



Cherwell
DISTRICT COUNCIL
NORTH OXFORDSHIRE



Cherwell District Council and Oxfordshire County Council

Equality Impact Assessment

Cash and Card Payment Machines

January 2021

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Section 1: Summary details

Directorate and Service Area	Customers and Organisational Development – Customer Services
What is being assessed (e.g. name of policy, procedure, project, service or proposed service change).	Budget savings proposal (s) – SAV2166 Removal of the four Cash and Card payment machines located at the Cherwell District Council Offices in order to reduce costs associated with accepting these payments.
Is this a new or existing function or policy?	New proposal to change existing function
Summary of assessment Briefly summarise the policy or proposed service change. Summarise possible impacts. Does the proposal bias, discriminate or unfairly disadvantage individuals or groups within the community? (following completion of the assessment).	<p>The four payment kiosks that are available in our public LinkPoint offices at Bodicote house, Banbury Museum, Franklins House Bicester and Exeter Hall Kidlington are due for replacement in December 2020 in order to comply with the Payment Card Industry Data Security Standard (PCI DSS). The current machines are owned by CDC and maintained via an annual maintenance contract with Scan Coin.</p> <p>Direct data is not gathered on the characteristics of service users at the point of contact for payment services, however we have no customer intelligence that suggests that the service is used by any groups that will subsequently experience bias, discrimination or unfair disadvantage, given the range of alternative payment locations and options available.</p> <p>The overall impact of the proposal will be negligible due to the significant increase of alternative payment channels available in recent years making it easier for those who found accessing our district offices difficult.</p> <p>In addition, removing these kiosks will reduce equipment, travel and energy consumption helping to meet our Climate Change ambitions.</p>

Completed By	Natasha Barnes
Authorised By	Mark Haynes
Date of Assessment	December 2020

Section 2: Detail of proposal

<p>Context / Background</p> <p>Briefly summarise the background to the policy or proposed service change, including reasons for any changes from previous versions.</p>	<p>Cherwell District council is facing significant budget pressures during 2021/22. All services were required to consider all possible savings options in order to ensure delivery of service and a balanced budget.</p> <p>This is one of a number of budget savings proposals put forward for consideration and should be considered in conjunction with SAV2167 – Closure of 3 District Link Points (separate EIA completed)</p> <p>Cherwell District Council provides four public facing sites across the district for customers to access the first point of contact services provided by the Customer Service team. One is at Bodicote House and there are three further “District LinkPoints” in Cherwell’s three main urban areas. The District LinkPoints are situated at:</p> <ul style="list-style-type: none"> • Banbury Tourist Information Centre LinkPoint, Banbury Museum Shop, Castle Quay Sopping Centre, Banbury • Bicester LinkPoint, Franklins House, Bicester • Kidlington LinkPoint, Exeter Hall, Kidlington <p>The services provided at each of the LinkPoints include Payment Kiosk facilities to make self-service payments for Council services.</p>
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	<p>The introduction of self-service payment kiosks in 2012 improved cash handling security and reduced the resource required to transact further; prior to their introduction a Customer Service Advisor (CSA) acted as cashier for these transactions with cash being held in a till at the CSA desk.</p> <p>Payment options have subsequently further increased with the introduction of barcodes on Bills, enabling cash and card payments at various high street and local shops that have Pay Zone facilities as well as at the Post Office.</p> <p>These more convenient locations have led to a decline in transactions via the Kiosks which has been further impacted by lockdown in March 2020 as a result of COVID19, with more customers utilising alternative payment options for example by making online or telephone payments from the comfort and safety of their own home.</p> <p>Removal of these kiosks would see savings of £21.5k pa compared to 20/21 along with cost avoidance of a further £30k over five years associated with the leasing of the new kiosks.</p>
<p>Proposals</p> <p>Explain the detail of the proposals, including why this has been decided as the best course of action.</p>	<p>During the savings proposal process, expenditure was reviewed and reduced wherever possible in order to make up the shortfall in funding.</p> <p>To remove the four Cash and Card payment machines located at the Cherwell District Council Offices in order to reduce costs associated with accepting these payments.</p> <p>Customers have a range of alternative options to make payments for council Services:</p> <p>Online</p> <ul style="list-style-type: none"> • using the CDC Bills and Benefits Portal • via the Cherwell District Council (CDC) website online payment service (card payments)- 24 hour access

- using their own bank's online home banking service

By phone

- via the CDC 24-hour telephone payment line
- using their own bank's telephone banking service

In person (by cash or card)

- at any Post Office in the country
- at any Payzone location in the country (often local supermarkets, newsagents etc)

By post

- by sending a cheque to CDC finance department

During lockdown, in line with Government advice to reduce unnecessary contact, customers have been encouraged to set up direct debit payments wherever possible or use online or telephone payment facilities, so the kiosks have not been used.

The payment kiosks are a touchscreen operated cash and card payment device. Payments are recorded by using a barcode reader and the touchscreen to input your payment information and then either using the chip and pin device under the touch screen to make a card payment or by inserting cash into the machine and collecting relevant change.

Coronavirus has seen a significant change in customer behaviour, according to ATM operator Link, cash withdrawals fell by 60% during Coronavirus and their consumer research shows that 75% of consumers say they are using less cash and 54% say they are specifically avoiding the use of cash due to coronavirus concerns. Another consumer survey suggests that more than 50% of consumers are nervous

about using chip and pin or touchscreen devices. The steady decline in cash usage in favour of cashless alternatives over the last few years has been significantly accelerated due to Covid-19.

As more alternative means of payment have been introduced by the Council, Kiosk use has also declined year on year since their introduction with the number of cash transactions reducing by 64% between 2012 and 2019 and overall transaction numbers falling by more than 56%.

The kiosks themselves reach their end of life from December 2020, due to ageing technology, they will no longer comply with PCI DSS (Payment Card Industry Data Security Standard) regulations. If a decision were taken to replace all four machines the annual lease, maintenance, chip and pin charges and associated cash collection charges would be approx. £32,244. Given the total number of transactions processed in 2019/2020 was 7,077, this equates to a cost of approx. £4.56 per transaction. This cost per transaction will continue to rise as usage declines with this decline becoming more rapid due to the ongoing and long lasting impact of Covid-19.

Given alternative payment methods are so widely available, including Direct Debit, online or telephone payment facilities or cash payments facilities at any Pay Zone, Post Office or Bank, and the ongoing changes to customer behaviour, there will be minimal impact on service delivery as removal of the machines will maintain the status quo that have occurred during lockdown over the last nine months, without any adverse customer feedback.

Evidence / Intelligence

List and explain any data, consultation outcomes, research findings, feedback from service users and stakeholders etc, that supports your proposals and can help to inform the judgements you make about potential impact on different individuals, communities or groups and our ability to deliver our climate commitments.

Data from Kiosk Payment transactions since their introduction shows the decline in usage.

Kiosk Payments 2012/2013 - 2020/2021 (Financial Years)			
All Kiosks			
Financial Year	Card Payments	Cash Payments	All Payments
	No. of Transactions	No. of Transactions	No. of Transactions
2012/2013	6,480	9,625	16,105
2013/2014	6,437	9,014	15,451
2014/2015	5,859	8,258	14,117
2015/2016	5,444	7,238	12,682
2016/2017	4,625	5,694	10,319
2017/2018	4,280	4,962	9,242
2018/2019	4,237	4,601	8,838
2019/2020	3,589	3,488	7,077
2020/2021	14	23	37
Totals	40,965	52,903	93,868

<p>Alternatives considered / rejected</p> <p>Summarise any other approaches that have been considered in developing the policy or proposed service change, and the reasons why these were not adopted. This could include reasons why doing nothing is not an option.</p>	<p>The only alternative approach is to replace the machines to ensure compliance, resulting in no savings and additional expenditure of £30k over five years.</p> <p>Given the range of alternative options, this is not viable due to budget pressures faced by the Council.</p>
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Section 3: Impact Assessment - Protected Characteristics

Protected Characteristic	No Impact	Positive	Negative	Description of Impact	Any actions or mitigation to reduce negative impacts	Action owner* (*Job Title, Organisation)	Timescale and monitoring arrangements
Age	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Disability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Gender Reassignment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Marriage & Civil Partnership	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Pregnancy & Maternity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Race	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sex	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sexual Orientation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Religion or Belief	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Section 3: Impact Assessment - Additional Community Impacts

Additional community impacts	No Impact	Positive	Negative	Description of impact	Any actions or mitigation to reduce negative impacts	Action owner (*Job Title, Organisation)	Timescale and monitoring arrangements
Rural communities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Armed Forces	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Carers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Areas of deprivation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Section 3: Impact Assessment - Additional Wider Impacts

Additional Wider Impacts	No Impact	Positive	Negative	Description of Impact	Any actions or mitigation to reduce negative impacts	Action owner* (*Job Title, Organisation)	Timescale and monitoring arrangements
Other Council Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Providers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Social Value ¹	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

¹ If the Public Services (Social Value) Act 2012 applies to this proposal, please summarise here how you have considered how the contract might improve the economic, social, and environmental well-being of the relevant area

Section 3: Review

Where bias, negative impact or disadvantage is identified, the proposal and/or implementation can be adapted or changed; meaning there is a need for regular review. This review may also be needed to reflect additional data and evidence for a fuller assessment (proportionate to the decision in question). Please state the agreed review timescale for the identified impacts of the policy implementation or service change.

Review Date	
Person Responsible for Review	
Authorised By	