

# Payment Services Report

## E. James - Assistant to the Clerk | 7<sup>th</sup> April 2025

### **Background**

Portreath Parish Council was previously using the BOPP app to allow members of the public to make donations towards the upkeep of the public toilets. This service no longer appears to be working and an alternative service is required.

Additionally, several users of the Community Hub have offered donations towards the use of the room and these have been given in cash to the Clerk. It would be preferable to offer them a service to be able to make a donation directly. This would ensure less cash being handled in the office, and enable users of the room outside of office hours to be able to make a donation too should they wish.

### **Considerations**

The service should be quick and easy for people to use to make the process of giving a donation as simple as possible for the public – the easier the process, the more likely they are to make a donation. It is key that they are able to set their own amount so as to encourage as many donations as possible and to ensure that they are able to give what they feel able to.

### **Options**

Company	Percentage / Fee per transaction	Transaction / Authorisation Fee	Additional Information
Paypal	1.5% (over £10) 2% (under £10)	30p per transaction	A £9 fee is charged for an inactive account (no activity for 12 months)
Gov.uk Pay	0.38%	5p per transaction	Payment page able to be customised with the Parish Council logo and colours
Stripe	1.5%	20p per transaction	

All of the services offer an option to pay via links. The office would then be able to turn these links into QR codes to display in the public toilets and community room for members of the public to scan to make a donation. These links could also be sent by email to anyone who asks about making a donation as well as being added to the website, thus potentially enabling more donations.

Both Gov.uk Pay and Stripe offer users the option to pay using Apple Pay and Google Pay as well as making a payment by card.

### **References**

As a government platform, the Gov.uk Pay service already provides a payment service to several small parish councils. Locally, Penzance Town Council use the service to take payment for their parking permits. The office contacted several small parish councils to seek their comments on the service. The types of payments they use the service for vary from planter sponsorship and duck race entries to allotment rent and room bookings. Feedback received is that it is easy to set up, secure and a low cost option.

Paypal and Stripe offered no way of investigating if other parish councils used their services and we were therefore unable to seek references for these companies.

### **Clerks Recommendation**

- The council resolves to use a new payment service for donations.