

CABINET

13 April 2011

UPDATE ON CASH OFFICE SERVICE

REPORT OF HEAD OF FINANCE

Contact Officer: Gill Cranswick Tel No: 01962 848190  
[gcranswick@winchester.gov.uk](mailto:gcranswick@winchester.gov.uk)

RECENT REFERENCES:

[PSC392: Postal Services Informal Scrutiny Group – Final Report, 16 November 2009](#)

[CAB1957: Response to Postal Services Informal Scrutiny Group Recommendations, 3 February 2010](#)

[SO125: Consultation on the Future of the Cash Office Service, 9 March 2011 & 17 March 2011](#)

EXECUTIVE SUMMARY:

This report provides an update on the recent scrutiny panel report regarding the future of the Cash Office Service (attached at Appendix A).

RECOMMENDATIONS:

- 1 That the Cash Office Service continues in its current location but the position be kept under review and reconsidered should there be a material change in Council's financial position change, the actual usage change or a suitable tenant be identified for that area of the City Offices.
- 2 That customers are advised on alternative methods of payment and encouraged to make payment by direct debit.
- 3 That the option for tenants and Council Tax customers to make payments via the post office continues to be provided.

CABINET13 April 2011UPDATE ON CASH OFFICE SERVICEREPORT OF HEAD OF FINANCEDETAIL:1 Introduction

1.1 In 2009, Principal Scrutiny Committee commissioned an informal scrutiny group to look at postal services. In February 2010 Cabinet considered how the Council could take forward and implement these recommendations. In considering the possibility of encouraging Council payments through post offices Cabinet agreed that the Council should include examination of the appropriateness of retaining its Cash Office.

1.2 The Cash Office provides a service to members of the public and to other services within the Council. An increasing number of customers prefer to pay by direct debit, internet, telephone and touchtone phone payments. The fact that the Service is located within the historic City means that it is readily available to those residents living within easy reach of the Town. Residents living outside the Town have to make use of alternative methods of payment. Given the shift in methods of payment and the current economic climate it is appropriate to review the need to provide a Cash Office service within the City Offices.

2 Cash Office Customer Satisfaction

2.1 A survey has been carried out with Cash Office customers and satisfaction levels with the Service remain high. 99% of customers stated that they are likely, or very likely, to say that the Cash Office provides a good customer service.

3 Consultation

3.1 Consultation has taken place with Social Issues Scrutiny Panel, Resources Scrutiny Panel and TACT on the following options -

- a) Transfer the Cash Office into the Customer Service Centre and release accommodation with potential to raise rental income
- b) Close the Cash Office
- c) Continued provision of the Cash Office Service in its current location

3.2 Both Scrutiny Panels and TACT support the continued provision of the Cash Office Service in its current location. The minutes of the Panel meetings are shown elsewhere on the agenda.

3.3 The Leader attended Resources Scrutiny Panel and confirmed support for the ongoing provision of the Cash Office Service in its current location. Following the setting of the Council's Budget there is no immediate financial driver to close Cash Office. However, the position will be kept under review and reconsidered should the Council's financial position change, actual usage change or a suitable tenant be identified for that area of the City Offices.

#### 4 The Way Forward

4.1 The Council will continue to encourage customers to take up methods of payment that are processed electronically and require minimum manual intervention e.g. direct debit.

4.2 80% of Council Tax customers pay by direct debit currently and a further 10% of customers receive benefit. This level of direct debit take up compares very favourably to other local authorities. It is considered that to offer a financial discount for choosing to pay by direct debit would not be beneficial given the volume of customers already on direct debit.

4.3 45% of tenants pay by direct debit currently and a further 30% are in receipt of full benefit and therefore do not need to make payments. The level of take up for direct debit has risen steadily over the past few years and also compares favourably to other local authorities. A financial discount has been considered in the past but the legal position is not clear and the amount offered is unlikely to be sufficient to encourage tenants to switch.

4.4 The majority of the remaining tenants and Council Tax payers are likely to be those on a low income. Whilst they may have bank accounts, understandably they want to keep control over when and what payments are made and hence avoid direct debit.

4.5 The Council provides customers with various other electronic methods of payments to suit different circumstances and preferences e.g. internet payment, debit card payment made via the telephone, touch tone telephone payment and internet banking. These methods of payment have been available for several years and take up has steadily increased as payment by debit cards becomes common practice.

4.6 Landlord Services regularly inform tenants of the alternative payment methods and encourage these, especially direct debit. In the March edition of [On the House](#), the tenants' magazine, there is an article about switching to direct debit. New Council Tax customers receive a direct debit form with their first bill and each year, when the new bills are issued, a form is included with bills for non direct debit customers.

- 4.7 At the same time the Council will continue to provide an option to tenants and Council Tax customers to make payments via the post office. Tenants currently receive a post office payment card on tenancy sign up. Council Tax customers are issued with a card if one is requested but this facility is not publicised.

OTHER CONSIDERATIONS:

5 SUSTAINABLE COMMUNITY STRATEGY AND CHANGE PLAN  
(RELEVANCE TO):

- 5.1 Reviewing the future of the Council's Cash Office Service demonstrates a positive contribution towards achieving the Efficient and Effective outcome included within the Sustainable Community Strategy.

6 RESOURCE IMPLICATIONS:

- 6.1 None.

7 RISK MANAGEMENT ISSUES

- 7.1 None

BACKGROUND DOCUMENTS:

None

APPENDICES:

Appendix A - SO125: Consultation on the Future of the Cash Office Service, 9 March 2011 & 17 March 2011

CAB2152

SOCIAL ISSUES SCRUTINY PANEL – 9 MARCH 2011

RESOURCES SCRUTINY PANEL – 17 MARCH 2011

CONSULTATION ON THE FUTURE OF THE CASH OFFICE SERVICE

REPORT OF HEAD OF FINANCE

Contact Officer: Gill Cranswick Tel No: 01962 848190 Email:  
[gcranswick@winchester.gov.uk](mailto:gcranswick@winchester.gov.uk)

RECENT REFERENCES:

CAB1957 - Response to Postal Services Informal Scrutiny Group  
Recommendations - 3 February 2010

PS0392 - Postal Services Informal Scrutiny Group – Final Report, 16 November  
2009

EXECUTIVE SUMMARY:

The Cash Office provides a service to members of the public and to other services within the Council. An increasing number of customers prefer to pay by direct debit, internet, telephone and touchtone phone payments. Given the shift in methods of payment and the current economic climate it is appropriate to review the need to provide a Cash Office service within the City Offices. This Report considers three options for the future –

1. Transfer the Cash Office into the Customer Service Centre (CSC) and release accommodation with potential to raise rental income
2. Close the Cash Office
3. Continued provision of the Cash Office Service in its current location

Consultation has taken place with TACT and Cash Office customers. Scrutiny Panels are invited to comment on the proposals.

**RECOMMENDATIONS:**

That Scrutiny Panels provide comments to Cabinet on:

- 1 The options identified in this Report.
- 2 Any other wider matters that the Panels wish to be considered.

SOCIAL ISSUES SCRUTINY PANEL – 9 MARCH 2011RESOURCES SCRUTINY PANEL – 17 MARCH 2011CONSULTATION ON THE FUTURE OF THE CASH OFFICE SERVICEREPORT OF HEAD OF FINANCEDETAIL:1 Introduction

- 1.1 In the same way that technology has impacted the way we choose to live and work, so it has changed how people make payments. Increasingly they are choosing to use automated payments rather than paper-based payments and cash.
- 1.2 In the UK, there were just over 3.5 million cheques issued each day in 2009, compared to 11 million in the peak year for cheque volumes, 1990. It is predicted that by 2018 there will be only 1.6 million per day (*source* [UK Payments Administration](#)). It has already been announced by the major banks that cheque payments will not be possible beyond 2018 and a large number of retailers have already made the decision not to accept payment by cheque.
- 1.3 Whilst cash remains the most common payment method, the proportion of payments made by cash is in slow decline, accounting for two-thirds of all payments in the UK, by volume in 2009. The value of these payments was around £266 billion, representing 23% of all payments made by consumers.
- 1.4 The UK Payments Administration predicts that cash payment volumes are expected to continue to decline slowly and migration to card and automated payments are likely to be important influences. It is projected that cash use will still account for 45% of all payments in ten years' time. The most popular method of obtaining cash to make purchases is from a cash machine.
- 1.5 The Council's own experience is that an increasing number of customers prefer to pay by direct debit, internet, telephone and touchtone phone payments.
- 1.6 Given this steady shift and the current economic climate it is appropriate to review the need to provide a cash office service within the City Offices.

2 Cash Office Service

- 2.1 The Cash Office provides a service to members of the public and to other services within the Council. The fact that the Service is located within the historic City means that it is readily available to those residents living within easy reach of the Town. Residents living outside the Town have to make use

of alternative methods of payment.

- 2.2 All income that is received by the Council is recorded on the cash office computer system. Payments received from customers, over the counter or via the post, are processed individually by the Cash Office staff so that the payments can be fed through to the relevant service e.g. rent, council tax to be recorded on customer accounts. Some payments are processed in bulk, via electronic files, with little manual intervention e.g. internet, telephone, direct debit.
- 2.3 Income received by other services is also recorded through the cash office system. Some of this income is recorded by the Cash Office staff and some by the services.
- 2.4 All income received by the Council is therefore recorded on the Cash Office system and reconciled to bank statements and other service systems.

### 3 Customer Base

- 3.1 The majority of Cash Office customers are the Council's Housing tenants. 60% of the transactions processed over the counter in the Cash Office relate to payments made by Council tenants against their rent accounts and 35% of over the counter transactions relate to Council Tax payments. The Cash Office staff also deal with payments (cash, cheque, debit / credit cards) received via other Council departments. Appendix A contains further detail.
- 3.2 The current number of customers using the Cash Office counter service to pay rent or Council Tax is shown below. Some customers pay both rent and Council Tax.

<b>Type of payment</b>	<b>Frequency</b>	<b>Number (approximate)</b>
Housing Rent	Weekly	400 – 500
Council Tax	Monthly	1,200

- 3.3 An analysis of the volume of customer facing transactions shows a steady decrease over recent years. The reduction in the number of cash and cheque transactions has been partly offset by an increase in the use of credit and debit cards. During the same period the use of internet, telephone and touch tone phone payments has steadily increased. Appendix B contains further detail.

#### 4 Customer Satisfaction

- 4.1 The last time the Council undertook a customer satisfaction exercise with Cash Office customers was in 2001 and customers were positive about the service. However, the service is mainly used by those customers who live within easy reach of the Council's office and therefore customers living outside of the Town pay by other methods.
- 4.2 The customer satisfaction exercise in 2001 showed that 44% of customers were over 65 years of age and that 67% rented their homes from the Council or a housing association. It is likely that the majority of these customers were residents living in the Council's sheltered housing stock in the city centre.

#### 5 Alternative Methods of Payment

- 5.1 There are various methods of payment available to customers and all incur a processing cost with service providers. These payments are processed electronically, semi electronically or manually. Those processed electronically require minimum back office processing resource.
- 5.2 The most cost effective method for the Council is direct debit as these transactions are processed electronically in significant numbers with limited staffing input. All customers are encouraged to pay by this method. Direct debit take up for Council Tax and Housing Rent is already at a high level in comparison to other local authorities. Approximately 81% of Council Tax customers pay by direct debit and 40% of Housing tenants.
- 5.3 The ability to pay at the Post Office is currently available to tenants and Council Tax customers. All tenants are issued with a payment card when they sign up for their tenancy. Post office payment cards are provided to Council Tax customers on request. This is the most costly method of payment for the Council, excluding the Cash Office Service, it does not cost users any more. See Appendix C for further information including the Council's cost per transaction for comparison.

#### 6 Options for the Future

- 6.1 Option 1 - Transfer the Cash Office into the CSC and release accommodation with potential to raise rental income.
- a) This option would allow the Council to continue to provide a cashiering service. Some back office resource would be available within the CSC and would provide a flexible resource to support the Cash Office and the CSC during quiet periods.
- b) Relocating the Cash Office will release a key area of office space within the City Offices and this will provide an opportunity to generate rental income. Although the space occupied by the Cash Office is relatively small, releasing that space will unlock a wider section of the

City Offices, on the ground floor, and make it available to other public service providers. This in turn could provide a wider customer service benefit. The Head of Estates has provided an indicative income of £13,500 per annum.

- c) Building refurbishment work will be required in the CSC to ensure that the new cash office area meets the required security standards. The Head of Estates has provided an indicative cost of between £75,000 and £100,000 for this work. This cost would need to be borne by the Service users and would be passed on proportionately, to the Housing Revenue Account (HRA) and the General Fund (Council Tax payers).
- d) Although this option is feasible there is limited space available within the CSC to accommodate an increase in customer numbers. Based on current patterns of usage, during peak periods the area is likely to become congested.

## 6.2 Option 2 - Close the Cash Office

- a) This option would remove the customer facing element of the service. CSC and other staff would have the ability to take a limited number of payments via debit / credit cards. Cash payments would be limited to low level and low volume transactions e.g. photocopying planning documents. The handitill, which allows customers to deposit cash or cheques in a sealed envelope, would still be available for use.
- b) Paying in person at the City Offices has a number of benefits for the customer and for Landlord Services. Tenants can enquire about their rent account e.g. how much their rent is, arrears enquiries etc at the same time. Payments made at the Cash Office show on accounts the next day whereas Post Office payment involves delay. Withdrawing the service may not be popular with regular customers who currently choose to pay in person.
- c) If the Cash Office closes the Council would promote the most efficient cost effective methods of payment. It is likely that a number of current customers would switch to Post Office payment, as do some existing customers outside Winchester Town, rather than opt to pay by Direct Debit or other means. In 2009/10 1.6% of Council Tax payment transactions were made via the Post Office and 13% of Housing rent. These figures cover payments made throughout the District.

- d) Payment at a Post Office is the most costly method to the Council, excluding the Cash Office Service, because of transaction charges incurred for Post Office payments.
- e) In 2009 Principal Scrutiny Committee commissioned an informal scrutiny group to look at postal services. One of the recommendations of the Group was that the Council should investigate the possibility of extending the range of payments that customers can make through the Post Office. This option is consistent with that recommendation although it will only impact on Offices in Winchester Town.
- f) A back office service will be needed to process postal payments and other receipts received by the Council. The initial staffing reduction is estimated to be up to 1.0 full time equivalent and there will be savings associated with this reduction. There may be one off set up costs for issuing Post Office payment cards and one off costs associated with changes in system interfaces. These savings would be passed on to the Housing Revenue Account or General Fund Council Tax payer proportionately.
- g) The net cost has been estimated based on various scenarios to show the impact of the payment channel switch. For example, if 5% of customer switch to direct debit, 17% switch to Internet / Telephone / Touchtone phone payment and 78% switch to Post Office payment the closure would be cost neutral. Behaviour will doubtless change over time, with the expectation that increasingly more people will make payments through Direct Debit or Internet / Telephone / Touchtone. These figures include the reduction in staffing numbers referred to in the paragraph above but do not include the potential income, referred to in paragraph 6.1 (b), that could be generated from releasing the Cash Office space. Appendix D contains further examples.
- h) Currently approximately 37% of the total cash office costs are recharged to the HRA. The basis of this calculation is kept under review but the percentage charged to the HRA is not expected to change significantly in the near future.
- i) Changing the Cash Office arrangements could affect income collection rates and result in additional recovery action. However this is considered to be unlikely given the regular payment patterns of current customers.

### 6.3 Option 3 - Continued provision of the Cash Office Service in its current location

- a) This option would involve no change to the service and customers would continue to receive a service that they value.
- b) This Option would not facilitate any opportunities to lease the current cash office accommodation and raise rental income. Other opportunities to identify efficiency savings in the future will be limited.
- c) The level of resources dedicated to the Cash Office Service has already been reviewed and reduced this year, reflecting the reducing transaction volumes and updated electronic processing systems. Continuing with the current service provision and location would not provide an opportunity to utilise flexible resources within the CSC area or the back office function within the Finance Service.

## 7 Consultation

- 7.1 TACT has been consulted and asked to provide feedback on the three options described in this Report. The response received is as follows -

### **TACT Chairs Comment**

*To the Consultation Paper*

*The future provision of the Cash Office Service, within the City Offices.*

*This paper reveals the catch 22 situation that the council faces; it is dammed if it continues with a cash office, and dammed if it closes it.*

*The effect on closure to the people who use it regularly will be devastating.*

- *Many may well not have banking facilities to use*
- *Many would find it impossible to queue for long periods at a post office. Have you ever tried yourself it can be soul destroying?*
- *With rent rises above inflation imminent, the risk of not paying the rent on time could be a major factor, to increased rent arrears, in the future. Many tenants get paid weekly on a set day, take away the cash office and they may well have problems paying.*
- *Whilst it cannot be denied new methods of paying are available e.g. internet and on line, telephone, direct debit, they are not suitable for everyone. It has also to be said paying at the cash office, was proven to be the choice of the tenants using the facility when asked the question.*

- *TACT Chairs accept that payments made by customers using the cash office is showing a steady decline, it for many is the only option they have, or choose to use.*
- *With so many cuts in services being made, TACT Chairs feel this would be one cut to far, and do no see the expense of moving the office worth while, at this moment in time.*

*Other TACT members may well give the own personal views, as they were invited to do at the TACT meetings on the 16<sup>th</sup> Feb 2010.*

*As previously mentioned it will not be an easy decision to make, but these are the views of the TACT Chairs.*

*Alan Rickman/ Beryl White Joint TACT Chairs*

- 7.2 Responses were also received from TACT members and these are summarised at Appendix E.
- 7.3 Customers were surveyed and asked specific questions relating to their use of the Cash Office and their personal circumstances. An extract of the results is shown below –

- **Type of account paid -**

75% Rent	18% Council Tax	7% Garage rents
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- **Frequency of visits**

60% weekly	21% fortnightly	19% monthly
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- **Internet access available?**

49% at home	13% elsewhere
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- **Access to a bank account? – 98% yes**

- **If the Cash Office was unavailable how would you pay?**

Post Office	48%
Local bank	33%
Direct debit	17%

Online payments	10%
Over the phone	8%
Post	4%
Internet banking	2%

7.4 Further details are shown at Appendix F.

#### OTHER CONSIDERATIONS:

#### 8 SUSTAINABLE COMMUNITY STRATEGY AND CORPORATE BUSINESS PLAN (RELEVANCE TO):

8.1 Reviewing the future of the Council's Cash Office Service demonstrates a positive contribution towards achieving the Efficient and Effective outcome included within the Sustainable Community Strategy.

#### 9 RESOURCE IMPLICATIONS:

9.1 An indication of the resource implications are included in the options described in above.

#### 10 RISK MANAGEMENT ISSUES

10.1 Security and Health & Safety factors must be considered and addressed. If the general Cash Office is moved to a new location within the Customer Service Centre security standards and arrangements must be reasonable to protect employees and members of the public from potential risks.

10.2 If the Cash Office service is removed the reputation of the Council may be adversely affected by the views of customers and their representatives. Steps must be taken to ensure that suitable alternative methods of payment are promoted to customers.

10.3 Changing the Cash Office arrangements may affect income collection rates and result in additional recovery action. However this is considered to be unlikely given the regular payment patterns of current customers. This risk will be minimised by communicating the changes to customers.

10.4 There is a time delay of approximately 2 weeks between the customer paying an amount at a post office and the money being deposited in the Council's bank account.

- 10.5 Any change in cash office service provision will need to be implemented carefully to ensure that the impact on the CSC, the Local Taxes Team and the Rents Team is kept to a minimum and can be absorbed within current resources. The CSC Manager will need to consider the potential impact on customer volumes and visitor flow patterns carefully.

BACKGROUND DOCUMENTS:

None

APPENDICES:

Appendix A – Cash Office Transactions

Appendix B – Historical Breakdown of Volumes and Values of Transactions

Appendix C – Direct Cost of Different Methods of Payment

Appendix D – Estimated Net Cost of the Impact of Payment Channel Switch

Appendix E – TACT Response to Consultation on the Future of the Cash Office Service

Appendix F – Cash Office Customer Survey

**Cash Office Transaction Processed over the Counter**

<b>Cash office counter transactions 2009/10</b>		
<b>Fund</b>	<b>Number</b>	<b>%</b>
Council tax	21,047	35.5%
Business Rates	558	0.9%
Sundry Debtors	1,277	2.2%
HB overpayments	694	1.2%
Housing Rent	35,592	60.1%
Business Improvement District	64	0.1%
<b>Total</b>	<b>59,232</b>	<b>100%</b>

**Cash Office transactions relating other Council departments**

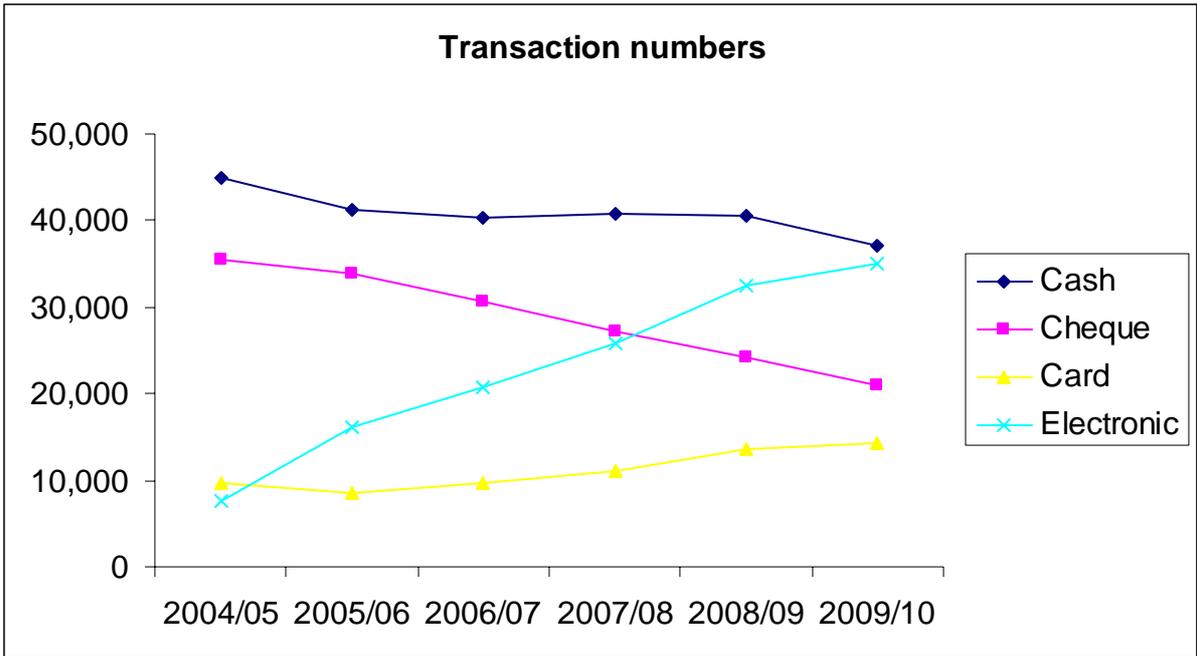
<b>Income received via other Council departments 2009/10</b>	
Penalty charge notices	1,541
Tourist Information Centre, Guildhall, Parking season tickets & permits, Planning applications, Building Control fees etc.	10,635
Income paid direct into the Council's bank account – e.g. grants, subsidies, loan recalls, car park machine income, Museum income	879
<b>Total</b>	<b>13,056</b>

<b>Grand total</b>	<b>72,288</b>
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**Historical Breakdown of Volumes and Value of Transactions**

<b>Cash Office counter transactions</b>				
	<b>Cash</b>	<b>Cheque</b>	<b>Credit / debit cards</b>	
<b>Year</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Total</b>
2004/05	44,897	35,386	9,568	<b>89,851</b>
2005/06	41,272	33,757	8,415	<b>83,444</b>
2006/07	40,354	30,543	9,682	<b>80,579</b>
2007/08	40,676	27,294	11,111	<b>79,081</b>
2008/09	40,649	24,100	13,495	<b>78,244</b>
2009/10	37,023	20,982	14,283	<b>72,288</b>
<b>Year</b>	<b>Value (£)</b>	<b>Value (£)</b>	<b>Value (£)</b>	<b>Total (£)</b>
2004/05	3,458,141	5,993,900	1,414,769	<b>10,866,810</b>
2005/06	3,252,521	5,556,647	1,273,052	<b>10,082,219</b>
2006/07	3,285,468	7,088,386	1,584,147	<b>11,958,001</b>
2007/08	3,493,689	7,446,606	1,769,854	<b>12,710,150</b>
2008/09	3,435,497	5,486,798	2,274,072	<b>11,196,367</b>
2009/10	3,151,350	5,611,316	2,380,894	<b>11,143,560</b>

<b>Electronic payments</b>	
<b>Internet, telephone &amp; touch tone phone</b>	
<b>Year</b>	<b>Number</b>
2004/05	7,649
2005/06	16,072
2006/07	20,744
2007/08	25,851
2008/09	32,576
2009/10	34,953
<b>Year</b>	<b>Value (£)</b>
2004/05	908,835
2005/06	1,883,629
2006/07	2,569,681
2007/08	3,519,623
2008/09	4,350,289
2009/10	4,919,980



### Direct Cost of Different Methods of Payment

Method of payment	Cost per transaction	Processing
Direct Debit (no direct debit facility for general debtors & HB overpayments currently)	2.0p	Electronic
Internet / Telephone / Touchtone phone - debit cards	16.0 – 21.0p	Electronic
Internet / Telephone / Touchtone phone - credit cards	1.5 – 2.5%	Electronic
Standing order	3.0p	Manually
Head Office Collection account credit (Local Taxes and Housing Rent only)	3.0p	Semi electronic
Bank counter – cash	21p per £100	Manually
Bank counter – cheque	7.9p	Manually
Post Office (payment card)	57p per £250	Electronic

<b>Cash Office Cost per Transaction</b>			
<b>Cash Office Costs</b>		<b>Based on manual transactions only (customer facing and back office)</b>	<b>Based on all transaction (including those processed electronically e.g. internet)</b>
2009/10 Outturn	£125,080	<b>£1.09</b>	<b>£0.80</b>
2010/11 Budget	£134,782	<b>£1.18</b>	<b>£0.86</b>
Budgets included - employee, supplies & services, IT recharges and Accommodation recharges			

**Estimated Net Cost of the Impact of Payment Channel Switch**

	<b>100% Post Office</b>	<b>90% Post Office 10% Debit card</b>	<b>80% Post Office 15% Debit card 5% DD</b>	<b>78% Post Office 17% Debit card 5% DD</b>	<b>75% Post Office 15% Debit card 10% DD</b>	<b>50% Post Office 25% Debit card 25% DD</b>	<b>25% Post Office 25% Debit card 50% DD</b>
<b>Net cost / (savings) per annum</b>	<b>£5,227</b>	<b>£3,072</b>	<b>£356</b>	<b>£(76)</b>	<b>£(1,284)</b>	<b>£(8,356)</b>	<b>£(16,553)</b>

The figures above include the reduction in staffing numbers, referred to in paragraph 6.2 (f), but do not include the potential income that could be generated from releasing the Cash Office space, referred to in paragraph 6.1 (b). The figures below indicate the possible shift in payment methods based on a survey of customers conducted on site, and estimated financial impact.

<b>Indicative figure based on customer survey - 38% Post Office, 26% Bank, 22% Debit card, 14% DD</b>	
<b>Net cost / (savings) per annum</b>	<b>£(11,721)</b>

**TACT Members Response to Consultation on the Future of the Cash Office Service**

<b>Consultation question 1</b>	<b>Yes</b>	<b>No</b>
Do you agree that the Council should review the ongoing provision of a Cash Office service?	4 1 (only the move to CSC)	2
<b>Consultation question 2</b>	<b>Yes</b>	<b>No</b>
Do you support Option 1 (Transfer the Cash Office into the Customer Service Centre and release accommodation with potential to raise rental income)?	4	3
<p><i>Please provide further information to help the Council to understand why you have given this answer.</i></p> <p>This is an expensive and mainly box ticking exercise.</p> <p>Even in this IT and high-tech age and cheques being out of favour, some people are not willing or even perhaps able (very elderly) to change their ways and visits to the cash office will be important to them.</p> <p>You need a cash office. Move inside for safety.</p> <p>I think it will be helpful to transfer the cash office into the main building as maybe they could use the space inside that will be available once the parking and concessionary travel office goes.</p> <p>The extra walking distance is negligible, and I am prepared to wait longer to make a payment.</p> <p>There is so much uncertainty regarding the future of Council Housing it seems an unnecessary waste of money to make the change.</p>		
<b>Consultation question 3</b>	<b>Yes</b>	<b>No</b>
Do you support Option 2 (Close the Cash Office)?	1	5

*Please provide further information to help the Council to understand why you have given this answer.*

This is an expensive and mainly box ticking exercise .... But being mainly for the comfort of WCC no real interest shown in Tenant's needs / wants.

Residents can get to a Post Office as easily. Space would be a problem if it were moved to CSC. Income would be gained by renting the present office.

The council should be committed to offering a full choice for people.

(a) No (b) Yes (c) Post Office as well as.

Only to transfer the cash office into the main building.

Of the possible other payment methods, the only ones that I would currently consider is payment on the Internet by credit card, which is a comparatively expensive method to you, or payment at a bank counter which would involve 2 working days minimum delay in your processing it and consequently more letters being sent out by your Area Housing Manager.

Some people are still paid by cash and for those on low / modest incomes cash still provides them with a flexible means to pay their bills.

**Consultation question 4**

**Yes**

**No**

Do you support Option 3 (Continued provision of the Cash Office Service in its current location)?

4

3

*Please provide further information to help the Council to understand why you have given this answer.*

Whilst there will be no income from rental of other premises there are no (or few expenses) if and when there is an economic change for the better this option could be revisited, or either of the other options thereby being of benefit to both WCC and tenants.

In this era of essential cuts and savings, it would obviously be very uneconomical to keep the cash office in its present form.

I always thought that the present location was vulnerable for trouble. Money and people too exposed. 1. Better to go inside for health and safety. 2. Keep a cash office going – needed for payments. 3. Post Office payments by card – good as well.

If the cash office is moved to the main building it will help with the queues in a narrow space.

“If it ain't broke don't fix it.”

The economic situation is so bad it would be better to review the situation in 4 – 5 years time when the future is clearer and perhaps more settled.

## Cash Office Customer Survey

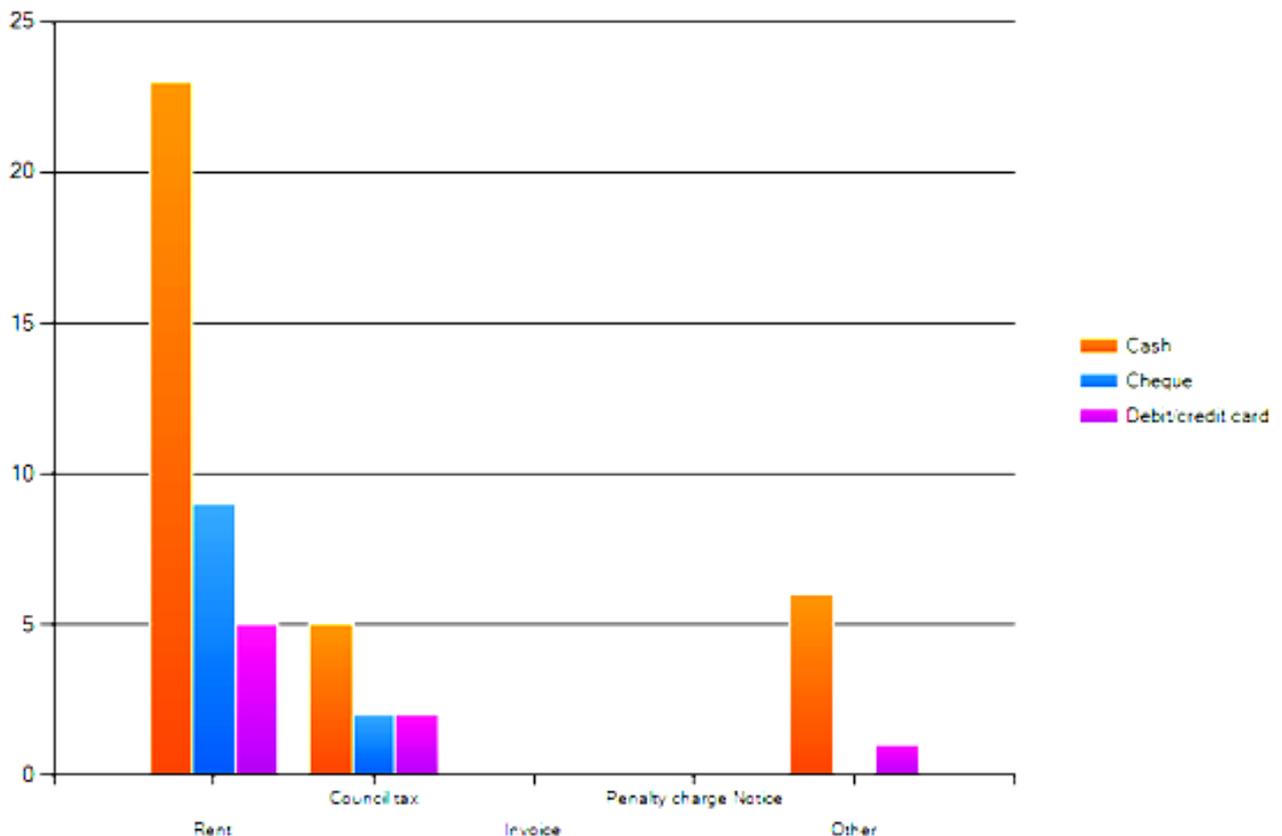
A survey of customers visiting the cash office was undertaken over 4 days between 14 and 21<sup>st</sup> February. Visitors were asked 8 questions to help us to understand who the cash office customers are, how many have bank accounts, access to broadband, how often, and what type of accounts they are paying when they visit.

Customers were also invited to comment on the service and alternative payment options.

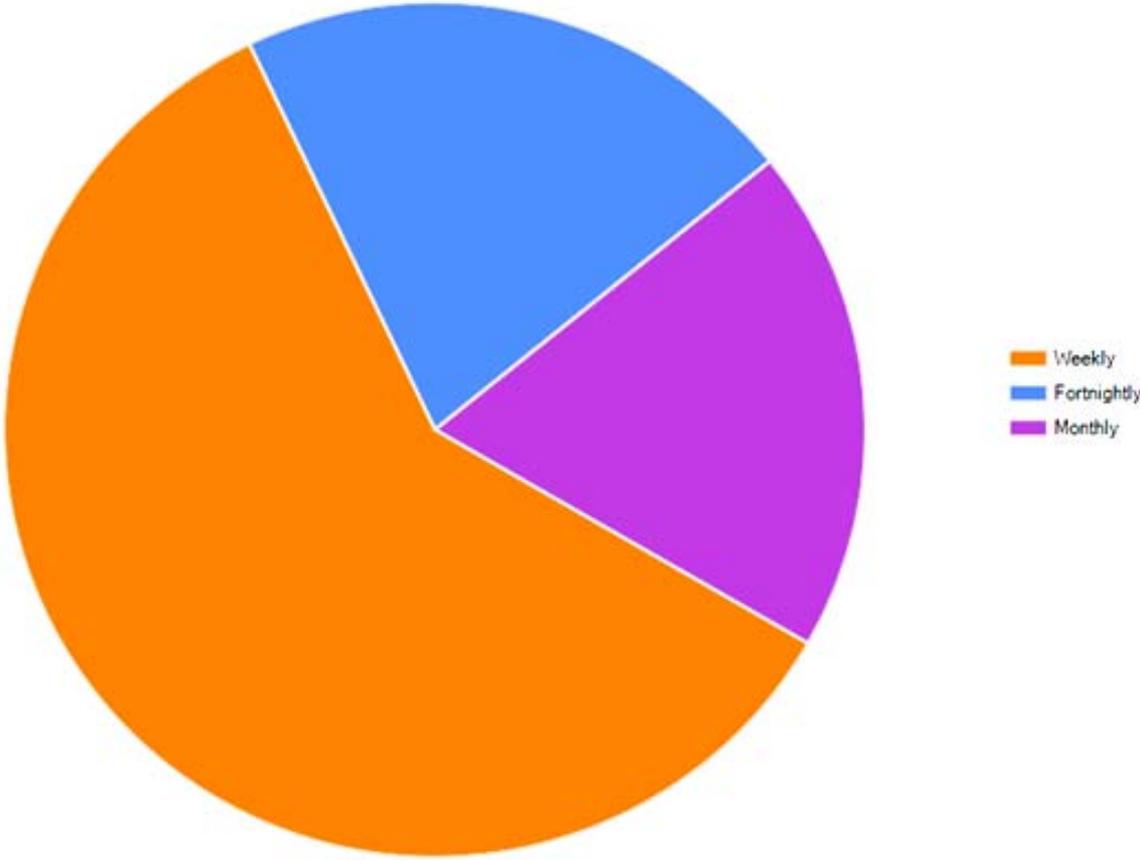
### 1. When you visited the cash office today what type of account were you paying and how did you pay it?

	Cash	Cheque	Debit/credit card	Response Count
Rent	62.2% (23)	24.3% (9)	13.5% (5)	37
Council tax	55.6% (5)	22.2% (2)	22.2% (2)	9
Invoice	0.0% (0)	0.0% (0)	0.0% (0)	0
Penalty charge Notice	0.0% (0)	0.0% (0)	0.0% (0)	0
Other	85.7% (6)	0.0% (0)	14.3% (1)	7

**75% Rent, 18% Council Tax, 7% Other (garage rents)**



**2. How often do you visit the cash office to make a payment?**



60% weekly, 21% fortnightly, 19% monthly

**3. Do you have access to the internet?**

		Response Percent	Response Count
Internet access at home		48.9%	23
Internet access elsewhere		12.8%	6
A bank account		97.9%	46

4. If the cash office was unavailable how would you pay?

		Response Percent	Response Count
Post office		47.9%	23
Local bank (over the counter)		33.3%	16
Direct Debit		16.7%	8
By post		4.2%	2
Over the phone		8.3%	4
Online payments		10.4%	5
Internet banking		2.1%	1

5. Do you -

		Response Percent	Response Count
Own your home		10.2%	5
Rent from WCC		81.6%	40
Rent privately		8.2%	4
Other		0.0%	0
	Comments		0

6. Are you -

	18 - 25	26 - 44	45 - 65	65+	Response Count
In full time employment	0.0% (0)	20.0% (1)	<b>80.0% (4)</b>	0.0% (0)	5
In part time employment	0.0% (0)	30.0% (3)	<b>50.0% (5)</b>	20.0% (2)	10
Retired	0.0% (0)	4.8% (1)	14.3% (3)	<b>81.0% (17)</b>	21
Unemployed	16.7% (1)	<b>50.0% (3)</b>	33.3% (2)	0.0% (0)	6
Student	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0
Look after home and family	0.0% (0)	<b>100.0% (2)</b>	0.0% (0)	0.0% (0)	2
Carer	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0

Age group 18 to 25 - 2%, 26 to 44 - 23%, 45 to 65 - 31%, 65+ - 43%

8. Based on your recent experience, how likely would you be to say that cash office provides a good customer service?

	Response Percent	Response Count
1 Very likely	68.0%	34
2 Likely	30.0%	15
3 Not sure	0.0%	0
4 unlikely	0.0%	0
5 very unlikely	2.0%	1
answered question		50

## 7. Customer comments

The area is quite small - queuing becomes a problem.

When the cash office is closed, the online system doesn't work - please fix asap

Move the cash office into main reception area to increase size. Currently, queuing can go outside when it's busy.

The cash office isn't big enough

The cash office is too small. Says that people refuse to enter when too busy

Don't close the cash office

Would like the cash office to stay open longer (ie. 5pm)

Turn the heating down.

Cash office is good, but calling council reception is too much hassle (finds it too noisy).

Would like the cash office to stay open longer (i.e. 5pm)

Prefers cash office. Wouldn't pay account anywhere else

Would not pay if not available

Go to the library for internet access

Use the library for internet access