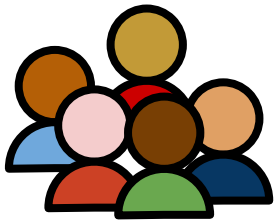
Taking payments via GOV.UK Pay

18-10-2018

dxw digital

helping local government teams unlock the benefits of common platforms and components



parking fines

food licences

rent

bulky waste collection

school meals

finance system

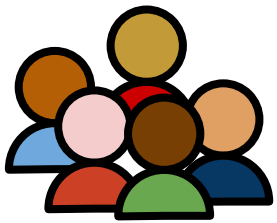
MI/BI

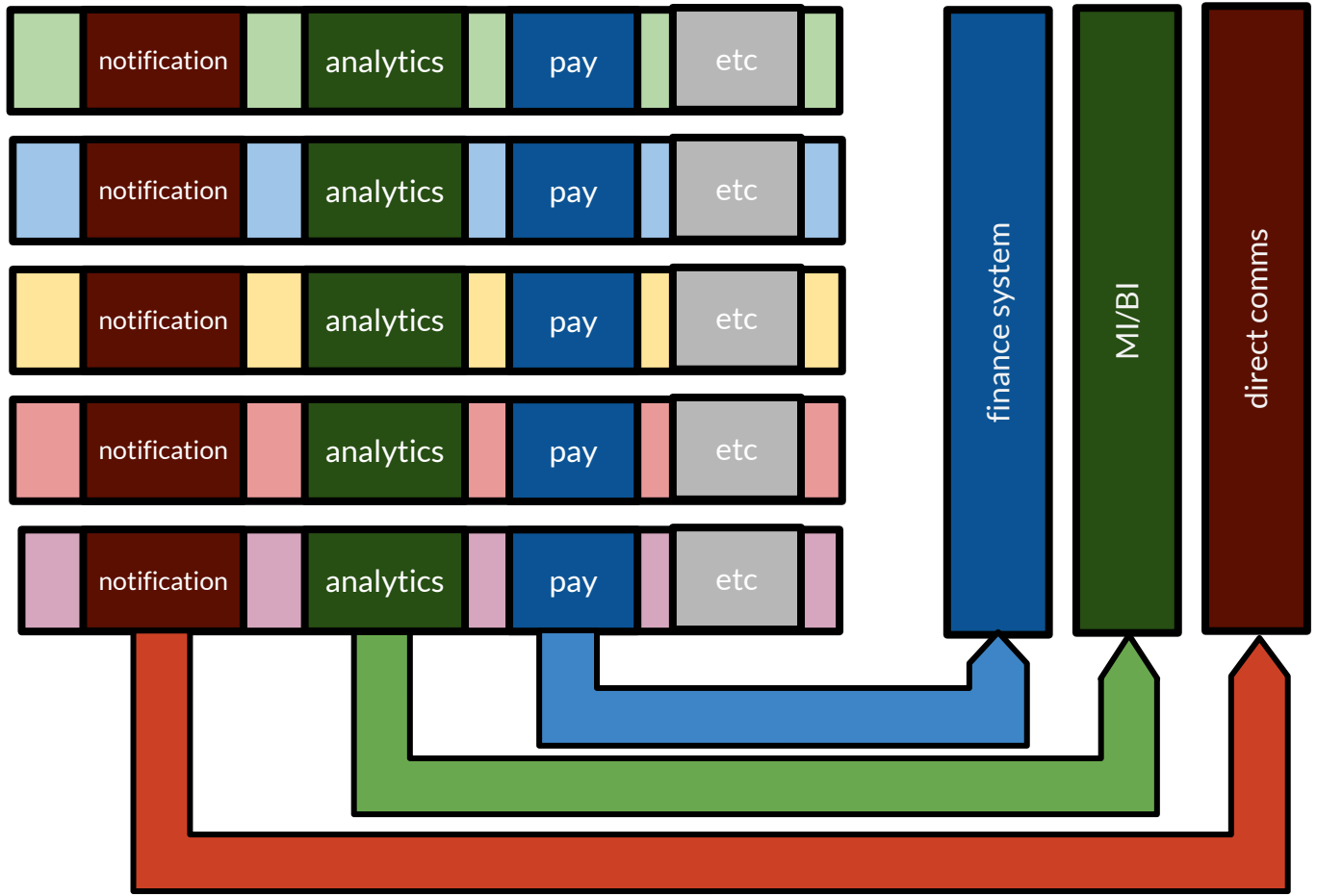
other back-end systems

Each service is distinct and has its own integration into back-end systems

Single service applications create

- inconsistent user experience
- friction to change
- manually intensive integration
- business process integration complexity




notification
analytics
pay
etc
notification
analytics
pay
etc
notification
analytics
pay
etc
notification
analytics
pay
etc
notification
analytics
pay
etc
finance system
MI/BI
direct comms

Local Government as a Platform promises

- separation of interface from process
- lower cost of change
- moving the integration out of the vendors
- more opportunity for component and data re-use

Getting to there is hard.

- slow/expensive support contracts
- legacy systems with limited APIs
- data cleanliness and mapping
- lack of standards for data exchange
- some business cases are harder to make

Integrating with GOV.UK Pay

an example

Number of Penalty Charge Notices per year in a city

129,000

source: extrapolated from Glasgow City Jan-Apr 2018
https://www.whatdotheyknow.com/request/parking_tickets_glasgow#incoming-1188031

Cost per transaction on phone/online

£2.83 / 30p

Cost saving by going online

£326,000

source: GDS Digital Efficiency Report
https://www.gov.uk/government/publications/digital-efficiency-report/digital-efficiency-report

Cost saving by going online

~~£326,000~~

£3,260

Adoption rate increase (with modern payment process)

1% to 70%

based on integration of Stripe into Thames Valley Housing

Cost saving from a modern online payment gateway

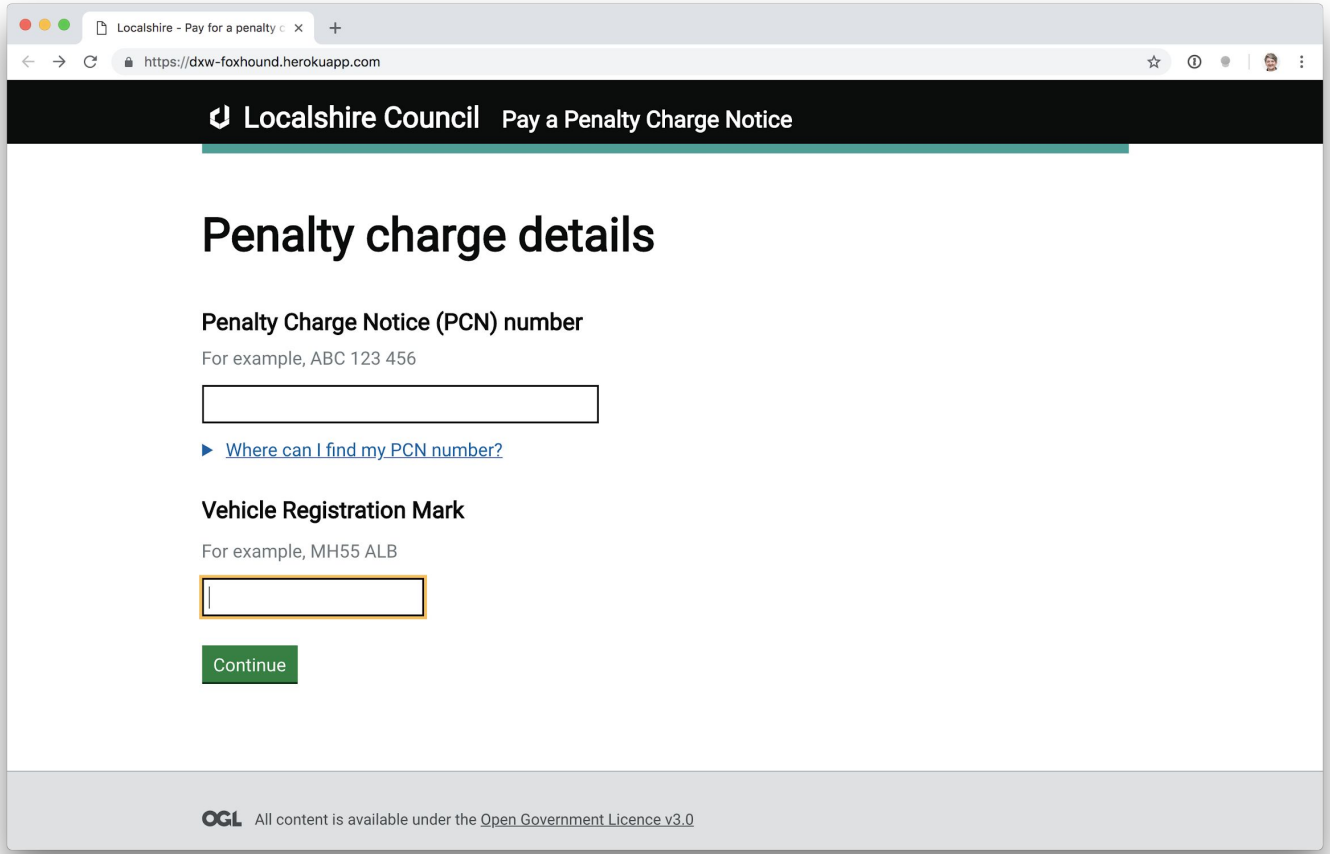
£228,000

Cost per transaction on GOV.UK Pay

??p

multiply this by all the other services taking payments...

Front-end integration


Localshire - Pay for a penalty
https://dxw-foxhound.herokuapp.com
Localshire Council
Pay a Penalty Charge Notice
Penalty charge details
Penalty Charge Notice (PCN) number
For example, ABC 123 456
Where can I find my PCN number?
Vehicle Registration Mark
For example, MH55 ALB
Continue
OGL
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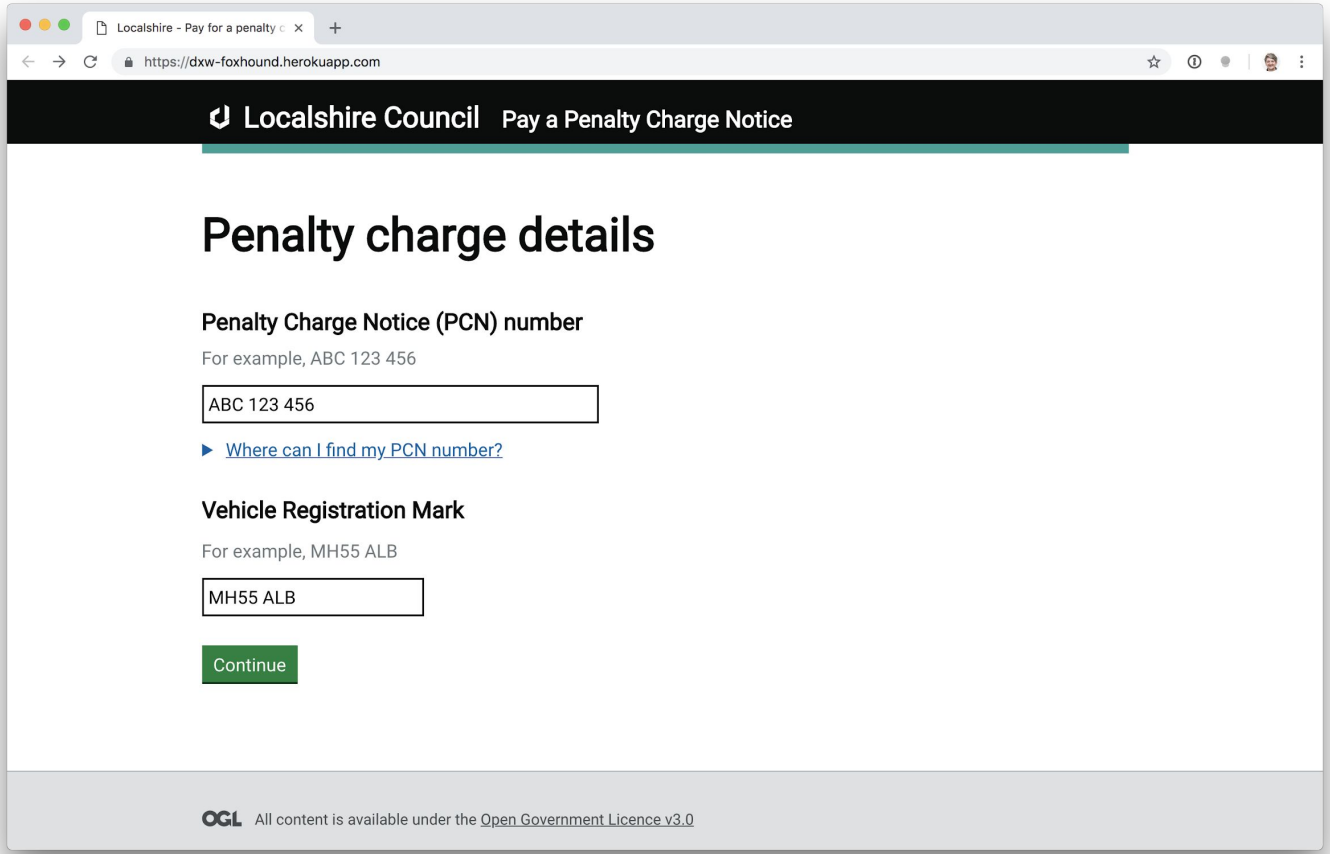
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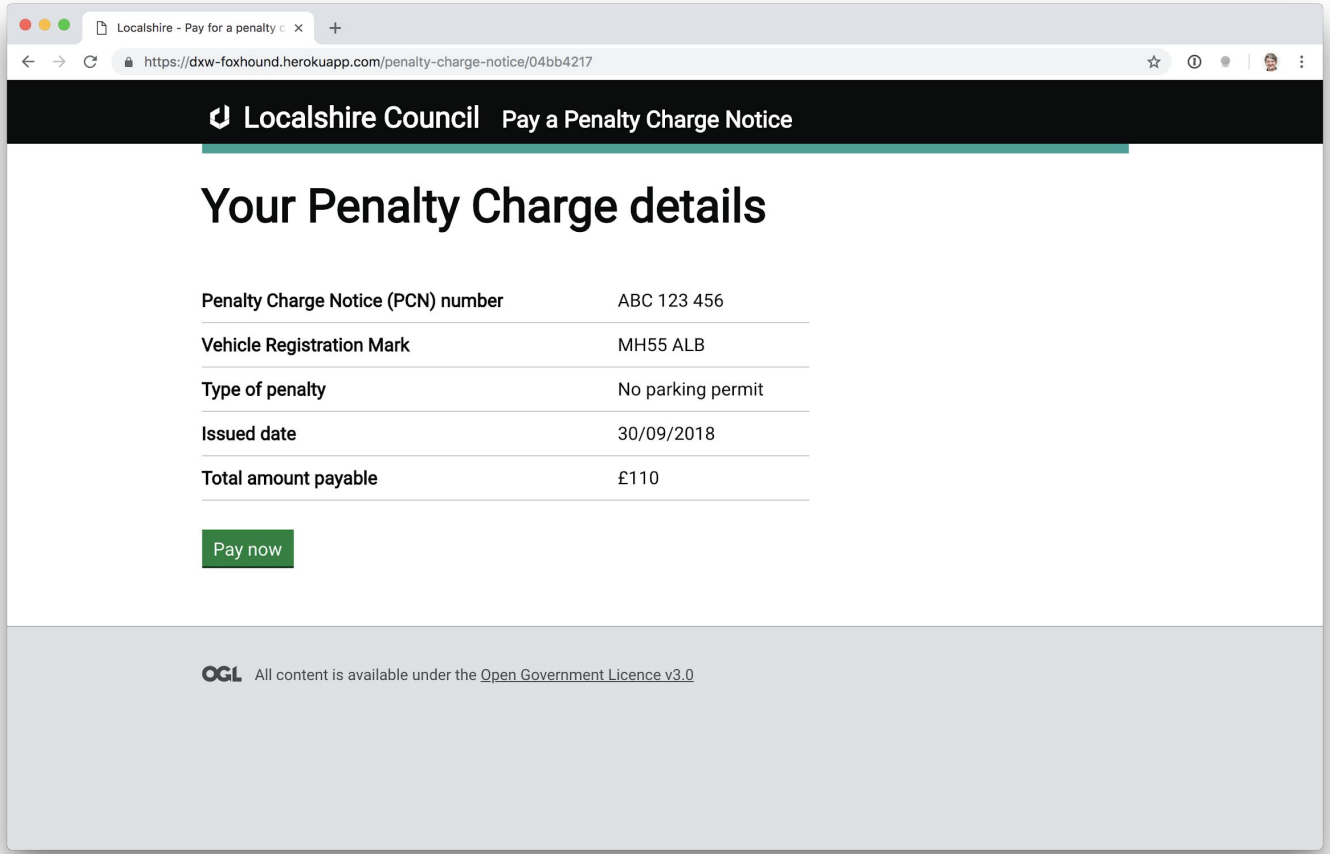
Localshire - Pay for a penalty c
https://dxw-foxhound.herokuapp.com/penalty-charge-notice/04bb4217
Localshire Council
Pay a Penalty Charge Notice
Your Penalty Charge details
Penalty Charge Notice (PCN) number
ABC 123 456
Vehicle Registration Mark
MH55 ALB
Type of penalty
No parking permit
Issued date
30/09/2018
Total amount payable
£110
Pay now
OGL
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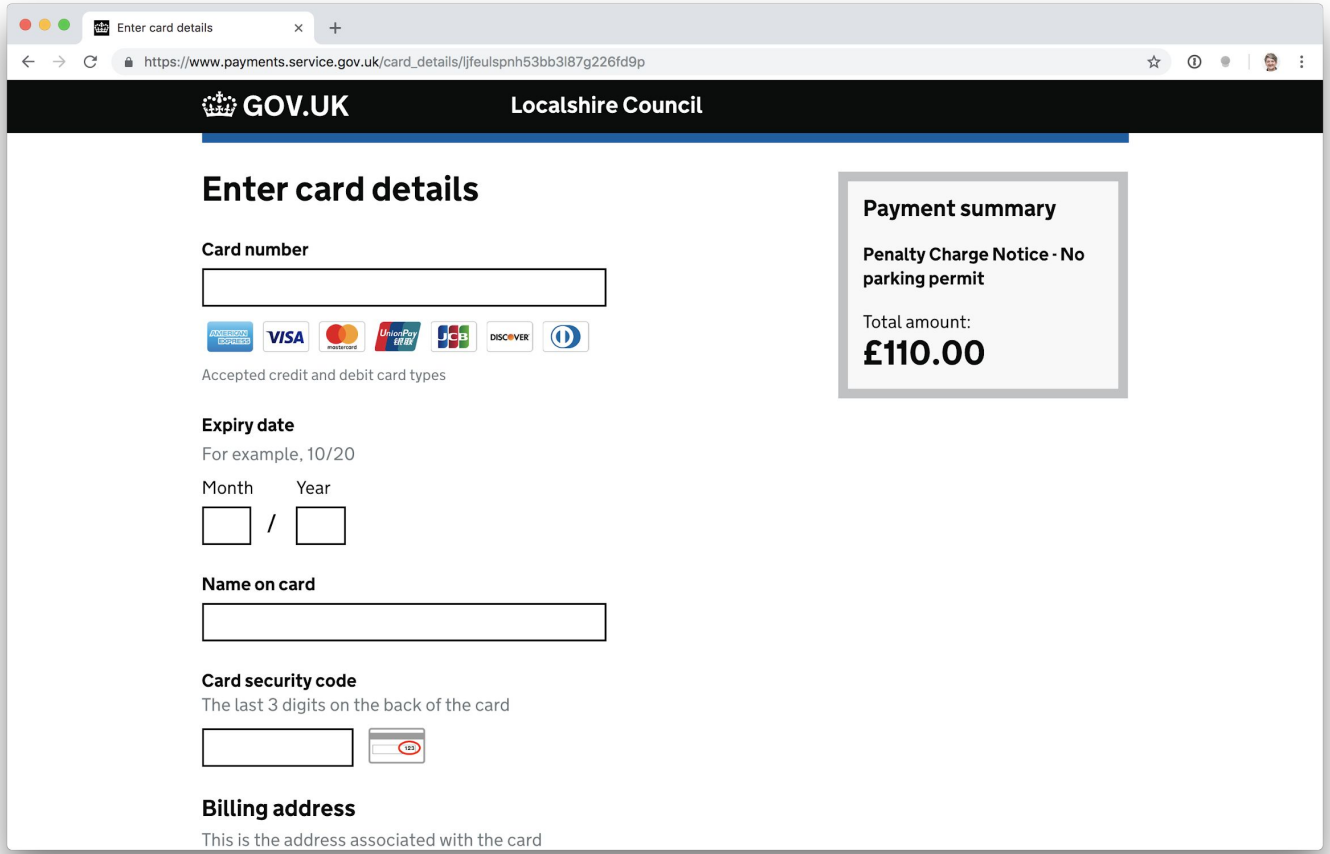
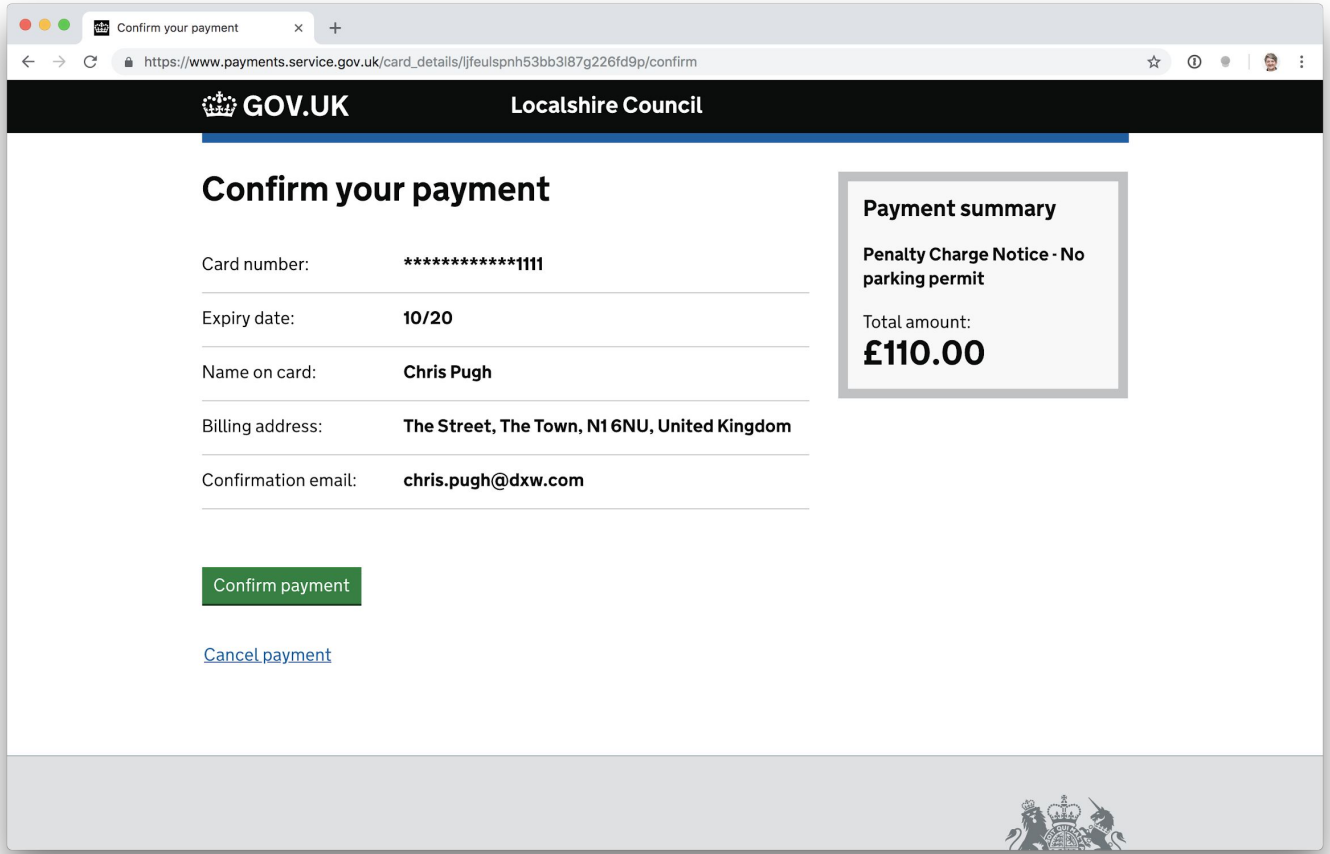
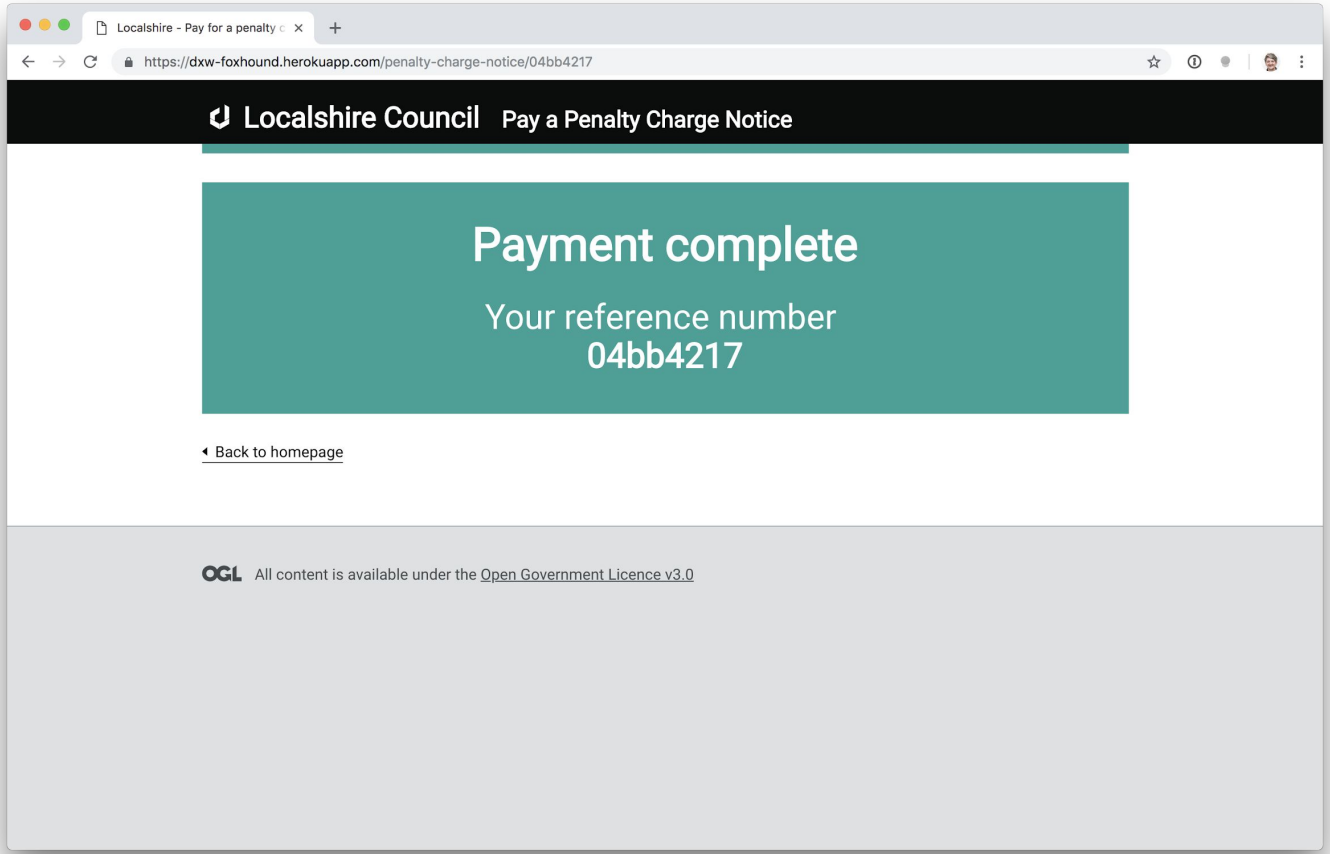

Enter card details
https://www.payments.service.gov.uk/card_details/ljfeulspnh53bb3l87g226fd9p
GOV.UK
Localshire Council
Enter card details
Card number
Accepted credit and debit card types
Expiry date
For example, 10/20
Month
Year
/
Name on card
Card security code
The last 3 digits on the back of the card
Billing address
This is the address associated with the card
Payment summary
Penalty Charge Notice - No parking permit
Total amount:
£110.00


Confirm your payment
https://www.payments.service.gov.uk/card_details/ljfeulspnh53bb3l87g226fd9p/confirm
GOV.UK
Localshire Council
Confirm your payment
Card number: **********1111
Expiry date: 10/20
Name on card: Chris Pugh
Billing address: The Street, The Town, N1 6NU, United Kingdom
Confirmation email: chris.pugh@dxw.com
Confirm payment
Cancel payment
Payment summary
Penalty Charge Notice - No parking permit
Total amount:
£110.00


Localshire - Pay for a penalty c
https://dxw-foxhound.herokuapp.com/penalty-charge-notice/04bb4217
Localshire Council
Pay a Penalty Charge Notice
Payment complete
Your reference number
04bb4217
Back to homepage
OGL
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Back-end integration

is messy and complicated and will not be configured by clicking some buttons.

GOV.UK Pay BETA

Switch service | My profile | Documentation | Sign out

DXW-David Mann **Sandbox test**

Dashboard | Transactions | Settings

Dashboard

- ✓ Today
- Yesterday
- Previous 7 days
- Previous 30 days

	Successful refunds	Net income
0 £0.00	1 £45.00	-£45.00

▶ How these numbers are calculated

Make a demo payment

Try the payment experience as a user. Then view the completed payment as an administrator on GOV.UK Pay.

Test with your users

Create a reusable link to integrate your service prototype with GOV.UK Pay and test with users.

Manage team members

Administrators can manage team members in My services.

Next steps to go live

Read our documentation to see how your service can go live with GOV.UK Pay.

Tell us what you think about this service

About

Support

GOV.UK Pay BETA

Switch service | My profile | Documentation | Sign out

DXW-David Mann **Sandbox test**

Dashboard | Transactions | Settings

Transactions

Reference number
Enter full or partial number

Email address
Enter full or partial email

Payment status
Select an option

- ☑ Any
- ☐ In progress
- ☐ Success
- ☐ Declined
- ☐ Timed out
- ☐ Cancelled
- ☐ Error
- ☐ Refund submitted
- ☐ Refund error
- ☐ Refund success

Card brand
Select a brand

All brands

Date range

Start date (eg 25/11/2015) | Start time (eg 9:30:00) | to | End date (eg 27/11/2015)

Filter

Clear Filter

109 transactions

Download a spreadsheet of these transactions

Results per page: 100 | Show All

1 2 next ›

Reference number	Email	Amount			Date created
eec4242a		£45.00		In progress	09 Jul 2018 — 17:04:40
f8bed163		£45.00		In progress	09 Jul 2018 — 17:03:55
52d652fd	robbie.paul@dxw.com	-£45.00	Visa	Refund success	09 Jul 2018 — 16:47:18
e768f9f7	robbie.paul@dxw.com	£45.00	Visa	Declined	06 Jul 2018 — 14:16:12
52d652fd	robbie.paul@dxw.com	£45.00	Visa	Success	06 Jul 2018 — 14:07:19
44439647		£21.00		Timed out	06 Jul 2018 — 14:06:21
01b293e0		£21.00		Cancelled	06 Jul 2018 — 12:58:24
5d45052d		£21.00		Timed out	06 Jul 2018 — 12:56:37

Apply our team to think about the processes as well as the technical integration.

- View timeline payment data, easier to compare
- Payment completion rate
- Use case analytics (paid on time, outstanding)
- Total payments / refunds since using GOV.UK Pay

Localshire Council Penalty Charge Notice

Dashboard

PCN payments from GOV.UK Pay

Outstanding payments due
£20m
20 June to 20 July 2017

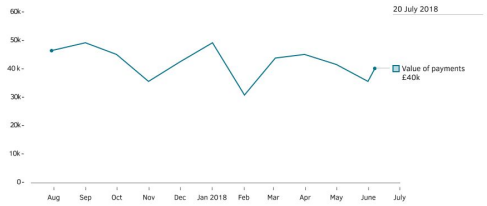
Total payments in value
£649m
July 2016 to July 2017

Total refunds value
£10m
July 2016 to July 2017

Value of payments

Value of Penalty Notice payments made using GOV.UK Pay

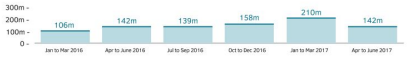
This month | This year | Custom date range



This year, since Jan 2018	Last 12 months	Last 3 months	This month
£120m	£260m	£5.3m	£1.2m

Transactions per quarter

Total number of transactions each quarter



Apr to June 2017
142m

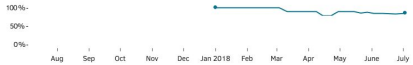
PCN paid on time
87%
July 2016 to June 2017
- 0.07% ▼ April 2016 to Mar 2017

PCN paid within 14days
51%
July 2016 to June 2017
+ 2.1% ▲ April 2016 to Mar 2017

PCN overdue
23%
July 2016 to June 2017
- 3.22% ▼ April 2016 to Mar 2017

Completion rate - Penalty Charge Notice success

The percentage of users who complete a digital transaction once they have started it



2 to 8 July 2018
85.3%

Localshire Council Penalty Charge Notice

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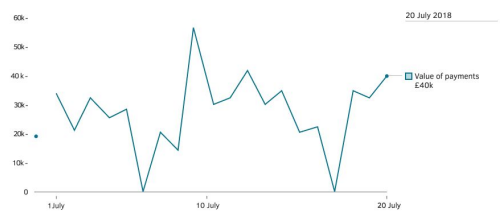
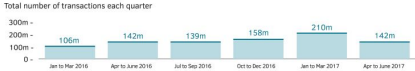


Today, 20 July	Yesterday, 19 July	Last 7 days	This month
£40k	£32k	£250k	£1.2m

Transactions per quarter

Total number of transactions each quarter



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The benefits of Local Government as a Platform will only happen by delivering it iteratively.

Thanks!

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