Winchester City Council

FOI REF:	17953
RESPONSE SENT:	06/11/2026

Request.

Please provide the following information held by your council. Throughout, "the last five financial years" means 2021/22, 202 2/23, 2023/24, 2024/25 and 2025/26 (each 1 April – 31 March).

1. Council tax accounts. As at 31 March of each of the last five financial years:

a) the total number of live council tax accounts;
b) the number of accounts by payment method, i.e. Direct Debit, standing order or bank transfer, debit or credit card, cash or c ard at a Post Office or PayPoint, and any other method recorded;
c) the instalment options the council offers (for example 10 monthly, 12 monthly, quarterly, half-yearly or a single annual payment); and
d) the number of accounts on each instalment option.

2. Payments by method. For each of the last five financial years, the number and total value of council tax payments received by each payment method (as listed in 1b).

3. Direct Debit collections. For each of the last five financial years, separately:

a) the total number of council tax Direct Debit collections submitted;
b) the number of those returned unpaid (e.g. via ARUDD reports); and
c) the total value collected by Direct Debit.

4. Revenues system. The name and supplier of the software system currently used for council tax billing and collection. If the council has changed system at any point in the last five financial years, please also give the previous system and supplier and the date of the switch.

5. Bacs submission. How the council submits its Direct Debit files to Bacs, i.e. directly using Bacs-approved software or through a Bacs-approved bureau, and:

a) the name of the current software supplier or bureau;
b) the start date and end date of the current contract, including any extension options;
c) the annual contract value;
d) the total amount paid to that supplier or bureau in each of the last five financial years;
e) the current fee structure (for example a fixed annual fee, a per-transaction fee, or both), including the per-transaction rate if held;
f) if the council has changed its submission method, software supplier or bureau at any point in the last five financial years, the previous arrangement and the date of the change.

6. Banking.

a) the name of the bank that provides the council's main banking services, and the end date of that contract including any extension options;
b) if the council has changed its main bank in the last five financial years, the previous bank and the date of the change; and
c) the total bank charges for Direct Debit / Bacs transactions in each of the last five financial years, if separately recorded.

Response

1a. Council Tax Accounts as at 31 March:

- 2022 55,900
- 2023 57,004
- 2024 58,090
- 2025 59,012
- 2026 60,084

1b. Our accounts are recorded by either Direct Debit, Cash/Cheque & Barcode. We do not keep a record of this information at 3 1 March. Below if the information available when we issue our annual bills but it does not include accounts which have been referred to include additional work:

	2021/22	2022/23	2023/24	2024/25	2025/26
Direct Debit	42,979	44,529	45,287	46,478	47,675
Cash/Cheque/Card/Bank Transfer	12,702	12,274	12,615	12,350	12,227
Barcode	219	201	188	184	182

1c. 10 Months & 12 Months

1d. By each instalment option

	2021/22	2022/23	2023/24	2024/25	2025/26
10 Months	50,238	50,142	50,372	49,819	49,777
12 Months	5,662	6,862	7,718	9,193	10,307

2. Payments by method

Number/ Value	2021/22	2021/22	2022/23	2022/23	2023/24	2023/24	2024/25	2024/25	2025/26	2025/26
Direct Debit	436,325	84,264,016.45	455,481	89,948,146.50	468,746	96,449,119.60	479,920	102,726,947.60	497,901	110,281,797.00

Cash/Cheque/Card/ Bank Transfer/Other	57,991	11,717,969.21	53,900	11,846,375.91	55,349	12,471,938.97	61,028	14,094,613.52	61,264	14,051,620
Barcode	2,712	281,395.97	2,058	239,998.18	1,772	218,683.35	1,349	192,960.87	1,289	192,606.59

3. Direct Debit Collections

	2021/22	2022/23	2023/24	2024/25	2025/26
Total Number of collections	436,325	455,481	468,746	479,920	497,901
Total Number of unpaid	3466	4626	5356	5717	6221
Total value collected	83,776,075.87	89,309,516.25	95,649,481.87	101,850,443.50	109,284,385

4. Revenues System

NEC Revenues & Benefits

5. BACS submission

a) Bottomline Technologies, Inc/PT-X
b) 29/06/26 – 28/06/29
c) £24,937
d) TOTAL = £106,343

Year	Amount
26/27	£24,937
25/26	£21,740
24/25	£21,684
23/24	£21,684
22/23	£16,298

e) Fixed annual fee and per transaction fee – 5.3p per transaction after threshold exceeded
f) No

6. Banking

a) National Westminster Bank Plc

b) N/A

C)

Description	Financial Year 2021/22	2022/23	2023/24	2024/25	2025/26
Treasury Management/Computing service payments (NatWest)	£1,092.85	£1,121.10	£1,171.20	£696.50	£0.00
Bank Charges (excluding CTAX, Income Services and Treasury/Bank (NatWest)	£23,815.76	£23,647.79	£23,217.57	£24,450.45	£27,161.27
Council Tax Collection/Bank (NatWest)	£1,051.31	£1,061.01	£1,024.27	£1,132.05	£1,126.53
Income Services/Bank (NatWest)	£982.79	£981.99	£777.84	£840.16	£720.00
Bank Charges/Bank (NatWest)/Bankline originally on 1209/1454	£0.00	£0.00	£0.00	£0.00	£259.30
Total of all bank charges	£26,942.71	£26,811.89	£26,190.88	£27,119.16	£29,267.10

Notes:

BACS/DD figures are not split out on different account codes, the fees are accounted for on the applicable cost centres/ services.

Typically, BACS/DD charges account for 60 – 80 % of a typical council's bank charges. Having checked all our invoices images relating to 2024/25 for Winchester City Council it was approximately 70% for all BACS/DD related costs.

Typically the following transaction types will make u[p most of the remainder: Cash handling 15-20%, CHAPS 5-8%, Cheques 2-5%