports and file exports to add to the range of reports that come as standard. We can also configure the webpages and touch tone payment prompts in-house, giving us a greater control of the content and payment options we can offer and removing the need, as was formerly the case, to have this work carried out by the systems provider.

With the planned developments and expanding options the solution offers, we are able to adopt new technologies which will offer us greater flexibility for the future in terms of the way we deliver our services in order to continue meeting the needs and expectations of our customers.

We have also seen a reduction in card processing costs, with Pay360 offering a blended rate, whereas formerly our charges comprised two separate elements, the transaction rate from the bank and a 'per-click' processing charge. The same applies to the costs associated with payments at the Post Office and PayPoint, where once again, overall costs from Pay360 have delivered a saving of over 7% as compared with our previous provider, with the added bonus that all payments are now handled through a single provider.

The managed service has proved extremely reliable, all backed up by excellent support from the Help Desk. Moreover, Pay360 are able to demonstrate an impressive product roadmap, as outlined at their recent round of annual user groups, which were well-attended and proved an excellent forum and opportunity for networking with other councils.

With the on-going security of cardholder data in mind, we are now considering further options – CallSecure for call centre payments, P2PE (Point to Point Encryption) and installing Chip & PIN devices at outlying offices'

To find out more about our Automated Touch Tone solution

Call **0333 313 7160** or email Pay360digitalsales@capita.co.uk