

Cheltenham Borough Council
Cabinet 7th July 2020
Payment access review – the future

Accountable member	Councillor Alex Hegenbarth, Cabinet Member Corporate Services
Accountable officer	Judy Hibbert, Customer and Support Services Manager
Ward(s) affected	All
Key Decision	Yes
Executive summary	<p>With advancements in technology and changing customer preferences a review of customer payment access has been undertaken to ensure improved customer access and more efficient working practices. This report recommends a number of changes to meet these objectives.</p> <p>Having reviewed the Council’s payment access arrangement, these will now be enhanced by allowing those customers that need to pay bills in cash with the opportunity to do so at Post Office locations within the borough. This will provide our customers with greater flexibility and payment locations.</p> <p>In addition, the review of customer payment data shows that customers are electing to pay by electronic means, increasingly choosing self-service over face-to-face payments in the cash halls located at the Municipal Offices, Hesters Way and Oakley. This mirrors the national trend where there is a general move in society is to a growing cashless position. The pressure for this move is coming directly and indirectly from government, financial institutions, and other major businesses, as customers move to safer and easier ways of making payments.</p> <p>The move to increased cashless transactions nationally has been accelerated by Covid-19, with many organisations now only accepting card payments. As part of the Covid-19 lock down arrangements in March, the cash hall facilities at the Municipal Offices, had to be temporarily closed and the majority of customers have now transitioned to other forms of non-cash payment.</p> <p>As the number of cash payers continues to decline year on year it is now recommended to offer a convenient alternative method for cash payers and permanently close the Council’s cash office. This ensures efficiencies can be made but customers still have the option to pay by cash if needed.</p> <p>The Council’s data also shows the use of cheques continues to decline and cheques are now the least used method of payment. Cheques involve a significant amount of manual processing and many organisations and other</p>

local authorities no longer accept cheque payments. Customers with bank accounts are able to migrate to other methods of payments and, if required, customers can telephone to make payments by debit or credit card.

The permanent closure of the cash office at the Municipal Offices and the phasing out of payments by cheque, will realise savings and will enable investment into increasing payment access and improving the customer experience when making payments to the Council.

Recommendations

Cabinet is recommended to approve:

- 1. As demand on the Council's payment office has been reducing year on year, it is now recommended to permanently close the cash office located at the Municipal Offices**
- 2. There is a comprehensive communications plan to sign post customers to alternative payment arrangements**
- 3. For those customers that still need to pay bills in cash to offer them the option of paying at Post Office locations within the borough**
- 4. Due to year on year reductions in the number of customers making payments by cheque it is also recommended that this payment option is phased out by December 2021**

Financial implications

The project would deliver annual ongoing savings against budget of £44,000.

The one-off set up costs of £15,000 would need to be funded from the first year savings, and estimated one-off redundancy costs of £59,600K would be funded from the Pensions and Restructuring Reserve.

The savings result from annual ongoing staff costs savings of £60,500 and annual ongoing non-pay savings of £6,000 although there are additional transaction costs which net to the £44,000 savings.

Payback is achieved covering the implementation costs (including redundancy costs) within 3 years.

It is not currently possible to estimate the impact on this year's budget of the temporary closure of the cash halls due to Covid-19.

Contact officer: Martin Yates,

martin.yates@publicagroup.uk 01242 264115

<p>Legal implications</p>	<p>There is no statutory requirement that prescribes the methods under which a local authority can facilitate payments to it from its residents and/or businesses.</p> <p>There is also no statutory requirement to consult residents with regards to this specific issue. Where a local authority is however looking to change the way it provides its services it should assess to what extent the nature of the policy change proposed will impact on residents and/or whether previous public engagement on an issue means that a consultation exercise is necessary.</p> <p>The authority also has a duty under the Equality Act 2010 and its wider PSED obligations to ensure that its decision does not unfairly disadvantage certain groups and in particular it does not discriminate or disadvantage those groups with protected characteristics.</p> <p>Contact officer: Sarah Farooqi</p> <p>One Legal – legal.services@tewkesbury.gov.uk</p>
<p>HR implications (including learning and organisational development)</p>	<p>This project will result in the ending of one fixed term position and potentially two redundancies if redeployment opportunities are not found. HR will work closely with the Service Manager, affected members of staff & the Unions, consulting on a regular basis & following relevant processes to ensure any impact on the staff is minimised and the situation is handled sensitively.</p> <p>Contact officer: Corry Ravenscroft</p> <p>corry.ravenscroft@publicagroup.uk</p>
<p>Key risks</p>	<p>No significant risks have been identified.</p> <p>See attached Risk Assessment - Appendix 1</p>
<p>Corporate and community plan Implications</p>	<p>Reference Legal implications a Community Impact Assessment has been undertaken, please refer to Appendix 2</p>
<p>Environmental and climate change implications</p>	<p>This approach is in line with the Carbon Neutral agenda of the Council reducing the need for many customers to travel to cash halls and reduce the need to organise frequent cash collections by security companies.</p>
<p>Property/Asset Implications</p>	<p>No implications, as less office space will now be needed in the Municipal Offices</p> <p>Contact officer: Dominic.Stead@cheltenham.gov.uk</p>

1 The need for a review

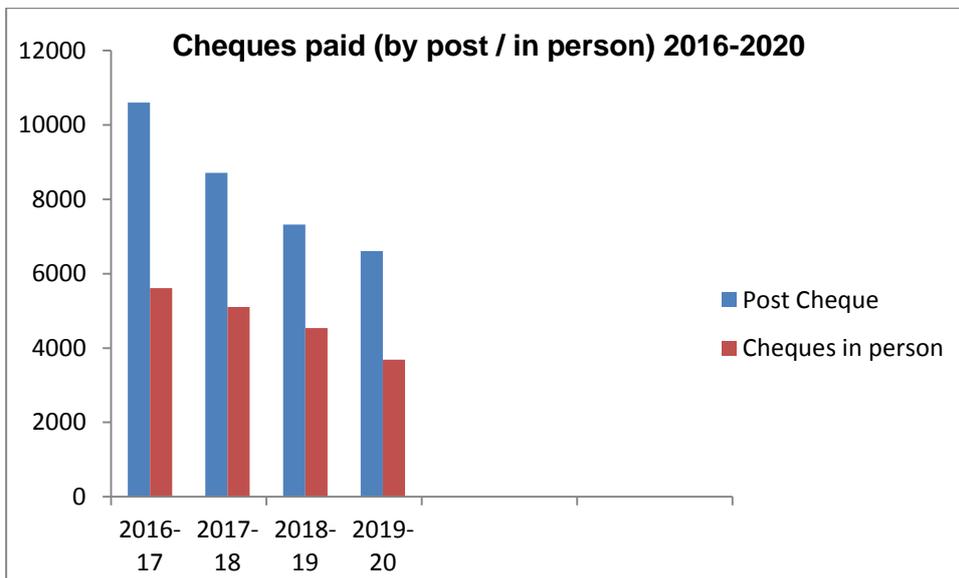
- 1.1 The way that customers pay for goods and services has changed significantly over the past 20 years and change can be expected to continue for the foreseeable future. This has been driven by advancements in technology, customer adoption of new methods of payments and need for organisations to become more efficient.
- 1.2 Whilst Cheltenham Borough Council has embraced electronic payments, these have been introduced alongside the more traditional methods and a review of payment access has not taken place for many years. With customers increasingly moving away from face to face service delivery and there being new opportunities to increase and improve digital access, the time is right for a review to be undertaken.
- 1.3 With CBC and CBH being faced with similar opportunities and challenges, and both using the same corporate payment system, a joint review of payment access was decided upon.
- 1.4 In addition, the Covid-19 pandemic has caused us to consider our services in the new business as normal and the recommended closure of the offices has allowed CBC and CBH to pilot operating without a face-to-face payment provision.

2 The National Payments Landscape

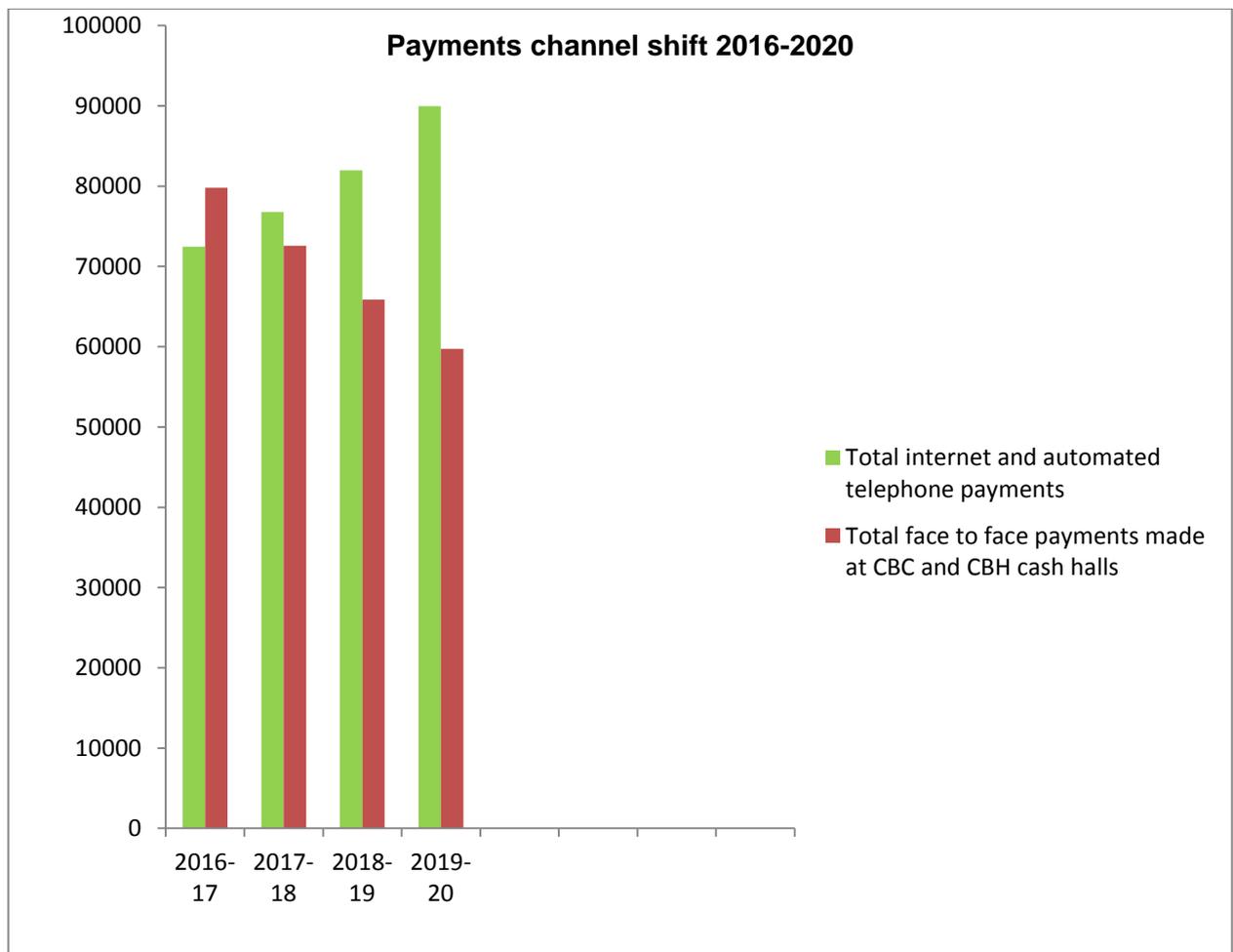
- 2.1 Innovations such as smartphones, online banking and contactless payments have had a significant effect on how we pay for things and how we expect to be able to pay for all things. As per the 2018 UK Payment Markets report, in 2017 debit cards overtook cash as the most frequently used payment method in the UK and 98% of the population now hold a debit card. Over the next decade, debit card payment volumes are forecast to grow by more than any other payment method.
- 2.2 Whilst cash payments continue to decline, in 2017 cash was still used for 34% of all payments and was the second most frequently used payment method behind debit cards. The number of cash payments in the UK is expected to fall over the next decade, as consumers continue to turn to alternative payment methods, most notably debit cards.
- 2.3 The use of cheques continues to decline and cheques are now the least used method of payment. Between 2007 and 2017 in the UK cheque usage dropped by approximately 75% (2018 UK Payment Markets report).

3 The Cheltenham Payments Landscape

- 3.1 With most councils having ceased providing face to face payment facilities at their own premises, CBC and CBH are unusual in still providing a face to face payment service at the Municipal Offices, Oakley and the Hesters Way offices. (Customers also make face to face payments at the Cemetery and Crematorium for bereavement related services but this will be reviewed as part of a wider review of that service area). Customers can pay by cash, cheque and debit/credit card at all four locations.
- 3.2 Other councils in Gloucestershire have made similar changes in terms of cash payment provision, which are well 'tried and tested' and have been rolled out without any significant problems.
- 3.3 The national payment trends equally apply to Cheltenham. Debit and credit card payments were introduced for most council services nearly 20 years ago enabling customers to self-serve using the internet and automated telephone payment line.
- 3.4 In the four years between 2016/17 and 2019/20 CBC has witnessed cheques received in the post fall from 10,599 to 6,604 and cheques paid in person fall from 5,607 to 3,683.



3.5 CBC and CBH, like all other organisations year on year have increasing numbers of customers electing to self-serve using debit and credit cards to pay, and reduced numbers of customers visiting the offices to pay in person. Therefore, it is now the right time to review our existing provision to identify any opportunities for further improvement and efficiencies.



3.6 Over the years whilst cashing staff has been reduced, the face to face service has continued to

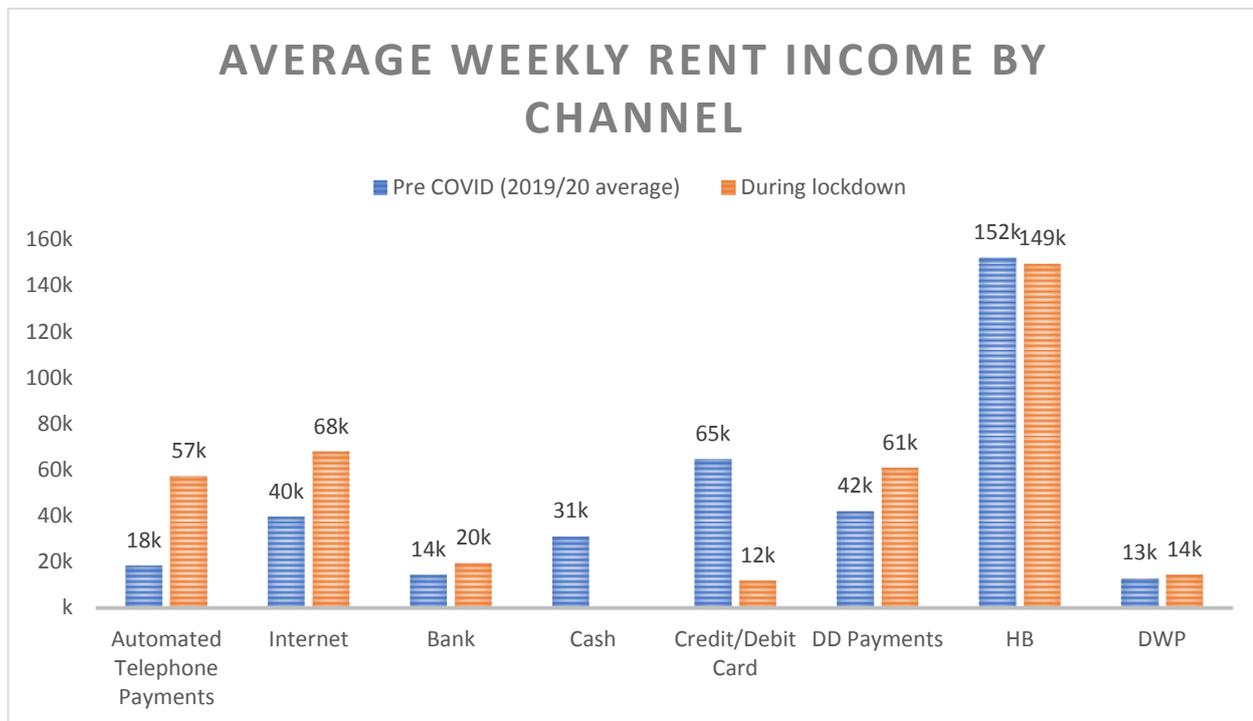
be delivered in the same manner during office hours Monday to Friday. Staffing has been reduced to a point where it cannot be further reduced without impacting upon face to face service delivery. Customers' expectations of how they interact with organisations has also changed with greater flexibility and options preferred due to patterns of work, advancements in technology and welfare reform.

3.7 The recently renegotiated contract for the Civica payment system for 5+1 years with the inclusion of an Enterprise licence has provided the ideal opportunity to review our current payment channels. The Enterprise licence provides affordable opportunities for CBC and CBH to increase and improve digital access which better meet the current and future needs of our customers.

4 Impact of Covid-19

4.1 Since mid-March 2020, due to the Covid-19 pandemic, the CBC and CBH offices have been closed to the public which has effectively enabled us to pilot the closure of the cash halls. Customers who have previously paid at or sent cheques to the cash halls have had to find alternative ways to pay. Customer feedback indicates that using alternative methods of payment and contact e.g. by telephone, has not been a problem for our customers.

4.2 This feedback is supported by CBH findings which identified that the temporary closure of the cash halls due to the Covid-19 pandemic has resulted in channel shift away from the cash hall facilities for customers. The graph below shows this shift in payment channels during lockdown. Average weekly income received is approximately £380,000 both pre lockdown and during lockdown however there has been a shift from cash and card usage at cash halls to online and automated payment methods.



4.3 With the ongoing management of Covid-19 including social distancing and other safety measures to protect customers and employees, CBC and CBH have to consider how services will operate in a new business as normal environment, and also how efficiencies can be achieved given changing priorities and increasing budgetary pressures.

4.4 Covid-19 has had a severe impact on the financial position of all council's including that of CBC.

Therefore, the Council need to continue to identify additional efficiencies to help offset the loss of income.

5 Financial Impact

- 5.1 When all aspects of this project have been finalised, the permanent closure of the cash hall will result in ongoing savings of £44k per annum for CBC. CBH will also realise savings for the Housing Revenue Account.

6 Cheltenham Borough Homes

- 6.1 CBC and CBH have undertaken the review jointly. Whilst CBH focussed on their tenants and the Housing Revenue Account and CBC looked at all payments, the trends in respect of customers channel shifting from face-to face interactions to digital were the same and in line with the national picture.
- 6.2 CBC and CBH are aligned in their ambition to increasingly transition customers to digital payment channels and to support the relatively low numbers of customers who are currently unable to channel shift. CBC will continue to work with colleagues at CBH to align payment options and increase payment methods through the development of the CIVICA payments system.
- 6.3 On 10 June 2020 the CBH Board informally endorsed similar recommendations to those proposed in this report.

7 The role of the Post Office

- 7.1 Given the relatively low numbers of customers who we believe have no means to pay other than in cash, arrangements can be made for those customers to pay at the Post Office where it is likely that they will already be undertaking other business. By using Post Offices in this way also helps to increase footfall for these important community locations.
- 7.2 In Cheltenham there are 9 Post Offices where customers will be able to make cash payments. This means there will be more locations in the Borough for cash payments at a lower cost than the current provision. Post Offices are also more easily accessible than the Municipal Offices.

8 Community Impact Assessment

- 8.1 A comprehensive Community Impact Assessment has also been undertaken as shown in Appendix 2 of this report.
- 8.2 It is important to note that whilst the Council would not be taking cash payments directly, the opportunity for the relatively low number of customers to still pay by cash will remain in place through the Post Office.
- 8.3 CBC will continue to engage with customers to ensure they understand the different options available to make payments and to achieve a positive customer service outcome in the shift to alternative payment methods.

9 Reasons for recommendations

- 9.1 Full closure of the payment offices whilst enabling cash payments to be made at the Post Office for customers who only have access to cash, provides a good alternative solution for cash payers, improves digital payment services for all payers, optimises staffing resource to provide enhanced service delivery to those who require it and releases accommodation at the Municipal Offices to either achieve savings and /or realise development opportunities.
- 9.2 Phasing out payments by cheque optimises resource by reducing staff processing and charges associated with transportation and banking.
- 9.3 The key benefits of this change are summarised as follows:

- Increased payment access options, including self-service options
- More convenient access points in the borough
- Creating capacity to support customers who need additional support
- Improved customer satisfaction as current customer expectations are better met
- No customers will be adversely affected as set out in the Community Impact Assessment
- Releasing resource to deliver added value services
- Optimising use of the available resource, both financial and staff
- Supporting CBC's wider digital strategy
- Demonstrates that the Council and CBH keep up with the times and enable customers to make payments in ways that they can pay for other services
- Actively responding to the Climate Emergency

9.4 Given the current closure of the payment facilities due to Covid-19 it would appear to be the optimum time to assist customers in transitioning to other payment methods.

9.5 Cashable savings will be delivered without impacting on the customer's ability to still pay by cash.

10 Alternative option considered

Do nothing – re-open all 3 cash offices and return to the pre-Covid 19 operation.

10.1 Do nothing is not a feasible option. As part of its modernisation CBC needs a cost effective option to increase and improve electronic payment channels. Customers increasingly self-serve and use digital channels in everyday life and doing nothing will mean that we will fail to meet current customer expectations. As face to face transactions continue to decrease so the cost per face to face transactions will increase. Financial, property and staff resources will not be freed up and we will not be in a position to achieve savings or provide an enhanced service to those who require it.

10.2 Due to Covid-19 the offices are likely to be closed to the public on a drop in basis for the foreseeable future. It would now be a backward step to reopen the cash halls, and also a missed opportunity to realise the channel shift benefits resulting from Covid-19.

10.3 Customers will still be able to pay by cash when needed at their local Post Office.

11 This initiative contributes to the corporate plan and the Council's strategic objectives as follows:

11.1 It contributes to the **Corporate plan 2019 – 2023** by 'Delivering services to meet the needs of our residents and communities' priority - through increased payment options to allow customers to transact with the Council 24/7

11.2 Modernisation case for change: Services will be designed around a digital by design method with capacity created being used to support those customers with greatest need and with alternative access channels where appropriate. It will deliver an improved positive customer experience.

11.3 Customer & Digital Strategy: It supports the requirement to recognise the digital age we live in and how we can make the best use of technology for the benefit of our customers and employees. In line with the national trend, CBC and CBH are finding that their customers are increasingly choosing to self-serve to pay by using the internet and automated telephone. This growth in self-service has been organic with no influence from CBC or CBH. Many customers like to pay at a time of their choosing.

11.4 Cheltenham recovery strategy: CBC and CBH have to consider how services will operate in a new business as normal environment, and also how efficiencies can be achieved given changing

priorities and increasing budgetary pressures and the requirement to ensure financial sustainability. It increases the use of technology to make services more responsive and efficient. It supports the ongoing management of Covid-19 including social distancing and other safety measures to protect customers and employees.

11.5 Medium-Term Financial Strategy: The initiative will deliver ongoing annual savings of £44,000 which will contribute towards the Council's MTFS savings target.

12 Performance management – monitoring and review

12.1 The project will be underpinned and managed by a joint CBC/CBH implementation plan with timescales and responsible officers.

Report author	Contact officer: Judy Hibbert, Customer and Support Services Manager judy.hibbert@cheltenham.gov.uk, 01242 264113
Appendices	1. Risk Assessment 2. Community Impact Assessment
Background information	None

Risk Assessment

The risk			Original risk score (impact x likelihood)			Managing risk				
Risk description	Risk Owner	Date raised	Impact 1-5	Likelihood 1-6	Score	Control	Action	Deadline	Responsible officer	Transferred to risk register
ICT don't have capacity to assist with the Recurring card payment implementation and other required upgrades to the Civica Payment system	JH	Dec 2019	3	2	6	Accept	ICT have confirmed they can support deployment and have prioritised CBC ahead of CDC and WO for payment system upgrades		Phil Martin	No
Civica are unable to meet CBC's required timescales	JH	Dec 2019	3	3	9	Accept	Phil Painting, Civica's account Manager has been made aware of CBC's proposed requirements		Judy Hibbert	
Failing to identify the ancillary functions currently undertaken at the cash hall at the Municipal Offices and if/how these will be undertaken in the future.	JH	Dec 2019	4	2	8	Accept	Work is underway to identify all tasks and future owners		Judy Hibbert	
Resource identified to undertake systems administration and ancillary functions is	JH	Nov 2019	4	2	8	Accept	Suitable training and handover arrangements will be factored into the project		Judy Hibbert	

insufficiently knowledgeable and skilled.										
Failure to channel shift sufficient customers to self –service leading to demand upon other more expensive resources eg mediated telephone payments	JH/MW	Nov 2019	2	3	6	Accept	The internet payment system is being upgraded to become more user friendly and device responsive to encourage payments on mobile devices. It is proposed that alternative digital payment channels are introduced and customers will be encouraged to self serve.		Judy Hibbert	
The enabling of payments at the Post Office facilities could lead to increased and uncontrolled transaction costs	JH	May 2020	2	3	6	Accept	It is proposed that cash only transactions can be made at Post Offices and other digital channels will be promoted as a payment channel of choice.		Judy Hibbert	
Failure to properly communicate changes could result in issues for service areas and our external customers	JH	May 2020	3	2	6	Accept	A communications plan will be developed for internal services and external customers		Judy Hibbert	
Failure to properly manage the project could negatively impact upon <ul style="list-style-type: none"> • Collection levels • Customer satisfaction levels • Customer experience 	JH	May 2020	3	2	6	Accept	A full implementation plan will be developed and affected staff will be kept informed throughout		Judy Hibbert	

<ul style="list-style-type: none"> • Reputation • Staff morale 										
Key staff could leave the council before completion of the project before knowledge transfer has taken place and impacting upon resource availability.	JH	May 2020	3	2	6	Accept	Key staff have been kept informed and have expressed their willingness to support the various activities required to deliver this proposal.		Judy Hibbert	
<p>Explanatory notes Impact – an assessment of the impact if the risk occurs on a scale of 1-5 (1 being least impact and 5 being major or critical) Likelihood – how likely is it that the risk will occur on a scale of 1-6 (1 being almost impossible, 2 is very low, 3 is low, 4 significant, 5 high and 6 a very high probability) Control - Either: Reduce / Accept / Transfer to 3rd party / Close</p>										

Community Impact Assessment – for services, policies and projects

What is a community impact assessment?

A community impact assessment is an important part of our commitment to delivering better services for our communities. The form will help us find out what impact or consequences our functions, policies, procedures and projects have on our communities, as well as employees and potential employees.

By undertaking an impact assessment, we are able to:

- Take into account the needs, experiences and circumstances of those groups of people who use (or don't / can't use) our services.
- Identify any inequalities people may experience.
- Think about the other ways in which we can deliver our services which will not lead to inequalities.
- Develop better policy-making, procedures and services.

Background

Name of service / policy / project and date	Payment Access Review
Lead officer	Judy Hibbert
Other people involved in completing this form	

Step 1 - About the service / policy / project

<p>What is the aim of the service / policy / project and what outcomes is it contributing to</p>	<p>A joint review by CBC and CBH of existing payment provision to identify opportunities for improvement for all service users and efficiencies; to include an assessment of current methods of payment and in particular the customers who continue to visit the three cash halls to make face-to-face payments.</p> <p>Covid-19 has changed the landscape and rapidly accelerated the need for this review and has resulted in the temporary closure of the cash halls since mid-March 2020. Customers who have previously paid face to face at the cash halls have had to find alternative ways to pay.</p> <p>The proposal is that the cash halls do not reopen and that alternative arrangements are made available for customers to pay by other means. For those only able to pay by cash, it is proposed that these customers will be able to pay at one of the nine local Post Offices in Cheltenham.</p> <p>The project is aligned to the Council's Strategic Objectives as set out in the following documents:</p> <ul style="list-style-type: none"> • Corporate plan 2019 – 2023: 'Delivering services to meet the needs of our residents and communities' priority - through increased payment options to allow customers to transact with the Council 24/7 • Modernisation case for change: Services will be designed around a digital by design method with capacity created being used to support those customers with greatest need • Customer & Digital Strategy: Our approach must recognise the digital age we live in and how we can make the best use of technology for the benefit of our customers and employees • Modernisation Workstream Initiation Document - Organisational Design: Finding new ways of working that balance the goals of providing improved customer experience whilst maximising business efficiencies • Cheltenham recovery strategy: Increase the use of technology to make services more responsive and efficient
<p>Who are the primary customers of the service / policy / project and how do they / will they benefit</p>	<p>The main customers visiting the cash halls to make face to face payments are Cheltenham residents paying council tax or tenants of Cheltenham Borough Homes paying rent.</p> <p>Customers who can only pay by cash will benefit from being able to pay at a local Post Office and all other residents with bank accounts will have a range of self service options available and also a mediated service where staff can take telephone payments.</p> <p>As part of this project the internet payment solution will be upgraded to a more user friendly version and recurring card payments will be implemented. These service improvements will benefit the increasing majority of our customers who increasingly want to self-serve and expect the council to have modern technology in place when undertaking payment transactions with the council.</p>

How and where is the service / policy / project implemented	The cash halls will remain closed and this will be communicated to residents as part of the Covid-19 recovery process. Customers have already been advised regarding alternative ways to pay and this will continue as part of the implementation. We will also be seeking to significantly reduce payments received in the post and will proactively contact customers regarding alternative ways to pay. The main implementation activities will take place over the next nine months and this will include a communications plan. The current arrangements with the Post Office enabling cash customers to pay will be revisited jointly with CBH
What potential barriers might already exist to achieving these outcomes	Given that the cash halls are already closed and that most customers will already have transitioned to other methods of payments no significant barriers are anticipated.

Step 2 – What do you know already about your existing / potential customers

What existing information and data do you have about your existing / potential customers e.g. Statistics, customer feedback, performance information	<p>The existing data shows that face to face payments by all methods are decreasing year on year.</p> <p>Nearly 40 % of the customers who visit the offices pay by debit or credit card and are therefore easily able to access the other payment methods already available.</p> <p>Most of the customers who send in payments via the post have bank accounts and can easily transition to another payment method.</p> <p>Most councils ceased to provide a face to face payment service many years ago.</p>
What does it tell you about who uses your service / policy and those that don't?	Year on year less customers are visiting cash halls to make face-to-face payments across all payment types. Digital payments are increasing. Customers are electing to self-serve using digital channels.
What have you learnt about real barriers to your service from any consultation with customers and any stakeholder groups?	The closure of the cash halls due to Covid-19 has demonstrated that most customers can easily transition to other payment methods.
If not, who do you have plans to consult with about the service / policy / project?	<p>CBH will engage with their tenant group.</p> <p>CBC will support and advise the few customers who currently only operate in cash in finding an alternative way to pay.</p>

Step 3 - Assessing community impact

How does your service / policy / project impact on different groups in the community?

Group	What are you already doing to benefit this group	What are you doing that might disadvantage this group	What could you do differently to benefit this group	No impact on this group
People from black and minority ethnic groups				No Impact
People who are male or female				No Impact
People who are transitioning from one gender to another				No Impact
Older people / children and young people	Nothing specific for this group – a face to face service provision is currently available	Loss of face to face service. Customers without bank accounts have been used to paying the council directly in cash.	Staff will be targeting older and vulnerable people, particularly those making frequent cash payments to assist them in making alternative arrangements and where appropriate enabling them to make alternative payment arrangements at the local Post Office. There are 9 Post Offices in Cheltenham. Staff will also be able to support customers over the telephone and when the offices reopen will be able to provide an Assisted Digital Service.	
People with disabilities and mental health challenges	Nothing specific for this group – a face to face service provision is currently available	Loss of face to face service. Customers without bank accounts have been used to paying the council directly in cash.	Staff will be targeting older and vulnerable people, particularly those making frequent cash payments to assist them in making alternative arrangements	

			<p>and where appropriate enabling them to make alternative payment arrangements at the local Post Office. There are 9 Post Offices in Cheltenham.</p> <p>Staff will also be able to support customers over the telephone and when the offices reopen will be able to provide an Assisted Digital Service.</p> <p>Disabled access at the Municipal Offices is poor and, where a face to face service is required, access via local Post Offices will benefit these customers.</p> <p>Estore2 will improve the user experience when making payments online.</p>	
People who have a particular religion or belief				No Impact
People who are attracted to their own sex, the opposite sex or to both sexes.				No Impact
People who are married or in a Civil Partnership				No Impact
People who are pregnant or who are on maternity leave				No Impact
Other groups or communities				No Impact

Step 4 - what are the differences

Are any groups affected in different ways to others as a result of the service / policy / project?	No
Does your service / policy / project either directly or indirectly discriminate?	No
If yes, what can be done to improve this	
Are there any other ways in which the service / project can help support priority communities in Cheltenham?	Help to maintain local Post Office service

Step 5 – taking things forward

What are the key actions to be carried out and how will they be resourced and monitored?	An implementation plan will be developed and progress monitored against it.
Who will play a role in the decision-making process?	CBC Cabinet initially Thereafter operation decisions will be made by Darren Knight, Director People and Change and Judy Hibbert, Customer and Support Services Manager
What are your / the project's learning and development needs?	To understand the options regarding Allpay
How will you capture these actions in your service / project planning?	It will be an activity in the Implementation Plan.