

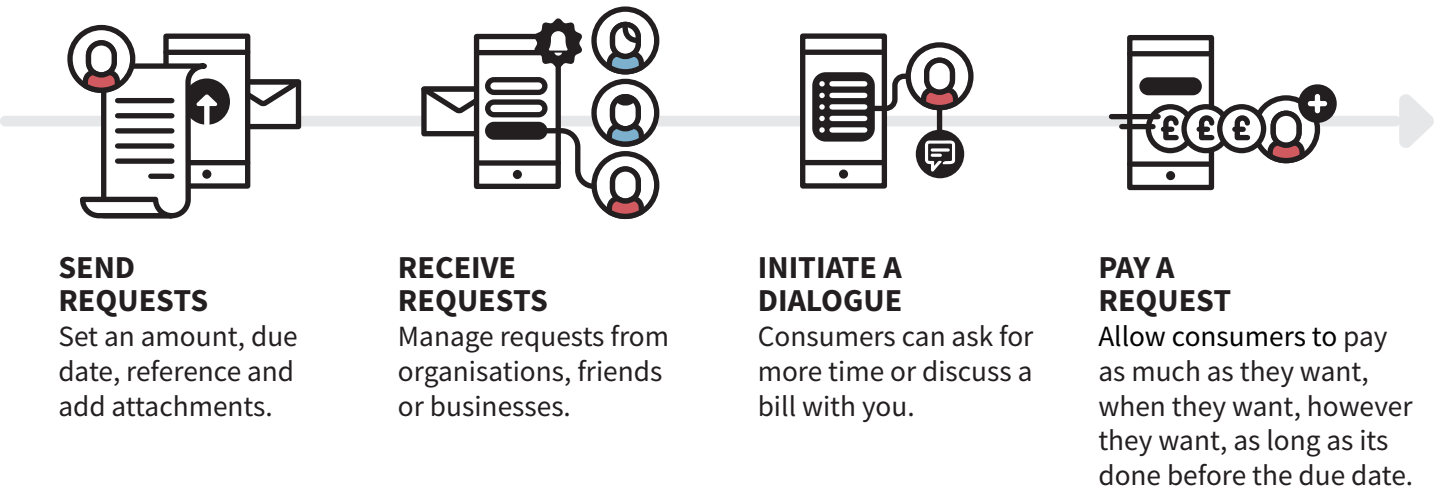
Request to Pay for Government and housing sectors

A new flexible way to receive payments



Request to Pay is a new way for the government and housing sectors to discuss payments with the public.

It is a communication tool, to be overlaid on top of existing payments infrastructure, as a new flexible way to settle payments between businesses, suppliers and the public, as well as among friends. It will help people who need more flexibility in paying their outgoings and reduce billing costs.



Why Request to Pay?

Request to Pay offers a solution to many of the key challenges facing the government and housing sectors.

Regular bills

£3
billion 

of **unpaid domestic council tax** since the tax was introduced.¹

Since council tax was introduced in 1993, the unpaid bills and administrative fees amount to £3 billion. Council tax is a vital income for local governments and pays for 25% of their spending.

¹Collection rates and receipts of council tax. 2018

Rental payments

47
percent 

of landlords have had **tenants** who **failed to pay rent on time.**²

For landlords, rental income is an important part of their income, and therefore the cause of their biggest worry.

²UK Housing Market. MakeUrMove, 2018.

Fine margins

32
percent 

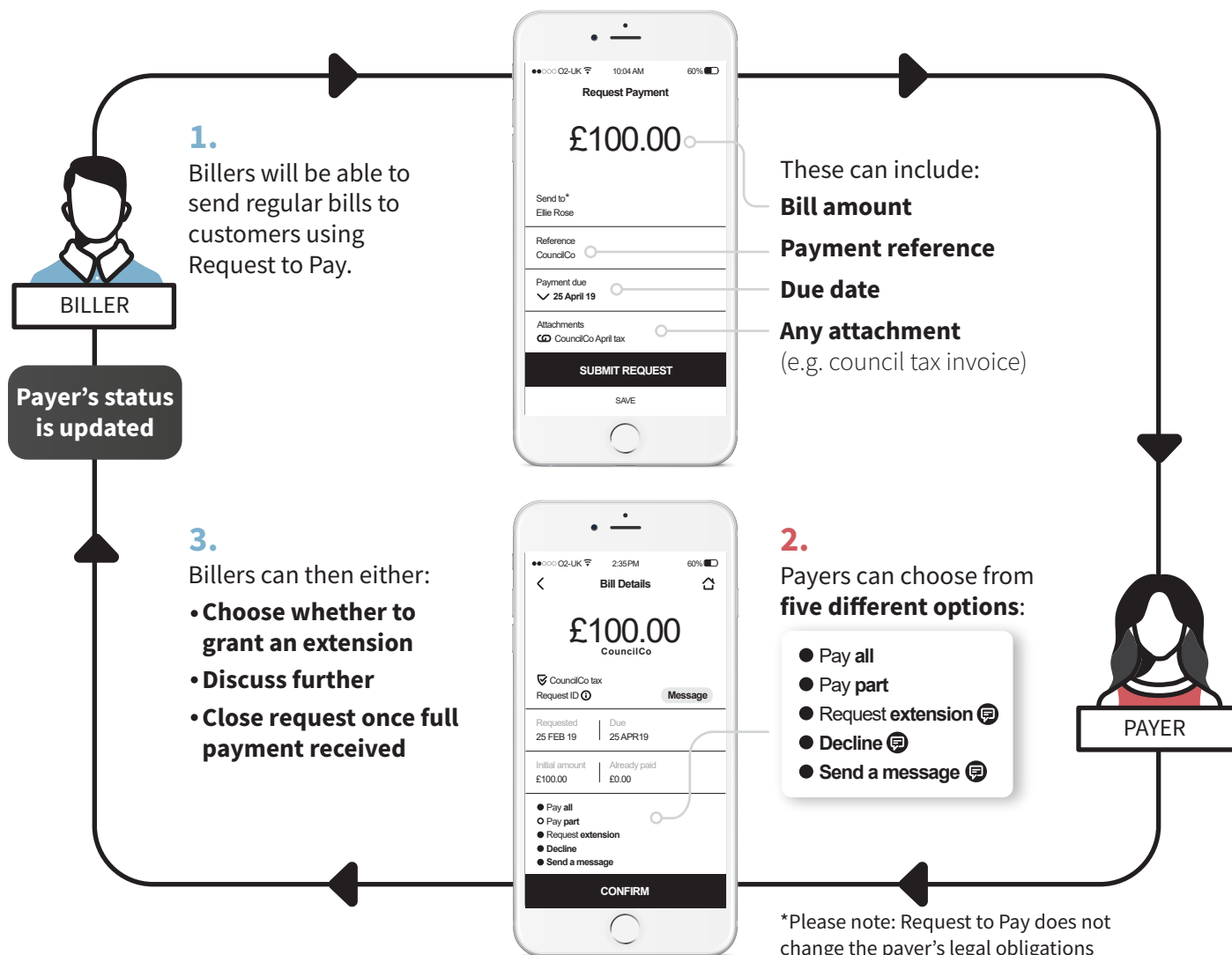
of British workers have **less than £500 in savings.**³

People need more flexibility, control and transparency when big payments are required. With little savings it is harder to make up for outgoings when there is no option other than making a payment.

³Portraits of Modern Work Report. RSA, 2018.

How does Request to Pay work?

Once organisations have signed up to the service, in accordance with Pay.UK's framework and accreditation, they will be able to offer Request to Pay to their customers, providing greater control, transparency and flexibility. To respond, customers would then sign-up to a Request to Pay app through their bank, building society, or other provider. It's like an email address that lets them manage their bills all in one place.



What are government and housing representatives saying?

Interviews by Ipsos MORI with Government and the housing sector have identified multiple benefits to Request to Pay.

- Could be used to support local government, who may currently be under-resourced to deal more efficiently with debt collection, e.g. collecting money for parking permits, and for fines such as parking tickets etc.
- Can be used as a tool to improve transparency, trust and communication between landlord and tenant.
- Could be a useful solution to amalgamate multiple payments across different government departments, resulting in a much more streamlined and cost effective process, benefitting both consumers and government bodies.

Find out more

Please visit <https://www.wearepay.uk/what-we-do/overlay-services/request-to-pay/> or www.requesttopay.co.uk. If you would like further information, or a demonstration of how the service could work for you, please contact requesttopay@wearepay.uk.