

London Borough of Enfield

Council Tax Payment Methods.

Appendix F to Council Report – 30th January 2013

Council Tax Collection Payment Methods

1. Introduction

1.1 In 2011/12 the Council processed approximately 912,644 council tax payment transactions for a total value of over £120m as follows:-

Council Tax Payment Transactions 1/4/11-31/3/12

		£
Cashiers Office	88,872	12,558,041.09
Bank (Internet/Standing Orders)	39,157	4,323,129.81
Bank (Counter)	99,379	12,258,728.73
Credit Card	93,794	14,358,674.57
Direct Debit	551,537	76,463,949.09
Other	39,905	204,734.60
Total	912,644	120,167,257.84

In view of the reduction in support for council tax benefit customers the number of transactions are likely to increase by at least 100,000 per annum consisting mainly of low value payments.

1.2 In view of this increase in transactions and the need to ensure residents have a sufficient range of options to use the current methods of payment have been reviewed.

2. Objectives

The main objectives are:

2.1 Council tax collection – Payment methods should encourage prompt payment in accordance with the required payment schedule.

2.2 Value for money – To support the policy of channel shift to cheaper payment methods such as direct debit and online payments in order to minimise the cost of processing by exploiting automated systems.

2.3 Speed of processing – Ensuring payments are processed using automated systems and interfaces which avoid manual handling to allow quick allocation to the payers council tax account.

2.4 Convenience and choice – Ensure that the payment methods available meet the needs of the customer while at the same time providing a cost effective method to the council taxpayer generally.

3. Payment methods

The following payment methods will be available from the 1st April 2013 and have been extended to encourage prompt payment of small debts.

3.1 Direct Debit

This is already the preferred option for most people who pay council tax (55,000). As part of our strategic approach to payments, we will be encouraging take-up of direct debit by expanding our offer of flexible dates to allow weekly direct debits. In addition, people can now request to pay instalments over 12 months rather than 10. People can also choose to set up standing orders. The council taxpayer must instruct their bank to make the payments.

3.2 On line

Enfield's website offers on-line payments to taxpayers at anytime. The website is now enabled for mobile devices. Customer can also pay on-line via their own bank.

3.3 Automated Telephone Payments

The Council offers an automated telephone payment service on the main customer service helpline which is available at any time. Telephone banking is also available to taxpayers whose banks offer this facility.

3.4 Bank Counters

Council taxpayers can make payment at their own bank without additional cost. Non bank customers are charged a processing fee.

3.5 Face to Face

The Council maintains a cashier's office at the civic centre which offers the full range of cash, cheque, postal order and debit/credit card payment facilities. The current handitill service will be replaced by automated cash machines capable of receiving cheques and cash providing a receipt and will interface directly with the Council's cash receipting system. The machines will be available at the Civic Centre, Edmonton and John Wilkes House.