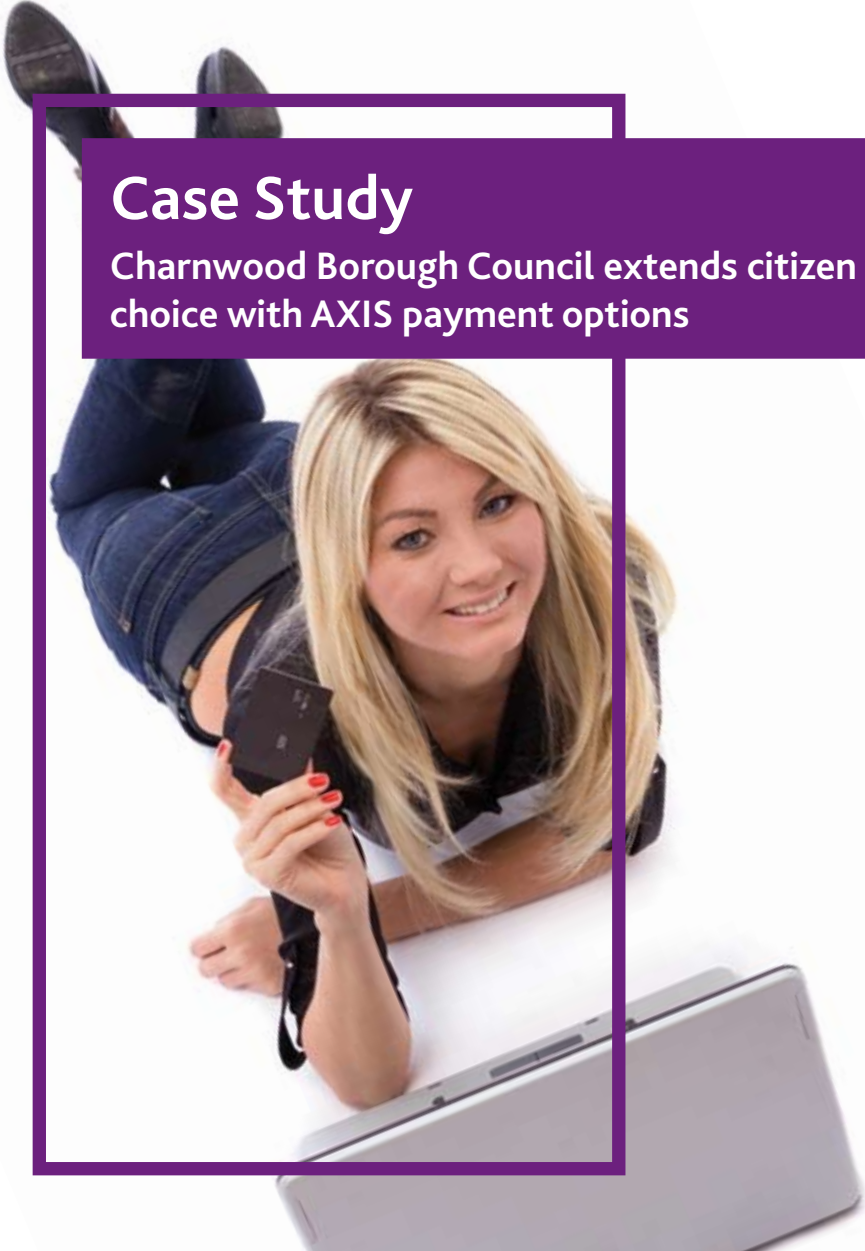


Case Study

Charnwood Borough Council extends citizen choice with AXIS payment options



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Working closely with Capita, Charnwood Borough Council now offers a range of highly secure payment options which enable its citizens to make a payment at any time of day, all the year round.

Background

Charnwood sits centrally in the triangle formed by Nottingham, Leicester and Derby and is home to over 150,000 people. Over a third of the population live in the thriving university town of Loughborough, with many of the remainder living in the large villages or small towns of the Soar and Wreake valleys and on the edge of Leicester.

The Borough has over 65,000 domestic properties, more than 4,500 businesses and a housing stock of around 6,000 properties. The Council employs over 500 people and has a gross annual expenditure of £67 million.

The challenge

In early 2005 Charnwood saw an increase in the number of citizens wanting to make payments by credit or debit cards without visiting the cash office, but they were limited to a basic internet payment solution from their existing supplier. The Council was using Spectrum Cash Receiving but when it came to introducing other payments channels, found the AXIS solutions to be the most comprehensive.

Charnwood has been using the Academy Benefits / Council Tax and Business Rates products since 1998. David Platts, Deputy Director at Charnwood Borough Council was keen to extend citizen choice in this area and was impressed by Capita's AXIS solution with its significant market presence and record of innovation in bringing new products to market.

"We wanted a proven model that would provide a self-service internet payment solution together with a MOTO (Mail Order Telephone Order) facility that would allow our staff to process telephone payments. We also wanted a solution that would enable us to expand the offering to support other channels - and for this to be delivered as a managed and highly secure service," explained David.

The solution

In July 2005 the Council went live with AXIS Internet Payments which enables its citizens to pay for a wide range of council services, together with the AXIS Payment Portal. The portal allows the Council to take payments whilst integrating seamlessly with a range of third-party or in-house front-end systems such as leisure bookings and bulky item and garden waste collection.

“Capita’s Project Manager worked closely with our own project team in key areas such as site configuration and test coverage and this support was key in helping to ensure a smooth implementation,” explained David.

In September 2006 citizen choice was further extended to include AXIS Touch Tone which processes payments using the keypad of a touch tone telephone, thereby opening up the 24/7 payment option to customers without internet access.

In late 2007 Charnwood’s customer service centre introduced AXIS Paye.net to allow face-to-face payments using a pre-accredited Chip & PIN facility, together with the option to take payments by cash or cheque.

“The introduction of AXIS Paye.net brings with it an improved and more comprehensive MOTO solution. Key benefits that this brings over the original offering include faster processing, real-time updates, configurable receipt layouts, address look-up and a comprehensive refund facility,” explained David.

Capita provided the consultancy, project management and implementation of all phases of the project. With card payments being processed using their managed service, Capita takes on most of the ongoing responsibility for ensuring that these payments take place in a highly secure and managed environment.



The results

"Customers can now make a payment at any time of day all the year round, either by telephone or via the Internet. This has resulted in a tangible efficiency gain through releasing staff time so that it can be better spent to the benefit of both the Council and its citizens," commented David.

"As each new service was introduced we carried out a marketing exercise aimed at raising citizen awareness, using such media as local newspapers, our own Council publications and by enclosing flyers promoting the service in outgoing correspondence. We also invested considerably in keeping our own staff well informed in the run up to launch dates," explained David.

Self-service payments have delivered considerable efficiency gains to the Council in terms of freeing up staff time when compared with payments made face to face or by phoning in with details. Payments made via the Internet, Touch Tone and MOTO amount to around 10% of all payments made to the Council and is a slightly higher figure for Council Tax payments.



About Capita's Managed Service

Capita's highly secure and established managed service portfolio includes a range of products to process card payments via the Internet, touch tone, SMS text, speech recognition and on-site Chip & PIN. Managed by a dedicated team, the solution is used by over 150 public sector organisations who each month process over 400,000 payments with a total value of more than £50 million.

The solution incorporates the latest measures to help combat card fraud including CSC (Card Security Code) validation for MOTO (Mail Order Telephone Order), Touch Tone and Speech Recognition payments and card password validation (Verified by Visa and MasterCard SecureCode – collectively termed 3D Secure) for payments made via the Internet.

Capita's managed service products are certified as Payment Card Industry Data Security Standard (PCI DSS) Level 1 and Capita is the first major supplier to the local authority marketplace to achieve the standard.

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