

Change Equality Impact Assessment (EqIA)

1. Proposal details	
Name of the policy/project/process being assessed (subsequently referred to as project)	North Tyneside Council's Customer Payment Strategy
Purpose of project	<p>To define the framework and direction for how customers can pay for Council services or receive money from North Tyneside Council, whilst embracing new technology.</p> <p>The Council has a role to make sure digital payments are accessible and inclusive as possible. The strategy outlines how the Council will enhance customer experience and encourage customers to use digital channels when making or receiving a payment.</p> <p>North Tyneside Council is committed to increasing digital inclusion and removing barriers in North Tyneside and the strategy is underpinned by the principles of digital inclusion and the Council's approach to embracing technology.</p>
Who is the project intended to benefit?	<p>Customers To outline more accessible payment methods for the Customer, clearer and preferred methods for Officers to promote to customers.</p> <p>Authority The Authority will benefit from savings made from transaction charges as customers shift from more expensive payment methods to more cost-effective methods and the monies saved from contract changes with software suppliers.</p>
What outcomes should be achieved?	The implementation of the strategy will assist customers, sign posting them to the best and most suitable method for their needs. Ensuring that customers have confidence in the payment methods that are available and feel their payments are secure.

	Provide Officers of North Tyneside Council a clear framework for the most cost-effective methods of payment types and commercially sustainable.	
Version of EqIA	1	
Date this version created	26/05/2023	
Confidential	no	
Directorate	Corporate Strategy and Customer Services	
Service	Customer Service and Digital Strategy	
	Name	Service or organisation
Principal author	Helen Goulding	ICT
Additional authors		

2. Groups impacted		
Does the project impact upon?		If yes, what is the estimated number impacted and the level of impact this will have on the group (high, medium, low)?
Service users	yes	Yes, low. All users who make a payment to North Tyneside Council. Low impact as it is anticipated many use existing preferred payment methods.
Carers or family of service users	yes	Yes, low. All users who make a payment to North Tyneside Council. Low impact as it is anticipated many use existing preferred payment methods.
Residents	yes	Yes, low. All users who make a payment to North Tyneside Council. Low impact as it is anticipated many use existing preferred payment methods.
Visitors	yes	Yes, low. All users who make a payment to North Tyneside Council. Low impact as it is anticipated many use existing preferred payment methods.
Staff	yes	Yes, low. All users who take a payment for North Tyneside Council, as well as any staff who make a payment to North Tyneside Council. Low impact as it is anticipated many use existing preferred payment methods. Staff may also be impacted with a higher volume of queries from users who may have queries on new methods as well as appropriate payment methods.
Partner organisations	yes	Yes, low. All users who make a payment to North Tyneside Council. Low impact as it is anticipated many use existing preferred payment methods.

3. Evidence gathering and engagement		
	Internal evidence	External evidence
<p>What evidence has been used for this assessment?</p>	<p>Analysis of payment methods and their costs defined the most cost-effective payment methods and the most popular amongst customers.</p> <p>Analysis of Kiosk users to define the numbers currently making in person payments.</p> <p>The analysis of the number of PayPoint and PostOffice PostOffice outlets available to customers.</p> <p>Review of the Future of Payments Review published by Pay.uk</p> <p>PayPoint PayPoint Locations There are over 80 PayPoint within North Tyneside where Rent and Council Tax can be paid in cash. The closest facilities to the kiosks are:</p> <ul style="list-style-type: none"> • North Shields – 0.1 Miles • Wallsend – 0.1 Miles • White Swan Centre – 0.6 Miles • Whitley Bay – 0.05 Miles • Killingworth – 0.09 Miles <p>Kiosk operating costs New procurement of kiosks in excess of £100,000 to</p>	<p>Payment of Benefits (CAB) Most benefits are usually paid by direct credit transfer straight into an account. This includes:</p> <ul style="list-style-type: none"> • benefits from the Department for Work and Pensions (DWP) • tax credits • Child Benefit • Guardian’s Allowance <p>Claimants not able to open a bank account are issued vouchers which are claimed at PayPoint or Post Offices.</p> <p>The Director of North Tyneside Citizens Advice was consulted on the Payment Strategy and the impact on kiosk users, and he is supportive of the Strategy, and the support that will be in place for customers to move to a different payment method.</p>

	purchase and over £12,000 for Support and Maintenance contract per year.	
Have you carried out any engagement in relation to this proposal?	yes	
If yes of what kind and with whom? If no, why not?	<ul style="list-style-type: none"> • Engagement with service areas in relation to payment methods. • Discussion with suppliers about payment trends potential solution • Engagement with Deputy Mayor and Lead Member for Finance and Resources. • Consultation with Director for North Tyneside Citizens Advice. 	
Is there any information you don't have?	yes	
If yes, why is this information not available?	No formal customer engagement has been undertaken.	

4. Impact on groups with different characteristics			
Legally protected characteristics	Potential positive impact identified	Potential negative impact identified	Description of the potential impact and evidence used in the assessment (mitigations are not included here)
Age	yes	yes	Positive Improvements in digital channels will benefit younger customers who may prefer digital channels.

			<p>Digital channels will be more accessible 'out of normal working hours'</p> <p>Those who may previously had to visit a customer first centre may no longer be required to if an online payment method is used.</p> <p>Recurring payment options will reduce the number of physical visits required by users.</p> <p>Negative</p> <p>There is a potential negative impact as older customers may be less likely to have access to digital payments.</p>
Disability	yes	yes	<p>Positive</p> <p>The requirement to not have to travel to make payment when increased digital payment channels are rolled out across service areas.</p> <p>Customers have a choice to opt in to using community hubs.</p> <p>Ability to use text to speech on browsers.</p> <p>Automated and recurring payment options will reduce the number of physical visits required by users.</p> <p>Negative</p> <p>Some may not be able to use digital payments.</p>
Gender reassignment	no	no	
Marriage & civil partnership	no	no	
Pregnancy & maternity	no	no	
Race	yes	yes	<p>Positive</p> <p>The flexibility of digital channels will enable users to access translator or language intermediaries digitally.</p> <p>Negative</p>

			Those whose first language is not English, may need support to understand any promotional material around the Strategy and impacts of this.
Religion or belief	no	no	
Sex	no	no	
Sexual orientation	no	no	
Intersectionality	no	no	
Non-legally protected characteristic			
Carers	no	no	
Socio-economic disadvantage	no	no	

5. Achievement of the Authority's public sector equality duty		
Will the proposal contribute to any of the following?		If yes, how?
Eliminate unlawful discrimination, victimisation and harassment	N/A	
Advance equality of opportunity between people who share a protected characteristic and those who do not	yes	To make Payments more accessible outside of normal working hours and at a lesser distance for the customer.
Foster good relations between people who share a protected characteristic and those who do not	N/A	

6. Negative impacts		
Potential negative impact	Can it be reduced or removed?	If yes how? If no, why not and what alternative options were considered and not pursued?
Customers with a disability, or who are older may be less likely to have access to digital payments.	yes- reduced	The potential negative for older customers, or those with a disability can be reduced by the offer of a number of various types of payment methods including non-digital options The offer of assistance from staff is available should customer still wish to

		<p>come to a Community Hub to make a payment. There is also telephone assistance through our contact centre.</p> <p>Additionally rent and Council Tax can be paid by cash at PayPoint outlets in any part of the borough or at a Post Office . Post Office have a large coverage and at convenient times over 7 days per week.</p>
<p>Those whose first language is not English, may need support to understand any promotional material around the Strategy and impacts of this.</p>		<p>There are translation tools available on the internet so that payments can be made digitally in various languages to aid customers whose first language is not English.</p> <p>There is assistance available in Community Hibbs or via the telephone from contact centre staff. These staff can access interpretation and translation services.</p>

7. Action plan				
Actions to gather evidence or information to improve NTC's understanding of the potential impacts on people with protected characteristics and how best to respond to them	Responsible officer name	Responsible officer service area	Target completion date	Action completed
Engagement with kiosk users to sign post them to the options that best suit their needs.	Tracy Hunter	Resources	30/09/2025	
Actions already in place to remove or reduce potential negative impacts	Responsible officer name	Responsible officer service area	Impact	
Cash payments for Council Tax, Business Rates, Sundry Debt and Housing Rent available at PayPoints	Helen Goulding	Resources	reduce	
Cash Payments for Parking Control and Blue Badges can be accepted at Quadrant	Mick Nicholson (Blue Badges) Gary Hoyle (Parking Control)	Customer Services Parking Control	reduce	
Promotion and support with customers to use digital channels with assisted self-service facilities in	Mick Nicholson / Claire Sykes	Customer Services/ Community Hubs	reduce	

all Community Hubs					
Actions that will be taken to remove or reduce potential negative impacts	Responsible officer name	Responsible officer service area	Impact	Target completion date	Action completed
Track the number of payment methods to allow investment in more cost effective and popular methods of payment.	Helen Goulding / Scott Rennie	Resources	Reduce	31/03/2025	in progress
Monitor the number and location of PayPoints in the borough.	Mick Nicholson	Customer Services	Reduce	31/03/2025	in progress
Signposting of Customers to best individual method of payment for them.	Mick Nicholson / Claire Sykes	Customer Services/ Community Hubs	Reduce	31/03/2025	in progress
Education amongst Officers around more popular payment methods and promotion of these methods.	Helen Goulding / Scott Rennie	Resources	Reduce	31/03/2025	In progress
Positive communication package to encourage easier way to pay		Comms Team	Reduce	31/05/2025	in progress
Move from 4 Customer First Centres to 6 Community Hubs. Staff trained to support customers	Mick Nicholson/ Claire Sykes	Customer Services/ Community Hubs	reduce	31/05/2025	in progress

to make digital payments or signpost to alternative ways to pay.					
Actions that will be taken to make the most of any potential positive impact	Responsible officer name	Responsible officer service area	Target completion date	Action completed	
Promotion of direct debit via the Council Facebook page. This could provide better access to any future government support.	Comms Team	Comms Team	31/03/2025	in progress	
Promotion of Direct Debit via Invoices and letters that are sent by service areas	Helen Goulding / Scott Rennie	Resources	31/03/2025	In progress	
Align payment dates across service areas	Helen Goulding / Scott Rennie	Resources	31/03/2025	In progress	
Savings made from lower cost transactions will help the overall budgetary position of the Council.	Jon Ritchie	Resources	31/03/2025	in progress	

Actions that will be taken to monitor the equality impact of this proposal once it is implemented	Responsible officer name	Responsible officer service area	Target completion date	Action completed
Feedback from customers	Service Areas	All	31/03/2025	in progress
Escalation of an instances where a customer is unable to complete a transaction due to lack of access to digital channels	Customer Services Advisors	Customer Services	31/03/2025	in progress
Date review of EqIA to be completed	Responsible officer name	Responsible officer service area		
30/09/2025	Scott Rennie	Income Management		

8. Outcome of EqIA	
Outcome	Please explain and evidence why you have reached this conclusion:
The proposal is robust, no major change is required	<p>Except for exceptional circumstances, state benefits and pensions (96%) are now paid into a bank account. The ability to set up a bank account has been enhanced by the offer of basic bank accounts, so many customer have access to an account and could (if by choice) set up alternative methods of payment.</p> <p>The ability to pay cash for all services remains widely available for Council Tax and Rent and in a proportionate way for other services.</p> <p>Consideration was given that 96% of households have internet access (ONS 2020) and 87% of adults shopped online., so a significant number of people are able to access and use online services.</p>

9. Corporate Equality Group member approval	
Do you agree or disagree with this assessment?	Agree

If disagree, please explain why?	
Name of Corporate Equality Group member	Amar Hassan
Date	12/09/2024

Section 10 guidance

To be completed by Director/Head of Service.

10. Director/ Head of Service approval	
Do you agree or disagree with this assessment?	Agree
If disagree, please explain why?	
Name of Director/Head of Service	Jon Ritchie
Date	12/09/2024