allpay

Over-The-Counter Networks

Digital Marketplace | G-Cloud 15

Introduction

allpay provides a comprehensive over-the-counter payments service utilising over 50,000 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, PayPoint or Payzone outlet allowing prompt settlement of any bill.

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 Solution and, as such, should be read in conjunction with the Bill Payment Solutions service definition, listed separately on G-Cloud 15. The service can be called off the G-Cloud 15 Framework separately or as part of a multiple payment solution.

Features

- ✓ Payments accepted nationally at over 50,000 Post Office, PayPoint and Payzone outlets
- ✓ Nearly 12,000 Post Offices accepting cash, debit cards and cheque payments
- ✓ Nearly 30,000 PayPoint outlets accepting cash and debit card payments
- ✓ New for 2022, over 12,000 inderpendent Payzone outlets
- ✓ All 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

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Service Definition

allpay has been providing payment collection services to the public and private sectors since 1994 and now processes payments for more than 850 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 half of all UK local authorities, 90% of UK 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, serving over 4.5 million end customers and handling £8.5 billion for its clients each year. It now processes more than a fifth of the Post Office's total bill payment transaction volume.
- Partnerships of more than 25 years' duration with both the Post Office and PayPoint
- In 2022 we added the Payzone network to our over-the-counter offering, giving customers access to over 50,000 payment outlets.
- 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.
- Reconciliation & Management Data

How Over-The-Counter Payments 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, PayPoint or Payzone 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 15.

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Payment Methods

allpay's Bill Payment service will allow payments to be made at any Post Office or 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.
- Payzone will accept payment by cash, debit card and cheque.

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 and Payzone:

- Minimum transaction level £0.01
- Maximum transaction level £999.99

PayPoint:

- Minimum transaction level £0.01
- Maximum transaction level £200.00

Dependent on client requirements, if the client owns their IIN, this will allow them to configure the acceptable payment methods at the Post Office as well as the receipt details and transaction values.

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References

London Borough of Hackney

The London Borough of Hackney will continue to offer its citizens maximum convenience and choice for the payment of council bills after signing a three-year contract with payment specialist, allpay.

Hackney continues to provide choice and convenience for bill payers.

Hackney has signed with allpay through the Procurement for Housing (PFH) Framework – allowing it to continue offering citizens access to both PayPoint and Post Office outlets and branches for the payment of councils bills and saving approximately £20,000 over the course of the contract.

allpay – which already supplies payment solutions to 15 London Boroughs – re-routed both Issuer Identification Numbers (IIN) belonging to the council from its previous supplier, the Co-operative Bank (19-digit and 23-digit payment reference numbers) ensuring citizens could continue to use the existing barcodes and payment cards issued by the council.

As part of the implementation, allpay tested existing barcode and mag stripe stationery, supplied the council with a file format it could integrate into its Northgate system and concatenated the transaction file delivery, ensuring the council only receives two transaction files for each IIN.

The council went live with allpay on 1st May and since then, allpay has processed 21,000 transactions with a value of £1.5m.

In total, allpay has set up 13 schemes on its internal systems, allowing the council to identify between a range of different fund types including housing rents, council tax, housing benefit overpayments and street-trader payments.

Leeds City Council

Following the withdrawal of the Council's existing provider from the Bill Payments market, allpay was selected as the preferred supplier via a competitive procurement process. In April 2017, the Council went live with allpay for its reseller agreement of both the Post Office and PayPoint networks. This services enables citizens to make payments for Council Tax, Business Rates, Overpayments, Housing Rents and Sundry Debts.

Per annum, allpay collects more than £46 million on behalf of the Council, processing more than 402,000 transactions.

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