

EQUALITY IMPACT ASSESSMENT

Name of Policy/Service/Function Access 2 Services Programme, Channels Merchant Services	
Date of Assessment November 2007	
Directorate Environment and Regeneration	
Head of Service David Wilde	
Names and Roles of the people carrying out the EIA Usha Parmar, Customer Services Manager Environment and Regeneration David Drury, Directorate Information and Customer Services Manager	
Why is the Equality Impact Assessment being done?	Management Board Report Cabinet Report New Policy Change to existing policy Minor decision with potentially major impact on equality On Current EIA Schedule

1. Introduction and Background

1.1 Summary of proposal and specify whether this is a universal or targeted service

The Access 2 Services Programme is one of the 5 strategic programmes currently in progress across the Council, along with the Efficiency Review, Towards Excellence, Building Schools for the Future and the 2012 Strategic Programme. The Access 2 Services Programme follows on from the "Improving Access to Services" inspection in 2006 and the main objective is to enable residents, businesses and visitors to be able to access the services they want, the way they want, when they want.

The scope of this initiative is:

- to implement cash collection kiosks capable of accepting OneCard payments in the WFD shops and the Ascham Homes kiosk at Willow House, provided the business case is still valid.
- to complete the introduction of Chip and PIN payment options in WFD shops using Paye.net
- the wider re-tender of merchant services via Catalist, to include:
 - online payments (including integration with other online systems currently being procured such as e- bookings)
 - OneCard functionality (including if the functionality is extended to other services)
 - internal payment systems (replacing Cash Receipting and Remit) to receive payments and post to back office systems via existing interfaces.
- to extend the current contract with Capita/Academy on a short-term basis, until the successful tender is implemented; this will require an exemption by Cabinet from the usual tendering process due to the short timescales.
- to recommend banking suppliers to schools

Benefits include:

- Greater provision of payment facilities for residents by using kiosks in WFD Shops, and by using Paye.net for Chip and PIN payments at a variety of locations.
- Better integration of online payments with the website.
- Better quality and more prompt information to back office services about prepayments.
- Lower costs to the council for credit/debit cards and on handling receipts resulting from rationalising our processes and contracts, to maximise volume efficiencies and discounts.

EQUALITY IMPACT ASSESSMENT

Better controls by routing all payments through a standard set of processes and systems rather than a number of individual contracts.

This is a universal service.

2. Profile of groups affected as customers and/or staff

2.1.1 Age Equality

Chip and Pin

This is an additional channel therefore beneficial to younger people, and of neutral impact for older people.

Cash Collections, debit and credits cards

With the ceasing of cashier service there would need to be identified support and reassurance resource for older people.

Online credit and debit cards

The improved interface is more user friendly and therefore beneficial for all ages

Receipting reconciliation

Neutral

2.1.2 Disability equality

Chip and Pin

Neutral, this is an additional channel.

Cash Collections, debit and credits cards

The tender specification includes DDA compliance and requirements for wheelchair kiosk access.

Online credit and debit cards

The improved DDA compliance interface is more user friendly and therefore beneficial for people with disabilities.

Receipting reconciliation

The improved DDA compliance interface is more user friendly and therefore beneficial for staff with disabilities.

2.1.3 Gender equality

Chip and Pin

Neutral, this is an additional channel

Cash Collections, debit and credits cards

Neutral

Online credit and debit cards

The improved interface is more user friendly and therefore beneficial for all people.

Receipting reconciliation

Neutral

2.1.4 Race equality

Chip and Pin

EQUALITY IMPACT ASSESSMENT

Neutral, this is an additional channel

Cash Collections, debit and credits cards

With the ceasing of cashier service there would need to be an identified support and reassurance resource for people speaking community languages as primary communication. It is therefore necessary that WFD staff are adequately trained to mediate and support a customer during the transaction and to have a trial, testing period to identify the training needs. Cost permitting, there will be consideration for on-screen language options.

There is recognition that Waltham Forest borough has a high number of people that do not have bank accounts and are cash users. These people are predominantly from BAME communities and newly arrived communities, thus it is necessary to enable cash payments for Council services. There is a risk of exclusion if any of the Council services withdraw the cash payment facility, and an alternative should be considered where this is the case.

Online credit and debit cards

The improved interface is more user friendly and therefore beneficial for all people.

Receipting reconciliation

Neutral

2.1.5 Religion/Beliefs

Chip and Pin

Neutral, this is an additional channel

Cash Collections, debit and credits cards

Neutral

Online credit and debit cards

The improved interface is more user friendly and therefore beneficial for all people.

Receipting reconciliation

Neutral

2.1.6 Sexual Orientation

Chip and Pin

Neutral, as this is an additional channel

Cash Collections, debit and credits cards

Neutral

Online credit and debit cards

The improved interface is more user friendly and therefore beneficial for all people.

Receipting reconciliation

Neutral

3. Questions this assessment addresses

3.1 What kind of equality impact may there be?

There is positive impact for people with disabilities and possible negative impact for race equality if actions in point 6 below are not implemented.

EQUALITY IMPACT ASSESSMENT

3.2 How significant is it in terms of its nature and the number of people likely to be affected?

There is positive impact overall and the number of people likely to be affected is small, however they are a vulnerable group.

3.3 Is the impact positive or negative (or is there a potential for both)?

The overall impact is positive

3.4 On what aspects of the Equality Duties will this impact be?

Disability and Race

3.5 Could the impact constitute unlawful discrimination?

No

3.6 What further information is required to gauge the probability and extent of the impact?

Training needs for WFD staff from findings of a trial testing period.

3.7 Where and how can that information be obtained?

Trial testing period

4. Action Planning Questions

4.1 What action do we need to take to reduce negative impact?

Enable cash collection and ensure there is mediation support for people making payment transactions.

4.2 If the action proposed will not fully mitigate adverse consequences for equality, or if the decision is to take no action, why is this, and can we justify it?

NA

4.3 Can any further action be taken to promote equality of opportunity in relation to any of the equality strands?

See action plan in pint 6 below.

4.4 Do we need to undertake any further consultation or research?

Trial testing period to identify training needs.

5. Conclusions and Next Steps

The overall impact is positive as this initiative provides an additional access channel, value for money for the customer and the Council, and enables a self-directed and independent Council interaction for the customer.

The inclusion of voluntary groups as service intermediaries also offers significant scope to break down traditional barriers to service provision through use of trusted sources, support and an understanding of the needs to specific groups.

5.1 The key areas, which were improved as a result of this assessment, were:

Communications plan for Access 2 Services and informing the scoping of the tender exercise.

EQUALITY IMPACT ASSESSMENT

6. Action Plan

Item	Action required	Lead Officer	Time Scale	Comments/Outcomes	Status
1.	Channels: electronic, call centre and face to face channels will be consistent and more interactive.	David Wilde	2009	A wider range of services will be accessible from each channel, reducing the need to deal with the council many times	
2.	Take-up: Ensure the design of the self service channel is inclusive in respect of disability equality and that its implementation supports customers who are disabled, older and who speak community languages. costs will be reduced overall across the Council.	David Wilde	2009	This will free up resources for front line services. Better use will be made of the most appropriate channels for relevant services	
3.	Equality impact assessments will be built into the work programmes for the delivery of each of the "Channels" work-stream	David Drury	Nov 2007	Merchant services	✓ Completed Nov 2007
4.	Enable cash collection or an alternative for race equality.	David Wilde		Having a range of payment options for vulnerable communities and minimising exclusion	
5.	Trail testing period for Wfd staff undertaken with invited customers through targeted community groups. (eg help the aged, womens group, Polish group)	David Drury		Identify training needs for Wfd staff to mediate and support customers during payment transactions.	
6.	Undertake 2/3 community drop-in sessions for target audience via identified community groups.	David Drury		Enabling and supporting community to change the way they make payments for Council services.	
7.	ClaSS to consider providing some correlating courses for electronic payments and bookings for residents.	David Drury/ CLaSS		Building customer confidence and enabling self-directed and independent Council interaction.	