# Digital Marketplace

## G-Cloud 9 Services

# Over-The-Counter Network Payment Solutions

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# Introduction

allpay provides a comprehensive over-the-counter network payments service utilising more than 40,000 Post Office and convenience store outlets nationwide.

Payers can use either plastic swipe cards or barcoded bills/letters to make their payments at any Post Office or PayPoint allowing prompt settlement of any bill or other demand for payment.

Transaction information is made available to organisations the following day via allpay's secure cloud-based portal Webconnect.

The service forms part of allpay's Bill Payment Solutions and, as such, should be read in conjunction with the Bill Payment Solutions service definition, listed separately on G-Cloud 9. The service can be called off the G-Cloud 9 Framework separately or as part of a multiple payment solution.

## Features

- Payments accepted nationally at more than 40,000 Post Office and PayPoints
- Nearly 12,000 Post Offices accepting cash, debit cards and cheque payments
- Nearly 30,000 PayPoint outlets accepting cash and debit card payments
- Both networks from one supplier
- Cleared funds settled into bank account of your choice
- Competitive and flexible transaction pricing
- Secure online access to daily reconciliation files
- Choice of payment media utilising barcoded bills and/or plastic swipe cards
- Card and stationery ordering using our cloud-based portal Webconnect
- Simple integration with back-office systems with choice of Payment Information File (PIF) formats

## Benefits

- Maximise collection rates using the widest range of payment outlets
- Reduce arrears by providing payment convenience for customers
- Reduce administration costs through a single contract for networks and stationery
- Maximise cashflow through settlement to any bank account
- Increase efficiency through a single set of daily reconciliation files
- Promote your own branding through bespoke design of swipe cards
- Save back-office time through easy integration with management systems
- Consistent service across multiple sites through cloud-based portal
- Ensure service continuity through our tried and trusted implementation service
- Reduce administration costs by using our simple method of managing multiple income streams

## Service Definition

allpay has been providing payment collection services to the public and private sectors since 1994 and now processes payments for nearly 800 clients across central and local government, housing association, debt management, utility and insurance sectors.

As part of this, allpay provides face-to-face, over-the-counter bill payment services to more than a third of UK local authorities, more than 500 housing associations and manages the national fine payment contract for the Ministry of Justice, allowing offenders in England and Wales to pay fines at both PayPoint and Post Offices.

Due to its proven experience and track record in processing over-the-counter bill payments, allpay has unrivalled expertise in the market place:

- allpay is the largest aggregator of Post Office and PayPoint transactions, processing more than 40 million payments per annum collecting over £3 billion for its clients. It now processes more than a fifth of the Post Office's total bill payment transaction volume.

- Partnerships of more than 20 years' duration with both the Post Office and PayPoint

- Delivering more than 9,000 reconciliation files to clients every day via secure web-based client communication portal

- 100% accuracy in transferring client funds

- allpay is widely regarded as one of the industry's leading, most innovative and technically capable bill payment solution providers and remains at the forefront of technological development.

- As part of its investment in its core platforms, it boasts a next generation bespoke transaction database which calculates and validates client payments ensuring reliability and accuracy.

## How Over-The-Counter Payments at Post Office and PayPoint work

Payers at the networks are identified by a unique Payment Reference Number (PRN) which usually comprises 19 digits. These can either be distributed on a plastic swipe card or printed on a bill or letter as a barcode.

Plastic swipe cards are produced and personalised by allpay and sent directly to the payer.

The cards are presented at either the Post Office or PayPoint counter, where the customer decides the amount they would like to pay and the method (cash, cheque or debit card). They will always receive a receipt as proof of payment.

The payment cards are manufactured in-house at allpay and can be designed to bespoke requirements. allpay goes through a rigorous testing cycle with both networks to ensure the payment card's magnetic stripe will be read consistently by their nominated agents.

Barcoded bills and letters are usually produced and dispatched by our clients. However they work in exactly the same way as swipe cards as described above.

The PRN from a swipe card or barcode can also be used with any of allpay's Debit & Credit Card Payment solutions, listed separately on G-Cloud 9.

## Payment methods

allpay's Bill Payment service will allow payments to be made at both Post Office and PayPoint branches and outlets utilising either a payment card or barcoded bill, as detailed below:

- Post Office will accept payment by cash, cheque and debit card

- PayPoint will accept payments by cash; they will also accept debit card payments at the discretion of the individual retailer.

A payment receipt will be produced for each payment made to verify that the transaction has taken place and has been successful.

Payments are free of charge to the customer. The minimum and maximum transaction values are as below.

**Post Office:**

Minimum transaction level £0.01

Maximum transaction level £999.99

**PayPoint:**

Minimum transaction level £0.01

Maximum transaction level £200.00

## Availability of Payment Information Files (PIFs)

On a daily basis, PayPoint and Post Office electronically transmit payment files to allpay of all transactions processed through their terminals with details of the PRN used and amount paid.

This payment data is made available by allpay for Clients to download the following morning, via allpay's Cloud-based Portal Webconnect.

Optionally, clients can choose for their payment files to be downloaded automatically via allpay's "Autoconnect" facility.

Webconnect is available 24/7/365, and uses TLS 1.2 (Transport Layer Security) up to 256 bit AES encryption, creating a secure link between the organisation's browser and allpay's servers.

allpay is flexible in creating the required PIF formats e.g. ASCII, CSV and can emulate an organisation's requirements to ensure compatibility for a seamless upload into its back office system.

PIF files usually contain the 19-digit Payment Reference Number (PRN), which pertains to the organisation's Customer Reference Number associated with the payment. PIFs include: Payment Reference Number (PRN), Customer Reference Number, Payment Amount, Payment Identifier, Transaction Date, Post Office and PayPoint Location Code.

Files are received per fund type, with separate files available for Post Office transactions and PayPoint transactions. Alternatively, allpay can concatenate the fund type transaction data, giving an organisation single files for both Post Office and PayPoint transactions.

For information on the following, please refer to allpay's Bill Payment Solutions service definition, listed separately on G-Cloud 9.

- Data Security
- Data integrity
- Accreditations
- Account Management
- Customer Service
- Archive & Ongoing Availability/ Business
- Continuity
- Implementation and Initial Continuity of Cervice
- Management Information
- Reconciliation Data

# References

## Case study 1: London Borough of Wandsworth

Annual transactions processed: 300,000+ pa

allpay has worked with the London Borough of Wandsworth since 2012, after it was awarded a five-year contract to provide bill payment services through competitive tender.

As part of the contract, allpay provides both barcoded billing and plastic swipe card payment processing via the Post Office and PayPoint networks for several different schemes including rent, council tax, sundry debts, housing benefit overpayments and service charges.

As part of the implementation, allpay completed an Issuer Identification Number (IIN) re-route for the council, who were previously with the Co-Operative Bank. The transfer involved re-routing two client-owned IINs which both had a Post Office Service Code registered with the network. In addition to re-routing these, we implemented a further five schemes on an allpay generic IIN for other fund types, e.g. council tax, sundry debts, sheds, garage and service charge payments.

allpay worked with Wandswoth to deliver its required file format of transaction data, where we currently supply a CSV file with its required data.

"allpay was chosen following a rigorous tender exercise after proving it could implement the contract at the best value for money for our local council tax payers.

"It has been a pretty seamless transfer. A lot of the stationery was already in place, e.g. cards and barcodes, so it was a case of allpay taking over the existing contract. However, it's been a pain-free exercise with allpay which has really benefited our residents."

**Contact Kevin Legg, Head of Revenue Services, London Borough of Wandsworth**

**Direct line: 020 8871 6895 klegg@wandsworth.gov.uk**


## London Borough of Hillingdon

Annual transactions processed 260,000+ pa

allpay has been providing over-the-counter payment services to the London Borough of Hillingdon since 2008.

As part of the service, allpay manages 13 different schemes for Hillingdon including Rent, Council Tax, Sundry Debts, Utility payments, Major Works, Housing Benefit Overpayments, Service Charges, Social Services Payments etc.

As part of the implementation, allpay re-routed Hillingdon's own IIN at the Post Office and implemented a single scheme utilising allpay's internal service codes, saving the council the cost of registering service codes at the Post Office. Additionally, Hillingdon utilises allpay's generic IIN from which it has 12 different schemes registered with allpay for the above fund types.

allpay worked with Hillingdon to deliver its required file format of transaction data, where we currently supply a standard file with its required data.

**Contact  Rob Smith, Revenues Services, London Borough of Hillingdon**

**Tel:  01895 277583**

**Mob: 07952216269; rsmith5@hillingdon.gov.uk**