



Cash Offices – You need to be Cruel to be Kind

Hands up who has a Cash Office? So what are the reasons for continuing to take cash when so many organisations are moving away from cash?

On the one hand, we have 'local needs'. It is often said that a lot of people can only pay by cash, although from our experience of working with other clients, a good proportion of these 'prefer' to pay by cash. If you look back over their payment history, it is not unusual to find an odd cheque payment or two. Preferring to pay by cash is a great way for the self-employed to lose 'cash-in-hand' earnings. Also, whilst for many of us Direct Debit payment is a blessing, for those living from-hand-to-mouth, having the option not to pay or deferring a payment to the council for a few days, is preferable to withholding payments from other organisations. Obviously some people do not have a bank account, and cannot be persuaded to get one, so some councils have provided payment cards for this small minority of customers.

From the council's perspective, handling cash is not without its problems. Due to the amount being handled insurance companies often dictate various security measures. Visually, cash offices are not appealing, and generally take up a fair amount of space. The customer's experience of dealing through this interface is rarely good – plate glass doesn't add to the experience! – and staffing cash offices often leads to its own set of issues.

On the other hand, closing cash offices is not a vote winner and does not sit easily with the many 'improving customer service programmes' rolling out over the country.

So what's the answer? Sadly, there is not a silver bullet, but we would suggest:

- If you have not run a Direct Debit take-up campaign for a while, try one again, perhaps using some of the national material, but in a focused way, i.e. in the cash office. Perhaps provide incentives to customers not paying by cash, e.g. a monthly prize draw.
- Use a floor-walker in the cash office to 'have a conversation' with customers about other means of payment. But don't use cash office staff to do this - turkeys voting for Christmas!
- If you can make a real impact on reducing numbers then consider either 'biting the bullet' and closing the cash office, or look to use other means of taking cash, e.g. SCAN COIN Payment kiosk (see www.scancoin.co.uk).
- If you have or are planning a one-stop shop, consider taking cash in the open, perhaps with vacuum tubes (see www.quirepace.co.uk) moving the cash quickly into the back office.

If you have any other suggestions, please let us know and we will publish these in an update later in the year.

Or to find out more please contact us:

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