allpay supplies the London Borough of Camden with both its bill payment collection and prepaid disbursement services, streamlining the Council’s payment flows, enhancing customer choice and aiding the Council’s strategy to become cashless.

History

allpay supplies the London Borough of Camden with its Bill Payment and Prepaid Card services, allowing the Borough to collect council bill payments, such as council tax and rent, and disburse social care payments such as the direct payment of adult and children’s social care electronically via allpay’s prepaid card platform.

Over a period of six months in 2017, allpay was awarded both contracts following two competitive procurement exercises, rationalising the number of suppliers it contracts with for payment services.

Since its go-live in February 2018, allpay has been providing Bill Payment Services to the Council, enabling citizens to pay Council Tax, Rent, Utility Bills, Business Rates and Parking Charges across UK-wide Post Office and PayPoint networks.

Since February, allpay has processed more than 123,000 transactions, collecting £14.6 million in the process.

Prepaid Solution

Migration from Existing Supplier

allpay was awarded the contract to provide Prepaid Card services to the Council in 2017 following its decision to procure a supplier via the Surrey County Council Framework.

The existing service was being utilised by one department within the Council, and included the provision to migrate more than 320 live service user prepaid accounts from the Council’s existing provider.

The new procurement sought to expand the reach of the service across several departments within the local authority with the aim of streamlining the disbursement and monitoring process, while eliminating the use of cash and cheques.

As part of the migration, allpay:

- Attended an onsite project meeting with the Council and all stakeholders to discuss the migration from the Council’s existing provider, including the transfer of existing prepaid cardholders, funds and payment schedules.
- Assisted the Council in completing its programme overview document, outlining the requirements for each scheme; load and spend limits, Merchant Category Code (MCC) Blocking and eligible transaction types.
- Scheduled weekly project calls with the Council to monitor progress and resolve queries where necessary.
- Provided the Council with informative card closure notifications, outlining to its service users that the Council had selected allpay as its new prepaid card supplier, and the existing cards would be closed in 60 days.
- Provided onsite training for Council employees – which gave first-hand experience in utilising the Cardholder and Organisation Portals – with the latter including comprehensive reporting features to aid the Council’s compliance protocols.
Benefits of the allpay system

- Self-service reporting mechanism with access to 14 different reports including line-item detail on cardholder spend – an important feature for the Council regarding its duty to ensure funds spent by cardholders are in-line with their care plan.

- Real-time visibility on all cardholder accounts – with specific users having the ability to suspend or close cards in real-time

- Batch Management Facilities – allowing the Council to load residual balances from old cards onto the newly issued allpay prepaid cards and continue to load cards with social care funds on a regular basis

Council Feedback

Paul Jarvis, Service Manager for the Business Support Team at the Council, said:

"With the aim of providing a more straightforward way of disbursing funds to Direct Payment recipients, the allpay system allowed the Council to not only do this, but also capture more detailed management information through the self-serving reporting suite. This in turn provided helpful knowledge and understanding for future financial modelling.

The relationship with allpay during the implementation was really positive and holding weekly project meetings via Skype meant relevant people could contribute as and when required.

At the beginning, we underestimated the amount of resources needed in the implementation away from the existing supplier, but by working with allpay, we could flex the implementation timeline accordingly.

Staff working with the allpay system on a day-to-day basis have commented that the functionality of the platform for loading of funds to cards, monitoring of spend and reporting is a positive user experience and the system is straightforward to use."

The Council currently loads £1 million per month to allpay's prepaid cards across more than 400 cards in circulation, with the Council currently working with allpay to explore how it can roll-out additional schemes to supplement the Council's cashless strategy.