



Case Study: How City of Parramatta achieved 96% ratepayer satisfaction with Payble's payment experience platform

Introduction

The City of Parramatta faced a common challenge shared by many local governments: modernising their rate payment system to meet the evolving needs of their community and improve internal efficiency. This case study explores how City of Parramatta tackled this challenge by partnering with Payble, Australia's first and only payment experience platform for local government. The results? A remarkable **96% ratepayer satisfaction score** and a dramatic shift towards a seamless and customer-centric approach to rate payments.

Background

Parramatta, a vibrant urban center in New South Wales is experiencing rapid growth and development. Its population has been steadily increasing, currently exceeding 250,000 residents. This growth is projected to continue significantly over the next decade, driven by factors such as the development of Western Sydney Airport and infrastructure projects like the light rail and metro.

However, this growth has also brought its challenges. The rising cost of living, exacerbated by increasing house prices and utility costs, has led to a growing financial strain on ratepayers. This stress is reflected in the rise of debt levels in local governments across Australia,



with Parramatta facing an arrears rate of 6.8% prior to engaging Payble. Despite these financial pressures, Parramatta's house prices have also highlighting the need for more flexible payment options to make rates more manageable for ratepayers.

The Challenges

Before partnering with Payble, the City of Parramatta faced several significant challenges in managing ratepayer payments. These obstacles not only strained council resources but also affected the financial well-being of its residents. Key challenges included:

- 
Manual Processes
- 
High Debt Levels
- 
PCI Compliance
- 
Lack of Collaboration
- 
High Transaction Costs

Manual Processes

The existing direct debit process involved substantial manual labor, consuming a significant amount of staff time. For example, creating and managing direct debits required 1,500 to 2,000 hours per year, while handling basic rate-related inquiries took an additional 500 hours. Setting up and managing payment arrangements consumed another 200 to 300 hours annually. Even managing failures and dishonored payments demanded 100 hours of staff time. In total, these manual processes resulted in an estimated loss of 2,000 to 3,000 hours of valuable team time annually.



John Crawford
Chief Information Officer

“We’ve seen a 1-2% population increase, sitting at 250,000, expected to grow significantly with ambitious property development plans.”



Lack of Collaboration

Internal team collaboration was fragmented, leading to inefficiencies and delays in resolving customer inquiries. For example, a simple rate payment inquiry could involve multiple teams, from customer service to finance, requiring a multi-step process and communication across departments.

High Transaction Costs

Traditional payment providers charged high transaction fees, adding a significant financial burden on both ratepayers and the council. Transaction fees ranged from \$0.70 to \$3.20 per transaction, compared to direct debit costs that could be as low as \$0.05 per transaction. This disparity highlighted the need for a more cost-effective solution.

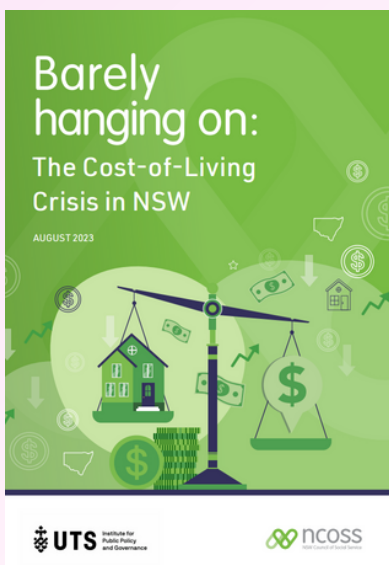
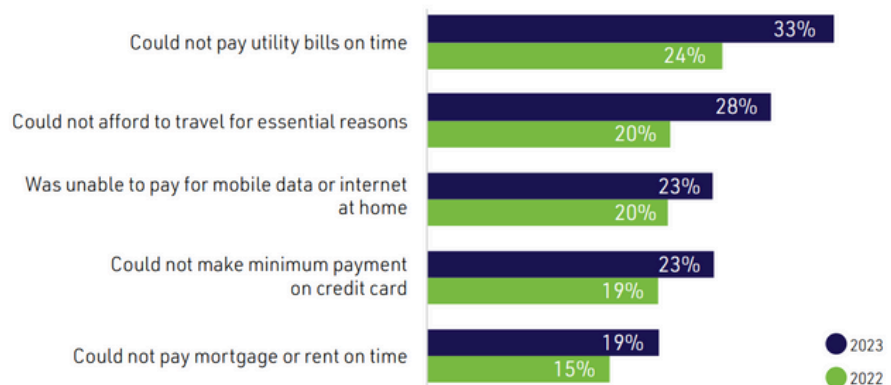


Figure 2: Impact of financial pressure in the past 12 months by year

Q13. In the last 12 months, how often has each of the following occurred because you were short of money?
Chart displays 'Always', 'Often' and 'Sometimes'
Base: All respondents; 2023 n=1,134, 2022 n=1,025



45%
of respondents reporting they were unable to pay utility bills on time.

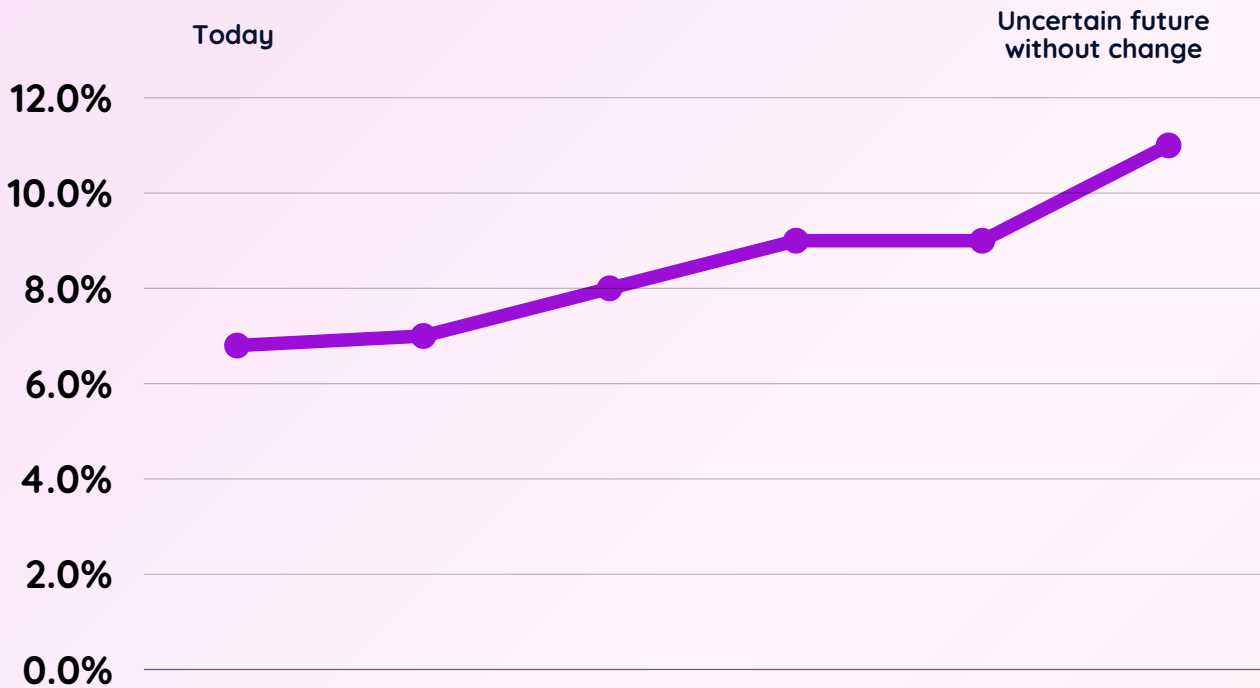
53%
reported cutting back on Personal care services e.g., haircuts.

30%
Rise in the numbers of respondents skipping meals.

41%
of respondents said they had used 'Buy Now Pay Later' to pay for essential goods.

High Debt Levels

The financial stress faced by ratepayers led to a rise in rates arrears, impacting the council's revenue and requiring resources to be devoted to debt recovery. The arrears rate was expected to rise from its current level of 6.8%, amounting to \$17,000,000 per year.



PCI Compliance

Offering secure credit and debit card payments was a significant hurdle, with the internal management requiring council to achieve and maintain independent PCI compliance, a complex and costly undertaking.

Credit and debit cards could not be stored without council needing to achieve this independent compliance. This limited the payment options available to ratepayers and hampered the council's ability to respond to the increasing demand for card payments.

The Payble Solution

To address these challenges, the City of Parramatta chose to implement Payble, Australia's first and only payment experience platform for local government. This decision was driven by several key factors:

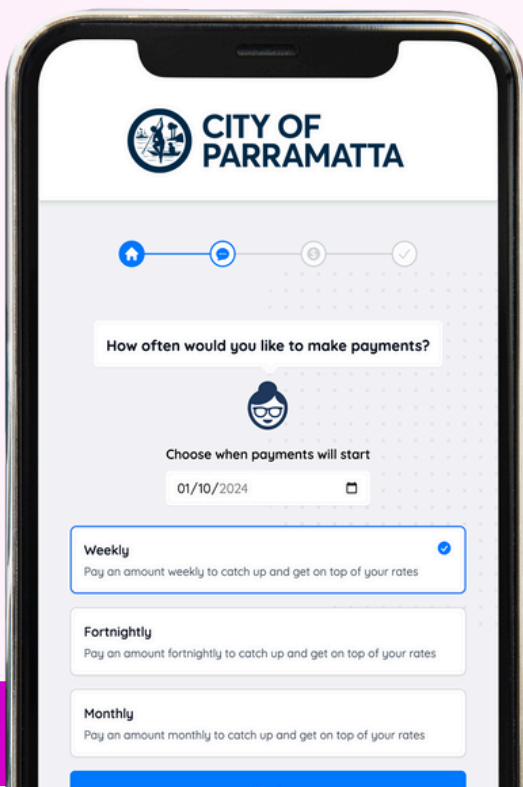


Automation of Direct Debits

Payble's platform streamlined the direct debit process, eliminating the need for manual data entry and file processing. This automated system allows ratepayers to easily set up and manage their payments online, reducing the workload on council staff and ensuring more efficient payment collection.

Flexible Payment Options

Payble offered ratepayers three payment options to suit their individual needs: one-off payments, where ratepayers could make a single payment for a specified amount; autopay, where ratepayers could set up automatic payments for their annual rates or installments; and flexible payments, where ratepayers could schedule regular payments (weekly, fortnightly, or monthly), offering greater control and flexibility in managing their budgets.



"Allowing people to pay smaller amounts weekly or fortnightly has proven to reduce financial stress and improve debt recovery."

Shraddha Rana

- Team Leader Rates and Receivables



PCI Compliant Card Payments

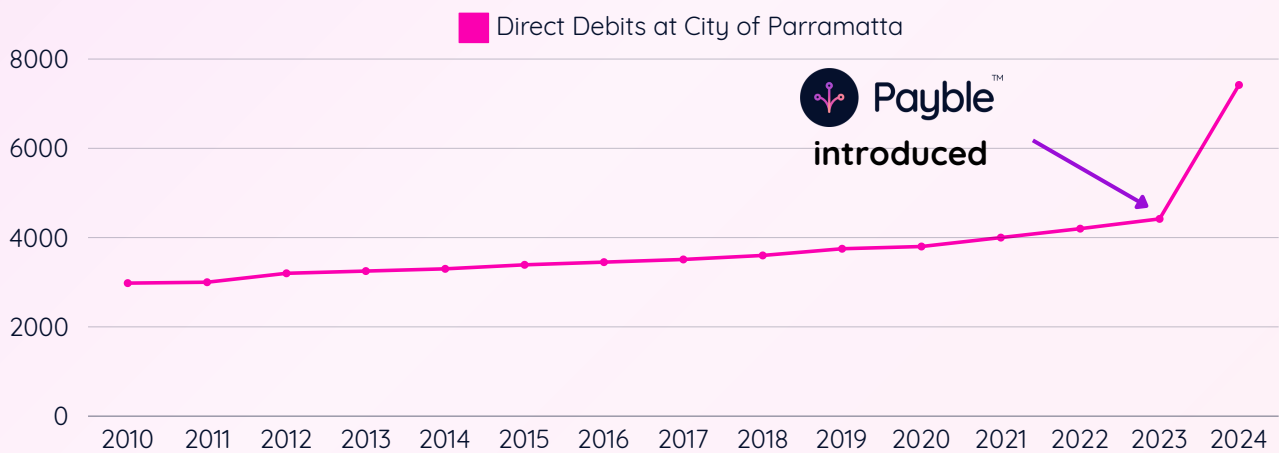
Payble's platform was PCI compliant, enabling secure credit and debit card payments without requiring council to undergo the costly and time-consuming process of achieving independent PCI compliance. This provided ratepayers with a wider range of payment options and improved convenience.

Self-Service Management

Payble's platform offered self-service management features, reducing the need for ratepayers to contact council for simple requests. Ratepayers could skip their next payment, with the skipped amount automatically redistributed across future installments; and cancel their payment plan, providing them with greater flexibility in managing their financial commitments.

Cost-Effective Solutions

Payble's transaction fees were significantly lower than traditional payment providers, resulting in cost savings for both the council and ratepayers. This made rate payments more affordable and efficient. Council also saw a reduction in costs related to printing and postage for rates, with over \$340,000 spent annually in these areas previously.



Anna Maunder
Revenue Manager

“Automating the process through Payble has been a no-brainer. We’ve significantly reduced manual work, and ratepayers love the control they now have over their finances.”



Implementation Process

The successful implementation of Payble at the City of Parramatta was the result of careful planning, coordination, and collaboration between the Finance, IT, and Rates teams.

1. Planning and Coordination:



The implementation process began with a comprehensive assessment of the council's existing systems (Infor Pathway) and payment processes. The Finance, IT, and Rates teams worked closely to identify key areas for improvement and to develop a detailed implementation plan. This plan included timelines, resource allocation, and contingency measures to address potential challenges.

2. Configuration



In conjunction with the Payble team - the City of Parramatta requested some of the following modifications to the payment experience to suit their particular financial processes

Australia's only payment experience platform for local government



Paramatta with Payble:



Offer direct debit via credit/debit card with PCI Compliance



Automated Payment Reminders and Follow Ups



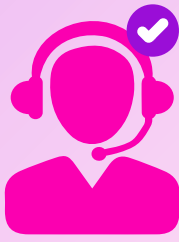
Fully Automated Direct Debit Process



Flexible Payments to Reduce Financial Stress



3. Training and Support:



Comprehensive training sessions were conducted for council staff to ensure they were fully equipped to manage the new system. Council staff were shown how to view necessary information in Infor Pathway, how to log into Payble's back end system for further configuration and reporting & were taught how to enable ratepayers to securely pay their obligations to council via secure SMS rather than over the phone

4. Marketing and awareness



Payble provided assistance in designing the new Parramatta rate notice and producing marketing materials designed to improve take up on the new service

CITY OF PARRAMATTA

RATES AND CHARGES NOTICE
1 JULY 2024 TO 30 JUNE 2025

ASSESSMENT NUMBER
60210739

Posting Date: 15/07/2024
Rateable Value:
Interest Rate:
Calculated daily on overdue balances

Go green. Receive your rates notice via email. To register, scan the QR code

Property Location:
Base Date: Rate Category: Property Description:

Particulars of Rates and Charges	Rate in \$	Amount
Residential Rates		
140L Domestic Garbage		
Residential Stormwater Charge		
Overdue		
Interest		
Waste Rebate		

The overdue amount indicated is due immediately. If you are experiencing financial hardship, please contact the Council for a payment arrangement.

Overdue 1st Instalment 2nd Instalment 3rd Instalment 4th Instalment

Deduct Payments made on or after 10 Jul 2024

YOUR PAYMENT OPTIONS

Go to cityofparramatta.nsw.gov.au and click Online Services to make payment. Call 02 9770 3415 to make payments via Amex, Visa or Mastercard only. Billpay Code: 057

Scan to pay
Pay in full or choose flexible payment options that suit you.

Helpful reminders:
• Credit or cheque payments
• No extra fees.

BPAY® this payment via or phone banking:
• BPAY View® View and using Internet banking. (credit cards not accept)
• Biller Code: 5710 Ref
See reverse for additional pa

PHIVE Building
5 Parramatta Square, Parramatta NSW 2150
Mon to Thu: 9am-8pm Fri to Sun: 9am-5pm

Call Centre
1300 617 058
Mon to Fri: 8.30am-4.30pm

cityofparramatta.

Almost done!
Choose an affordable schedule that suits you.

- \$48.08/weekly**
Pay weekly
- \$104.17/fortnightly**
Pay fortnightly
- \$312.50/monthly**
Pay monthly

Powered by **Payble™**

Your payments have been scheduled
We'll send a receipt via e-mail and SMS
just click the link if you ever need to view or modify your schedule.

Payment information
000-000
000123456

instalments \$138.96

Results

The implementation of Payble has brought about significant improvements at City of Parramatta including:



3,000 New Direct Debits in the First Month:

The City of Parramatta saw a significant uptake in automated payments, improving cash flow and reducing manual processing



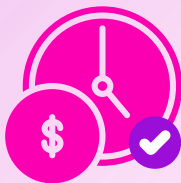
Positive Ratepayer Feedback:

Ratepayers rated their payment experience 96 out of 100, reflecting the convenience and flexibility offered by Payble. Positive feedback included praise for the mobile-friendly system and the reassurance provided by automated payment reminders



Reduced Bad Debt:

By allowing flexible payment options, Payble helped prevent debts from becoming overdue, alleviating the financial burden on residents and reducing the council's need for aggressive debt recovery measures



Time Savings:

The automated system saved thousands of hours previously spent on manual processing, enabling staff to focus on more proactive work



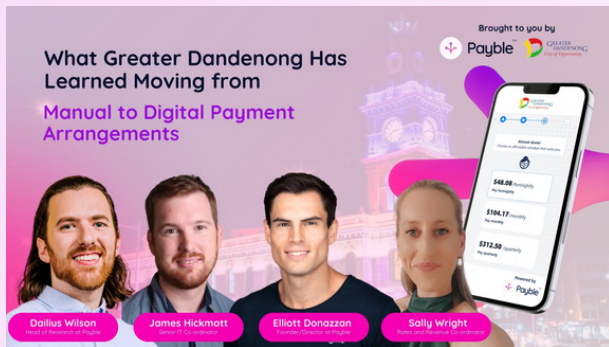
“ On day one, we received two positive comments within the first few hours - **Well done Parramatta. This was so easy.**”

Shraddha Rana

- Team Leader Rates and Receivables



Further resources



Recently, we talked to the team at Greater Dandenong Council about their journey switching from manual to digital payment arrangements for ratepayers. To view the full conversation, [head here](#).

Why Councils Around the World are Using Payble

Curious about how these solutions can work for your council?

[Book a demo today](#) and see the difference.



"93,000 ratepayers can now select whether or not they'd like to pay rates weekly, fortnightly or monthly via direct debit, credit or debit card"

- **James Hickmott**
(Senior IT Co-ordinator)



"The feedback we have received is amazing - someone even said whoever implemented this deserves a pay rise"

- **Liz Bailey**
(Team Leader IT Business Applications)

