



## MUNICIPALITY OF THAMES CENTRE

**REPORT NO. CAO-015-23**

**TO:** Mayor and Members of Council  
**FROM:** Chief Administrative Officer  
**MEETING DATE:** November 27, 2023  
**SUBJECT:** **Online Service Delivery for Municipal Payments**

### RECOMMENDATION:

**THAT** Report No. CAO-015-23 be received for information.

### PURPOSE:

The purpose of this report is update the Council on:

- The current delivery model for municipal payments/process; and
- Opportunities for a customer focused delivery model for municipal payments/process.

### BACKGROUND:

The following motion was passed by Council at its meeting on September 11, 2023:

*Whereas Thames Centre's recreational facilities are highly frequented for community and athletic services;*

*And Whereas Thames Centre strives to provide a high level of customer service to all residents;*

*And Whereas Thames Centre is a growing community with increased administration and staffing requirement;*

*And Whereas many administrative services are provided through centralized digital platforms;*

*Therefore It Be Resolved That the Chief Administrative Officer Barrick provide a report on the potential implementation of a service delivery model for municipal payments, permitting process assistance, and other administrative processes.*

### COMMENTS:

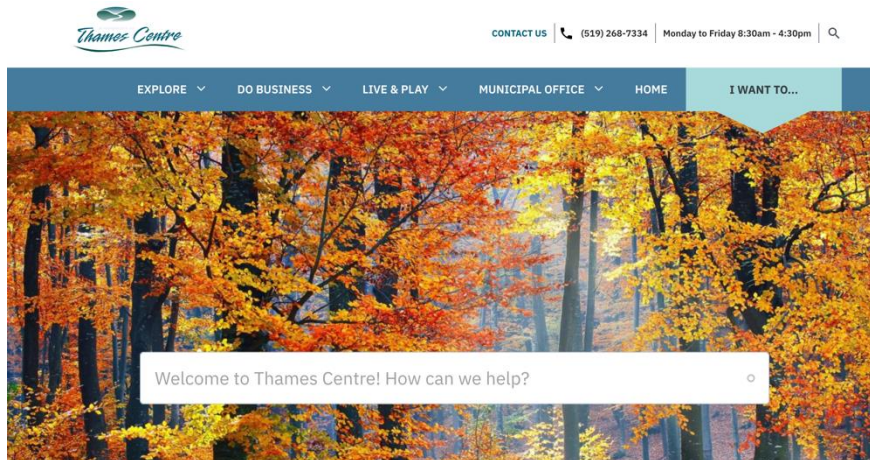
#### 1) Current delivery model for municipal payments/process:

The Municipality of Thames Centre currently has several payment options and platforms for municipal payments. The current service delivery model is described below:

## Payment Options For Property Taxes, Water Bills, Permit Fees and Other Invoices

### Online Payments via Paymentus

The municipality's webpage has a pathway for residents and businesses to make payments to the municipality. The following screenshot shows the municipality's "Home" page:



From the "Home" page, the user then needs to click on the "I WANT TO" link, and scroll down to find the "PAY MY TAXES" link. However, this link only informs the user that this is the pathway to pay taxes, and no other billings and fees are identified. After selecting the "PAY MY TAXES" link, the user is directed to the "PROPERTY TAXES" page, and is required to scroll the page downward and find the "BILLING AND PAYMENTS" link. From this link, the user is directed to the webpage where they can find the "PAYMENT OPTIONS" link, where in turn, the user can pay on-line or be instructed with other payment methods.

One more link is required, "MAKE A PAYMENT VIA PAYMENTUS ONLINE" is required to be selected and the user finally can make a payment.

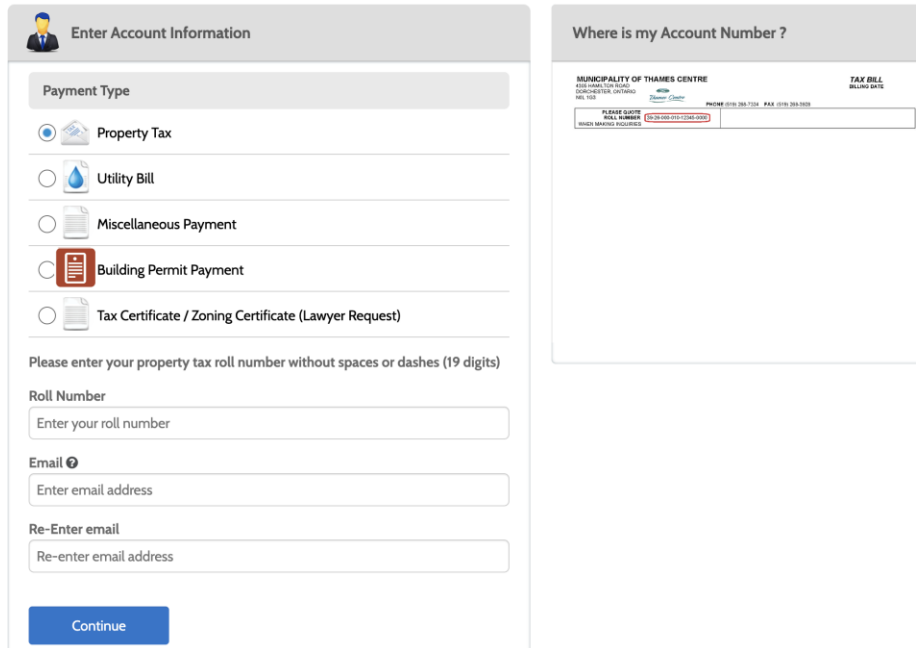
Online payments using this payment platform are limited to a maximum transaction of \$5000 under the following:

- Property Tax Bills
- Utility Bills (Water)
- Miscellaneous Payments
- Building Permit Payments
- Tax Certificates / Zoning Certificates (Lawyer Request)

Overall, there is a 6-step process to navigate the website and reach the appropriate webpage to pay a bill or fee.

Alternatively, if the user types in “pay bill” or “pay fee” in the “Welcome to Thames Centre. How can we help” space, there are 5 steps required to navigate the site and reach the online payment.

This option requires payment via a credit card.



### **Pre-Authorized Payment Plan**

With this payment option, for taxes and utilities only, users can pay in either quarterly payments or 10-month withdrawal payments directly from the user’s designated bank account (a void cheque must be submitted). They can apply to this program by completing an on-line form from the municipality’s web site, or print a hard copy form and submit directly to a municipal office.

This feature can be seen via the following link:  
<https://www.thamescentre.on.ca/node/1337>

The hard copy form contains only the Dorchester office address; thus it is assumed that this is the only municipal facility that can receive the completed and signed form.

### **On-Line/Mobile Banking App or Telephone or ATM**

This options allows the user to pay bills and fees directly from their banking account, typically from the user’s banking app, which takes on average 3-5 business days to complete.

This option is limited to:

- Property Taxes (19 digit roll number required)
- Water Bills (customer account number required)
- Thames Centre Fees and Services (invoice number required)

## **Municipal Office**

Payments are available to be made directly at the municipal office (Dorchester location only) and can be made by cash, debit or cheque. This option can also be used after hours by submitting an envelope through the mail slot after the offices have closed.

However, the user is not informed that this should be by cheque only, as cash in an envelope should be discouraged for risk mitigation.

## **In Person at Financial Institution**

The user can bring their hard copy invoice/bill received from Thames Centre and pay the bill at their financial institution during regular business hours.

## **Mail**

The user can send a cheque by mail to the municipality. However, a receipt of payment will only be provided if the user submits a self-addressed stamped envelope.

## **Mortgage Company**

For tax bills only, some users have their taxes paid by the company administering their mortgage. The mortgage company estimates the tax bill and then collects the property taxes along with the mortgage payments. Then, the mortgage company send the property taxes directly to the municipality on behalf of the user.

## **Paperless Billing**

Another “customer friendly” option offered by the municipality, is the option for users to receive invoices/bills via email. This option is available for property taxes, water bills, recreation facility rentals and recreation programs (swimming, summer playground program).

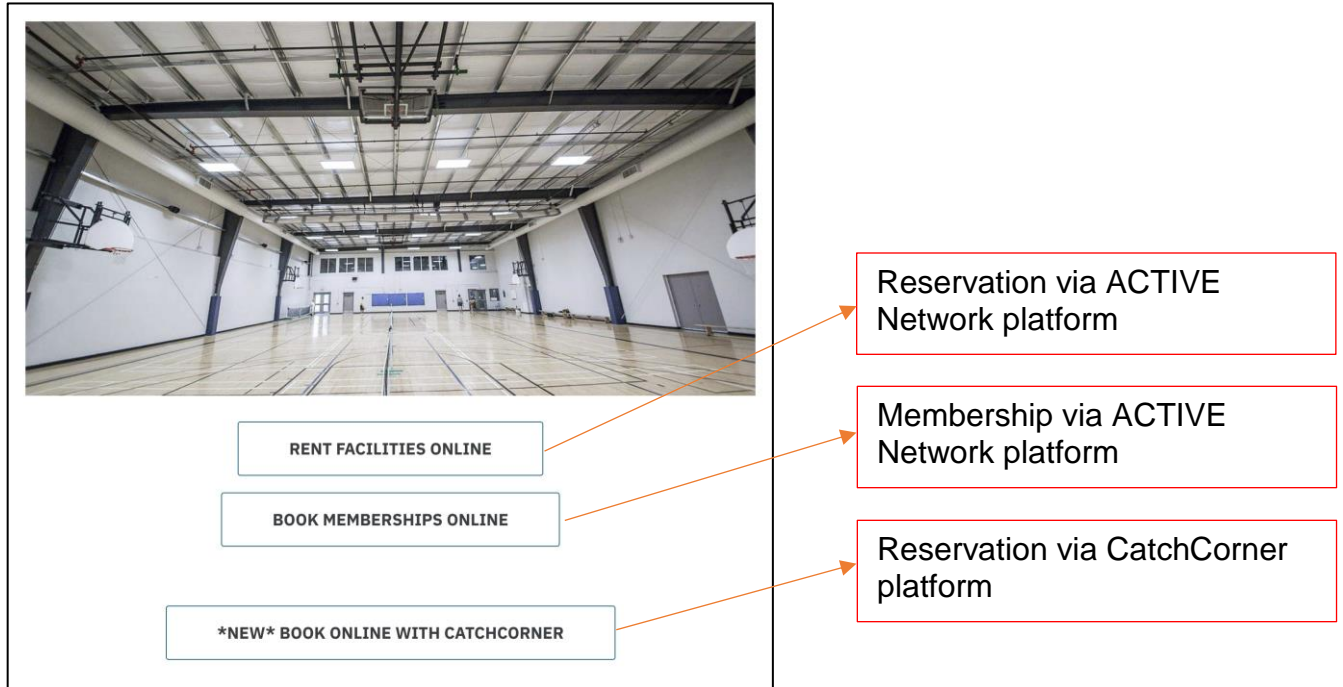
To receive paperless billing, the user is required to fill out an on-line form, as seen by the link below:

<https://www.thamescentre.on.ca/node/1335>

## **Payment Options to Rent a Municipal Facility**

### **Online Option via ACTIVE Network**

After navigating via multiple pathways to get to the online rental options, the user has 24 different selections in renting a municipal facility. To making a reservation, the user is prompted to create an account prior to being able to reserve and pay.



The types of facilities that can be rented on the ACTIVE Network platform are:

Facility Type	Description	Location
Pavilions	Dorchester Pavilion	Dorchester
	Harrietsville Pavilion	Harrietsville
	Thorndale Pavilion	Thorndale
Ice Rentals	APC Rink	FlightExec Centre in Dorchester
	CANUSA Rink	FlightExec Centre in Dorchester
Baseball	Batting Cage	Dorchester Community Park
	Diamond 1	Dorchester Community Park
	Diamond 2	Dorchester Community Park
	Diamond 3	Dorchester Community Park
	Diamond 4	Dorchester Community Park
	Harrietsville Diamond	Harrietsville
	Thorndale Diamond 1	Thorndale Community Park
Thorndale Diamond 2	Thorndale Community Park	



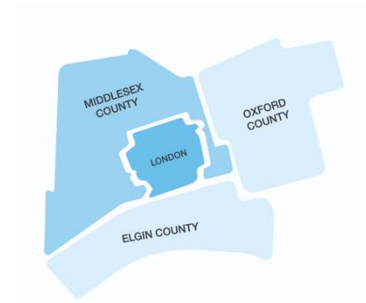
	Thorndale Diamond 3	Thorndale Community Park
	Thorndale Hardball Diamond	Thorndale Community Park
Meeting Rooms	Blueline Room	FlightExec Centre in Dorchester
	Thorndale Meeting Room 1	Thorndale Lions Community Centre
	Thorndale Meeting Room 2	Thorndale Lions Community Centre
Gymnasiums	Gym (Dorchester)	FlightExec Centre in Dorchester
	Gym (Thorndale)	Thorndale Lions Community Centre
Soccer Pitch	Thorndale Soccer (3 pitches)	Thorndale Community Park
	Dorchester Soccer (5 pitches)	Outdoor Recreation Complex

This same platform can also be used to apply and pay for memberships and programs/registrations, such as:

Membership Type
Adult and Senior Skate 3 Month Pass
Adult Stick and Puck 3 Month Pass
Badminton 3 Month Pass - Dorchester
Badminton 3 Month Pass - Thorndale
Badminton 3 Month Pass – Dorchester and Thorndale
Pickleball 3 Month Pass - Dorchester
Pickleball 3 Month Pass – Dorchester and Thorndale
Pickleball 3 Month Pass – Thorndale
AquaFit Passes
All Public Swim Passes
Playground Summer Camp Admission
Swim Lessons

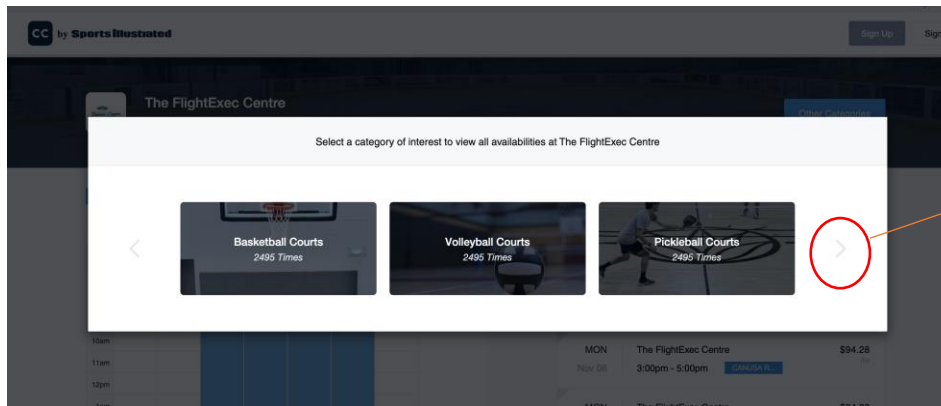
## Online Option via CatchCorner

This reservation and payment platform is for the FlightExec Centre and the Thorndale Lions C.C. Gymnasium. This “new” platform is available by going on the municipal webpage and linking the icon “NEW – BOOK ONLINE WITH CATCHCORNER” (as illustrated above).



CatchCorner can also be used to reserve other facilities in London, Middlesex County, Elgin County and Oxford County.

The link brings the user to the CatchCorner platform, where three activities are prominently displayed, however if the user scrolls right additional activities can be found:



very faint  
scroll button  
to find other  
activities to  
book

This platform is designated solely for the FlightExec facility. The reservation system is advantageous as it allows municipal staff to prepare the facility for the type of activity requested, such as:

- Basketballs Courts
- Volleyball Courts
- Pickleball Courts
- Badminton Courts
- Rooms
- Ice Rinks

The CatchCorner platform limits the user to make and pay for a reservation only during the FlightExec Centre’s office hours. The restricted hours to reserve limitation is only specific to Thames Centre and not other municipal jurisdictions using the same platform.

## Telephone Option and Email Options

Facilities can also be reserved by emailing [recreation@thamescentre.on.ca](mailto:recreation@thamescentre.on.ca) or calling:

 **Thames Centre Recreation** | Administrative Assistants  
Community Services & Facilities | (519) 268-7334 ext. 701

## **Current Vendors**

There are several vendors providing on-line payments options for the Municipality of Thames Centre. These are: *Paymentus*, *ACTIVE Network*, and *CatchCorner*.

### **Paymentus**

The “Paymentus” platform allows users to pay on-line for: property tax bills; utility (water) bills; miscellaneous payments where there is an invoice number, and building permit fees. This platform also allows users to request a tax certificate or zoning certificate, as may be requested for legal purposes.

The service charge for the utilization of the Paymentus platform is user based, where there is no payment fee from Thames Centre to Paymentus for the online payment processing. Users are charged a 2.5% convenience fee directly for each transaction.

### **Active Network**

The second online platform vendor used by Thames Centre is “ACTIVE Network”. This online platform allows users to both reserve and pay for renting municipal facilities throughout the municipality, such as pavilions, ice rinks, baseball diamonds and batting cage, meeting rooms, gymnasiums, and soccer pitches.

Similar to Paymentus, the service charge for the utilization of the ACTIVE Network platform is user based, where there is no payment fee from Thames Centre to ACTIVE Network. Users are charged a 3.0% convenience fee directly for each transaction. If the reservation is cancelled by the municipality, a \$0.10 cancellation fee is applied.

*Of note, respecting payment options for Senior Centre programs, events and activities:* The Senior Centre takes all bookings only in person or over the phone, accepting payment by cash, cheque, debit or credit card. All of these revenues are then entered into ACTIVE Network for tracking and processing.

### **CatchCorner**

The third online platform vendor is “CatchCorner”. This platform is limited to making reservations only at the FlightExec Centre. This same platform also enable users to reserve and pay for facilities in London, other Middlesex County municipalities, Elgin County, and Oxford County.

As opposed to Paymentus and ACTIVE Network, where the service charges are user based, for CatchCorner Thames Centre is charged a set percent of the booking cost (2.9%) plus a nominal flat fee per booking (\$0.47).



## **2) Implementation of a Service Delivery Model for Municipal Payments**

### **Research and Analysis**

#### *Efficiency*

According to a 2020 research study<sup>i</sup>, the authors observed that online payment systems can provide speedy services in a short amount of time, reduces the cost of money transactions by cutting the cost of paperwork and labour costs, and, provides customers with efficient services.

In another independent 2023 study<sup>ii</sup>, researchers observed that when a third-party electronic payment system provides better organizational support, and more convenient operating interfaces, consumers perceive usefulness and ease of use when using electronic payment and have a higher level of acceptance. They also concluded that when consumers perceive that a third-party electronic payment system is easy to learn and use, they perceive that they can complete financial transactions more quickly and conveniently in the third-party electronic payment system.

#### *Risk*

The risk to online third-party vendors can be related to international and crime focused “hackers” who attempt to illegally access personal financial information for nefarious uses. This threat can also be initiated by an employee within the third-party vendor’s system. These hackers have also been known to hack governmental and private networks, and hold the agency’s electronic network hostage, unless a ransom is paid to release the network.

To mitigate these risks, both governmental and private enterprises have adopted sophisticated cybersecurity systems to counter, reduce and mitigate these illegal threats.

#### *Web Design*

Further research can be accessed to assist in webpage design. For example, in one literature study<sup>iii</sup>, the authors discovered seven website design elements most often discussed by researched studies in relation to user engagement. The seven elements were navigation (62.86%), graphical representation (60%), organization (42.86%), content utility (37.14%), purpose (31.43%), simplicity (31.43%), and readability (31.43%).

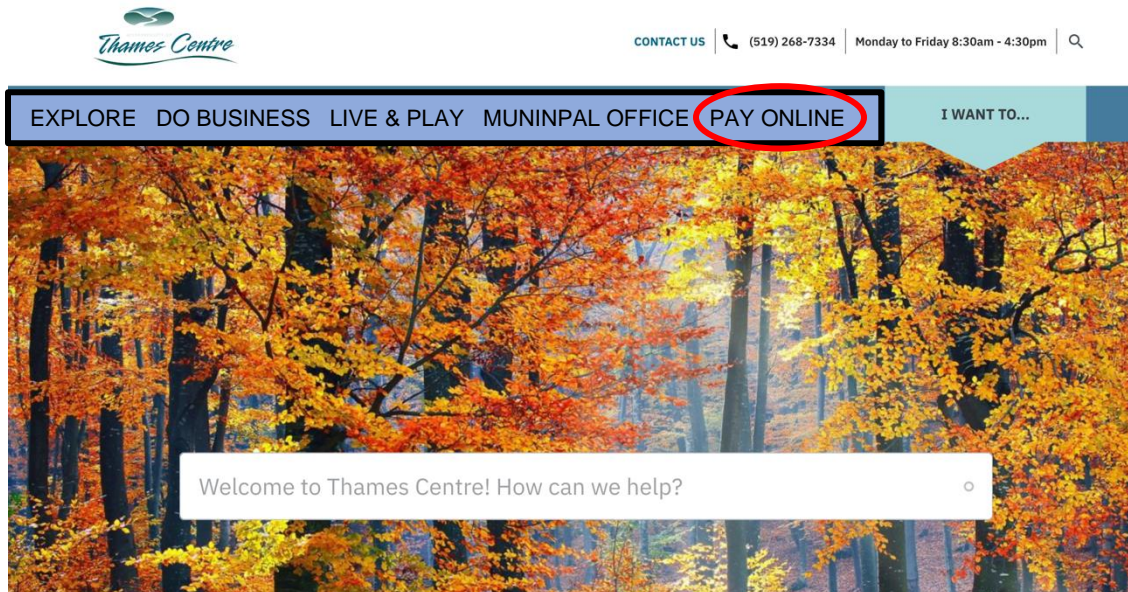
### **User Friendly Municipal Webpage**

The existing home webpage for the Municipality of Thames Centre is customer focused, however, can be improved for online municipal payments, and other municipal business options and content.

Staff are proposing a new website for Council's consideration in the 2024 budget. For the primary navigational tool, the Municipal webpage should be user friendly with a focused design, that makes it easy for residents and businesses to make online payments for a variety of municipal services.

The use of online payments, and the subsequent reduction of cash transactions at offices and facilities, provides easy and accessible options for customers, creates less staff workload, and generates information data (for planning, budgeting, and reporting purposes).

To facilitate the navigational tool to make an online payment, the Municipality should create a "PAY ONLINE" link directly on the banner of the Home Page. This should provide quick and easy access to making payments online.



The Pay Online link should include a drop-down menu with additional navigational options, in the following order:

- Make a payment online for Property Taxes
- Make a payment online for Water Bills
- Reserve and make a payment online for Municipal Recreational Facilities
- Buy a membership online for Recreational Facilities
- Enroll and make payment for recreation programs
- Apply for Pre-Authorized Payments for Property Taxes and/or Water Bills
- Apply for Paperless Billing
- Property Tax Information
- Water Bill Information

## **Credit and Debit Options**

Currently, the Municipality's vendor platforms only accept payment by credit cards.

With increased security features applied to bank issued debit cards, the Municipality should also provide an opportunity for users to make payments online with their personal debit cards.

## **Service Charges**

The Municipality should ensure there is an upset limit in regards to service charges applied by their vendors.

For example, reserving and paying for an ice rink at the FlightExec Centre for 2 hours costs the user \$56.78/hr = \$113.56 sub-total. Then a 3% service charge is applied by the vendor, which adds another \$3.41 to the transaction adding to the sub-total = \$116.97. Finally adding the HST makes the final payment total = \$132.17.

The vendor's service charge total (with HST) = \$3.85 and appears reasonable for the ease and use of the vendor's platform to rent a facility.

However, when paying property taxes, the service charges can be quite high. For example, if a resident opts to pay for their property taxes online using the Municipal vendor, a 2.5% service charge is applied. If the resident has a \$4,500 property tax bill, the service charge of 2.5% is \$112.50 (to which additional HST is applied) for a total of \$127.12.

The Municipality should negotiate a more affordable price for online payments for their residents and businesses. Perhaps a 2.5% with an upset limit can be negotiated, as it makes no economic sense to select the Municipality's online payment system for payment of property taxes and water bills, when it costs far less in making similar online payments via the user's own financial institution.

## **One Vendor**

Currently, the Municipality utilizes Paymentus for user to pay specific bills (property taxes, water bills, permit fees and other invoices). The Municipality then utilizes two vendors for the reservation and payment of recreational facilities, ACTIVE Network and CatchCorner. The ACTIVE Network platform can be used to rent recreational services at all municipal facilities, whereas CatchCorner can only be utilized to reserve and pay for recreational activities at the FlightExec Centre.

The CatchCorner vendor also serves other municipalities in Middlesex County, Oxford County and Elgin County.

The Municipality may find greater advantages in selecting one preferred vendor for their online payment options. This may provide the customer with a better experience in navigating and selecting their required purpose for paying online.

## **A Municipal System**

In the long-term, the Municipality may consider selecting its own licensed software in permitting users to pay online for municipal services or renting recreational facilities. By providing online payment services directly, without the use of a third-party vendor, the Municipality receives all the revenue streams including the service charge fees.

With this option, the Municipality may consider entering a shared services agreement with other municipal jurisdictions to decrease the costs of the licensed software.

## **FINANCIAL IMPLICATIONS:**

Although there are no financial implications with receiving this report for information, as noted, staff are proposing a new website for Council's consideration in the 2024 budget process.

If the budget is approved for a new website, it would take the following into account:

1. Design the Municipality's home webpage, to makes the online payment option more navigational and easier to use design, for a favourable customer based experience.
2. In addition to paying online with a credit card, allow customers to use their bank issued debit cards.
3. Negotiate service charge fees with vendors, to introduce an upset limit on the amount of fees that can be applied for a single transaction.
4. For a focused customer experience and satisfaction, select one vendor for all online payment services.
5. In the long-term, the Municipality should consider purchasing software to provide online payment services directly, without depending on third party vendors. This recommendation may generate greater value if partnered with other municipal jurisdictions.

## **STRATEGIC PLAN LINK**

**Pillar:** Responsive Leadership

**Goal:** Thames Centre encourages an environment of innovation, resilience and community through responsive leadership.

## CONSULTATION:

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Marc Bancroft, Director of Planning and Development  
Amanda Storrey, Development Services Supervisor  
Diane Gallinger, Interim Treasurer  
Sherri Ridsdale, Revenue Coordinator  
Shannon Zylstra, Communications Coordinator

## REFERENCES

<sup>i</sup> Moiz, Arwa. (2020). Analysing the significance of Online Payment Systems and Future Trends in the E-commerce Market - Focusing on Developing Countries.

<sup>ii</sup> Lin, Lan-Hui, Feng-Chen Lin, Chih-Kang Lien, Tung-Chin Yang, Yao-Kai Chuang, and Yi-Wen Hsu. (2023). "Electronic Payment Behaviors of Consumers under Digital Transformation in Finance—A Case Study of Third-Party Payments" *Journal of Risk and Financial Management* 16, no. 8: 346.  
<https://doi.org/10.3390/jrfm16080346>

<sup>iii</sup> Garrett R, Chiu J, Zhang L, Young SD. A Literature Review: Website Design and User Engagement. *Online J Commun Media Technol.* 2016 Jul;6(3):1-14. PMID: 27499833; PMCID: PMC4974011.

## ATTACHMENTS:

None.

Prepared by: David Barrick, Chief Administrative Officer