



**Report Reference Number:** E/20/9

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**To:** Executive  
**Date:** 3 September 2020  
**Status:** Key Decision  
**Ward(s) Affected:** Selby  
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Commissioning  
**Lead Executive Member:** Councillor David Buckle, Lead Executive Member for  
Communities and Development  
**Lead Officer:** Suzan Harrington, Director Corporate Services and  
Commissioning

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**Title:** Review of Car Parking Tariffs 2020

**Summary:**

On 2 November 2017 the Executive approved the Car Park Strategy (CPS) and a preferred tariff option (revised Option 2) for statutory consultation. Delegated authority was given to the Director of Corporate Services & Commissioning in consultation with the Solicitor to the Council and Executive Lead Member for Communities and Economic Development to finalise the terms of this decision following statutory consultation.

The CPS supports and underpins the ambitions of Selby District Council's Economic Development Framework and aligns to the Corporate Plan objectives. Significant consultation was undertaken alongside detailed information gathering to inform a review of car park tariffs using survey data and analysis of car park usage.

Following the decision to adopt the CPS, Traffic Regulation Orders (TROs) were drafted for statutory consultation and would have been issued in January 2018. However, at that time a request was received to delay issue of the TRO's pending negotiations regarding the future of the Central car park at Tadcaster, as the outcome of discussion could impact upon the validity of the draft CPS.

During the ongoing discussions, requests have been received seeking a review of the tariff scheme and to consider whether to treat Selby and Tadcaster separately for the purpose of future tariff schemes.

This report provides details of the options for potential car park tariffs. Each has differing implications and Members are asked when considering an appropriate tariff scheme, to balance the support for the local economy and financial impacts, with

the need to sustain income which is sufficient to cover the cost of providing and maintaining the car park service.

### **Recommendations:**

- I. **The Executive considers the 4 options set out in this report and approves one of the following:**

**Option 1 - discontinue the process to implement car park tariff which would have introduced charges for the car parks in Tadcaster and provided 1 hours free parking in Selby and 2 hours free parking at Tadcaster.**

**Option 2 – implement a new tariff scheme as approved by the Executive in 2017, this would introduce charges in all car parks at Tadcaster and provided 1 hour free period in Selby and 2 hour free period in Tadcaster.**

**Option 3 – introduce a new tariff scheme which will extend short stay car parking from 2 to 3 hours in Selby as set out in the report.**

**Option 4 – Introduce a new tariff scheme which will extend short stay parking from 2 to 3 hours in Selby and introduce a minimum £1 charge for up to 2 hours stay as set out in the report.**

- II. **Should Option 4 be approved, the Executive recommend to Council that £16k be added to the capital programme in 2020/21 to cover the costs of implementing cashless payments, to be financed from the Asset Management Reserve.**

### **Reasons for recommendation:**

1. Having regard to the ongoing discussions in relation to Tadcaster Central Car Park, to achieve at this time, the objective to use the Council's car parks as a platform to boost the local economies of the district by improving the customer experience, whilst supporting the Council's efficiency.
2. To address any shortfall in car park tariff income which may arise from a new tariff scheme.
3. To enable the Council to influence customer behaviour, attracting more users to under used car parks and town centre footfall.
4. To achieve the Council's corporate priority of delivering great value.

### **1. Introduction and background**

1.1 The draft Car Park Strategy was approved by the Executive on 2 November 2017.

1.2 The draft Car Park Strategy sets out five priorities:

1. To meet customer needs with regard to car park provision;
2. To establish a fair, sustainable and value for money tariff scheme that support the of local facilities by the customer;
3. To provide well-maintained car park facilities which meet the needs of customers;
4. To enforce car park charges effectively ensuring equity and consistency for customers; and
5. To maximise use of car parks for the benefit of the local community and local businesses.

1.2 The CPS did not propose a new tariff scheme, rather an approach to setting of a new tariff scheme. The strategy provides a service framework and focuses on town centre vitality; supporting the Council's growth ambitions. The draft strategy proposed improvements in the appearance of car parks, reviewing the tariffs with an aim to support growth.

1.3 Selby District Council operates 14 managed car parks across the district, of these a charge is levied (tariff) for the 9 car parks in Selby Town. The Council currently provides 8 short stay car parks in Selby Town:

- Micklegate (52 spaces)
- Church Hill (8 spaces)
- Selby Park (32 spaces)
- Market Cross (48 spaces)
- Audus Street (51 spaces)
- South Parade (54 spaces)
- Portholme Crescent (146 spaces)
- Selby Leisure Centre Car Park (130 spaces)

Charges for short stay are: up to 1 hour - 50p, up to 2 hours - £1, over 2 hours - £5.40, traders pay - £14.30 per space per day.

1.4 The Council provides one long stay car park, Back Micklegate, having closed the Portholme Road long stay car park this year following the decision made by the Executive that it is surplus to requirements.

1.5 Car parks in Selby are open (and chargeable) from 8am-6pm Monday-Saturday. Sunday is free.

1.6 At Tadcaster the car parks provide a mix of long and short stay spaces and are provided at:

- Central area (154 spaces)
- Britannia (90 spaces)

The Council does not make a charge to park in these car parks.

1.7 In Sherburn-in-Elmet the Council provides two car parks:

- Church View (29 spaces)
- Low Street (15 spaces)

The Council does not make a charge to park in these car parks.

1.8 All car parks offer free parking to any disabled drivers whilst displaying a valid disabled badge. Disabled drivers may park in a designated disabled bay or any other bay free of charge. Disabled drivers are also permitted to use the car parking space for longer than the designated short stay period.

1.9 We offer residents an opportunity to reduce their parking fees by buying a parking permit. The following are available:

#### Short Stay

- 3 months = £258
- 6 months = £515
- 12 months = £936

#### Long Stay

- 3 months = £130
- 6 months = £258
- 12 months = £468

1.10 Parking enforcement, including the issuing of Fixed Penalty Notices for Selby is operated by Harrogate Borough Council on behalf of the Council. This means Harrogate issues penalty charge notices and deal with all appeals on our behalf.

1.11 There are two different levels of penalty. Parking where waiting, stopping or loading are prohibited will constitute a higher-level contravention, with a charge of £70. Failure to comply with the requirements in designated parking areas will lead to a charge of £50. Both of these charges are discounted by 50% to £25 (£50 PCN) or £35 (£70 PCN) if the PCN is paid in the first 14 days.

1.12 New updated pay machines were installed in the car parks in 2018. These machines currently take cash payments and have the option to upgrade to take card and also contactless payments.

## **2. The Report**

2.1 In 2017 a range of 6 tariff options were provided for Executive to consider. After consideration the Executive selected revised Option 2 (set out in the table below) as the preferred option for implementation.

Selby Long Stay	1 hour	£1.50
	2 hours	£1.50
	3 hours	£1.50
	All day	£3.00
Selby Short Stay	1 hour	Free
	2 hours	£1.00
	All day	£5.40
Tadcaster	1 hour	free
	2 hours	free
	3 hours	£1.00
	All day	£3.00

2.2 Option 2 was selected as it considered the fragile economy of Tadcaster and the views of the car parks' customers providing an additional free hour therefore supporting the short stay retail/leisure users and in turn high street shops. It was therefore considered the revised option 2 was better suited to helping the tariff achieve the Car Park Strategy's overriding objective "*to use the Council's car parks as a platform to boost the local economies of the District by improving the customer experience*".

2.3 The reasons for selecting option 2 were recorded in the minutes of Executive:

1. To achieve the objective to use the Council's car parks as a platform to boost the local economies of the district by improving the customer experience, whilst supporting the Council's efficiency.
2. To ensure that car park tariffs enable the Council to cover the cost of car park provision.
3. To enable the Council to influence customer behaviour, attracting more users to under used car parks and assisting town centre footfall.
4. To achieve the Council's corporate priority of delivering great value.
5. To facilitate a programme of improvements to the car parks.

### **Review of tariff options**

2.4 The proposal to introduce charges at Tadcaster followed two surveys of car park usage. Both surveys found that the car parks were being extensively used by employees of local businesses who were parking all day in the car parks. This limited the number of spaces available for shoppers and visitors to Tadcaster. This was contrary to the objectives of the CPS set out above. In addition, the cost of providing and operating the Tadcaster car parks is being met by Council Taxpayers. The cost of provision is not being recovered from the users.

2.5 Since the decision of the Executive to consult upon the introduction of charges at Tadcaster, discussions regarding the long-term future of Tadcaster

Central car park have been taking place. The outcome of the discussions could impact fundamentally upon the tariff and therefore it is recommended that at this time the Executive discontinues the process to implement car park tariff, option 2, which would have introduced charges for the car parks in Tadcaster and provided 1 hours free parking in Selby and 2 hours free parking at Tadcaster.

- 2.6 The Executive is asked to consider options for the future tariff scheme.

**Option 1 - Continue with the current scheme**

- 2.7 The current scheme is:

Selby Long Stay	1 hour	£1.20
	2 hours	£1.20
	3 hours	£1.20
	All day	£3.00
	Traders pay for the day	£14.30 per space
Selby Short Stay	1 hour	50p
	2 hours	£1.00
	All day	£5.40
Tadcaster	1 hour	free
	2 hours	free
	3 hours	free
	All day	free

In 2017, the Executive did not support this option. It was felt that although this option would continue to support long stay parking in sustainable locations, it would not encourage the shift of customers in Tadcaster from using the car parks all day, and thus not address the issue of long stay parkers or encouraging turnover to support local economy.

- 2.8 If the Executive decide to continue with the current tariff scheme there would be no requirement to issue revised TRO's. This would reduce the risk of protracted legal processes to introduce a tariff scheme. It would enable discussions in relation to Central car park to continue and leave flexibility for the Council to reconsider any implications for a CPS once the outcome of those discussions are more certain.
- 2.9 The service and financial impact remains the same; the current level of income which achieves full cost recovery would be sustained. During 2019/20 there was an overall surplus of £122k which contributes to the long-term maintenance of the car parks of which there was capital spend of £198k.

**Option 2 - Implement the charging scheme approved by the Executive on 2 November 2017**

- 2.10 This tariff is set out in paragraph 2.1 of this report. This would provide two hours free in Tadcaster and charges of £1.00 for 3 hours and £3.00 for all day

parking. A one hour free period would be introduced in Selby Town car parks. The advantage of this option seeks to achieve the objectives of the CPS - that the Council would operate the service at full cost recovery; the use of the charge parks would change; discouraging all day parking by employees of local businesses and residents who are parking all day free of charge and releasing spaces for shoppers and visitors to the High Street.

- 2.11 However, the ongoing discussions in relation to a long-term option to develop Central car park for housing and provide alternative car parking elsewhere in Tadcaster has resulted in a pause to implementing Option 2.
- 2.12 Discussions with Sam Smiths Old Brewery, Tadcaster (SSOBT) indicate that SSOBT may want to provide replacement car parks on SSOBT land for free parking. This would require consideration of how provision of parking would be guaranteed in the long term and of the loss of potential income which would be generated from the Tadcaster car parks.
- 2.13 This option would require the Council to issue new TROs and could find the legal processes protracted. Discussions are continuing with SSOBT, and the outcome of discussions could impact upon the draft CPS proposed in Option 2.
- 2.14 This option would broadly break even in terms of income gained in Tadcaster and lost in Selby but should be noted there would be additional maintenance, cash collection and processing costs associated with ticket machines in Tadcaster.

**Option 3 – Retain current charges and extend short stay from 2 hours to 3 hours**

- 2.15 This option would retain the current tariff scheme and extend to short stay period from 2 hours to 3 hours. Charges would be as set out below:

Selby Long Stay	1 hour	£1.20
	2 hours	£1.20
	3 hours	£1.20
	All day	£3.00
Selby Short Stay	1 hour	50p
	2 hours	£1.00
	3 hours	£1.50
	All day	£5.40
Tadcaster	1 hour	free
	2 hours	free
	3 hours	free
	All day	free

- 2.16 This option would continue to support long stay parking in sustainable locations. It would allow shoppers and visitors to the town to stay for a longer period in the short stay car parks at a lower fee. The aim is to encourage visitors to stay longer in the town to support the high street. It would not

encourage the shift of customers in Tadcaster from using the car parks all day, and thus not address the issue of long stay parkers or encouraging turnover to support local economy.

- 2.17 If the Executive decide to revise the current tariff scheme there would be a requirement to issue revised TRO's. Given the marginal change in the tariff scheme there would be a low risk of a protracted legal process to introduce a tariff scheme. It would enable discussions in relation to Central car park to continue and leave flexibility for the Council to reconsider any implications for a CPS once the outcome of those discussions are more certain.
- 2.18 Further analysis of the usage is required, but income would largely be unaffected, potentially seeing greater use of Back Micklegate Car Park for Long Stay and paying £1.50 to stay for 3 hours rather than £5.40 for anything over the previous 2 hour limit in the short stay car parks. Assuming that occupancy levels remain the same, that 50% of the short stay car park users stayed a maximum of 3 hours rather than pay for all day and 50% of the customers stayed 3 hours instead of 2 for an extra 50p.

**Option 4 – Introduce a new tariff scheme which will extend short stay parking from 2 to 3 hours in Selby and introduce a minimum £1 charge for up to 2 hours stay.**

- 2.19 This option would amend the current tariff scheme to introduce a minimum charge of £1 for up to 2 hours and extend to short stay period from 2 hours to 3 hours. Charges would be as set out below:

Selby Long Stay	1 hour	£1.50
	2 hours	£1.50
	3 hours	£1.50
	All day	£3.00
Selby Short Stay	1 hour	£1.00
	2 hours	£1.00
	3 hours	£1.50
	All day	£5.40
Tadcaster	1 hour	free
	2 hours	free
	3 hours	free
	All day	free

- 2.20 This option would continue to support long stay parking in sustainable locations. It would allow shoppers and visitors to the town to stay for a longer period in the short stay car parks. Currently 144,855 1 hour tickets are sold in Selby car parks generating income of £72k (£60k net of VAT) at 50p per ticket. Introducing a minimum charge of £1.00 for up to 2 hours could potentially increase income by £72k (£60k excluding VAT) assuming customer usage remains unchanged. This option could contribute to meeting the cost of introducing card and contactless payments dependent upon the demand to pay by card.



- 2.21 The aim is to encourage visitors to stay longer in the town to support the high street. It would not encourage the shift of customers in Tadcaster from using the car parks all day, and thus not address the issue of long stay parkers or encouraging turnover to support local economy.

### **Introducing card payments**

- 2.22 The current Pay & Display (P&D) units were installed in advance of the introduction of the new £1 coin in March 2017 to ensure compatibility and provide P&D hardware that could be upgraded to accommodate alternative payment systems to cash in the future.
- 2.23 The P&D machines can be upgraded on a 'plug and play' basis in so much as card readers, keyboards, contactless scanners etc can be purchased and simply plug into the existing P&D machines. This does require an engineer to attend site to commission the internal software.
- 2.24 The P&D company have advised the additional hardware to upgrade the machines for cashless payments is readily available with no supply chain issues due to Covid-19 restrictions. They have also advised there is a minimum 12-week delivery period from receipt of order subject to the level of demand. Upon receipt of hardware and any software changes required an engineer will also need scheduling to conduct the install and commissioning of the hardware and software which can take a further four weeks.
- 2.25 In addition to the hardware and software installs contracts will need to be entered into for the card payment processing. In simple terms each card transaction must be processed by the P&D machine software to send payment details to a payment processing company who then send details to a clearing bank for final payment processing from the customer's account. This is fully described in Appendix A. The cost to upgrade the machines will be £16,387.
- 2.26 Card payment processing does incur a 'transaction charge' for each card payment made which consists of three transaction charges for each card payment. The P&D company charge for initial processing, the payment processing company make a charge and the clearing banks make a charge. Transaction charges are based on volumes, the higher the volume of transactions the lower the charge. This makes it difficult to estimate the transaction cost that Selby would incur. However, indicatively the charge to Selby for each card payment are likely to be 14p for the P&D machine processing, 6p for the payment processing company and 1p for the clearing bank. Total transaction charge for a card payment is likely to be in the region of 21p per card payment. In addition, should a refund be required this too would incur similar transaction charges to credit the customer's account. Based on current transactions of approximately 400,000 per year, to go cashless would incur costs of £84k, 50% by card transaction £42k and 25% £21k per year.

- 2.27 Selby leisure centre is used pre-dominantly by users of the leisure facilities on site and there is an agreement in place whereby users of the facilities can claim back any car park fees on production of a valid pay and display ticket. IHL currently re-imburses users with the cash equivalent of the car park fee paid.
- 2.28 If cashless payments were introduced at Selby Leisure Centre Car Park IHL would not be able to refund parking fees of customers due to all IHL electronic systems being linked to IHL Banking provider. A card refund would have to be processed by Selby District Council creating additional work for Business Support and such a refund would incur the charges set out above. Card payment refunds have to be credited back to the card with no cash alternative due to anti money laundering rules.

### **3.0 Legal/Financial Controls and other Policy matters**

#### **Financial issues**

- 3.1 Priority 6 of the strategy document is the objective to ensure full cost recovery of the car park service. In order to achieve this financial objective, sufficient annual revenue is required to pay for in year costs plus sufficient contributions towards the costs of the capital works programme. Any reduction in net revenues will impact on our ability to resource the works required to deliver an effective service. The Council has on average received £342k over the last 5 years income from car parks against average revenue costs of £160k leaving an annual contribution to long term capital costs of £182k per annum. This achieves full cost recovery and therefore covers the annual revenue costs for managing and maintaining the car parks, the capital costs over the useful life of the asset and the 'opportunity' cost of capital invested in this discretionary service. A financial appraisal applying the 'whole life costs' of the car parks shows that income generated is sufficient to meet the on-going revenue costs of the service and ongoing cyclical capital maintenance.
- 3.2 The charges for parking in Selby compare favourably with other towns. The tariff was last reviewed by Executive in June 2014 when tariffs were frozen. This means there has been no change to tariffs since they were set in December 2011, although costs have increased.
- 3.3 Introducing card payments will have a financial impact. The cost to upgrade the machine will be approximately £16k, which would be met from the Asset Management Reserve. The estimated cost, should all customers pay by card, is in the region of 21p per transaction. Approximately 400,000 payments are made per year which would result in a transaction cost of £84k if all transactions were paid by card.
- 3.4 Applying the principle of full cost recovery, Option 4 proposes that a minimum charge of £1 is introduced. The projected increased income of £60k (net of VAT) would help to offset the cost of introducing card payments assuming the same level of usage. While cash is still collected, there is a fixed cost for the collection contract, small savings would be achieved on lower volumes of

cash processing which is managed externally. It is not anticipated any internal savings could be achieved although there would internal efficiencies.

3.5 Introducing cashless payments along with Options 1-3 would not achieve full cost recovery.

<b>Financial Impact of Car Park Tariff Options against 2020/21 Original Budget</b>				
<b>Year 1</b>	<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>	<b>Option 4</b>
	<b>£(000's)</b>	<b>£(000's)</b>	<b>£(000's)</b>	<b>£(000's)</b>
<b>Income</b>				
Selby	-355	-321	-355	-415
Tadcaster		-38		
<b>Total Income</b>	<b>-355</b>	<b>-359</b>	<b>-355</b>	<b>-415</b>
<b>Expenditure</b>				
Adaptation of Ticket Machines	16	16	16	16
Additional Servicing / Maintenance		6		
Card Processing Costs	76	84	76	76
Cash Collection Service Saving	-9	-11	-9	-9
NNDR	74	74	74	74
Utilities	24	24	24	24
Other Running Costs	29	29	29	29
Support Services	40	40	40	40
<b>Total Expenditure</b>	<b>250</b>	<b>262</b>	<b>250</b>	<b>250</b>
<b>Net Contribution For Future Investment</b>	<b>-105</b>	<b>-97</b>	<b>-105</b>	<b>-165</b>
<b>Year 2</b>	<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>	<b>Option 4</b>
<b>Income</b>	<b>£(000's)</b>	<b>£(000's)</b>	<b>£(000's)</b>	<b>£(000's)</b>
Selby	-355	-321	-355	-415
Tadcaster		-38		
<b>Total Income</b>	<b>-355</b>	<b>-359</b>	<b>-355</b>	<b>-415</b>
<b>Total Expenditure</b>	<b>237</b>	<b>249</b>	<b>237</b>	<b>237</b>
<b>Net Contribution For Future Investment</b>	<b>-118</b>	<b>-110</b>	<b>-118</b>	<b>-178</b>
<b>Year 3</b>	<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>	<b>Option 4</b>
<b>Income</b>	<b>£(000's)</b>	<b>£(000's)</b>	<b>£(000's)</b>	<b>£(000's)</b>
Selby	-355	-321	-355	-415
Tadcaster		-38		
<b>Total Income</b>	<b>-355</b>	<b>-359</b>	<b>-355</b>	<b>-415</b>
<b>Total Expenditure</b>	<b>247</b>	<b>259</b>	<b>247</b>	<b>247</b>
<b>Net Contribution For Future Investment</b>	<b>-108</b>	<b>-100</b>	<b>-108</b>	<b>-168</b>

3.6 The above table demonstrates the impact of the income options on the service and includes potential costs for implementing a cashless payment system and going forward includes inflation on utilities, NNDR and grounds maintenance. With the inclusion of cashless payments, Options 1-3 show a reduced contribution towards on-going maintenance and capital works –

revenue savings would be required to make up the shortfall which given the existing savings challenge is not recommended.

- 3.7 The card processing costs are anticipated to be the maximum incurred and assumes cash payments are withdrawn. It is also assumed that charges will reduce in Selby if the Leisure facilities are not included. Further work will also be required through a formal tender to establish final transaction costs.

### **Legal Issues**

- 3.8 The Road Traffic Regulation Act 1984 gives the Council the power to provide off-street car parking places and to make charges in respect of their use (Sections 32 and 35 respectively). Statutory guidance recommends that changes should be proportionate and not be at unreasonable levels.
- 3.9 For the Council to include Tadcaster car parks within the charging and enforcement regime a new order would be required under Section 35. Any comprehensive changes such as this will require the consent of the County Council, consultation and publication of the proposed Order (for a minimum period of eight weeks). The Council must then consider any objections before making the order. The Council may hold a public inquiry to consider the matter. Realistically, the process is likely to take at least 3 months to complete. Simple changes to tariffs in existing car parks covered by an order can be made using a variation order which is a shorter process. Changes to designations and other enforcement and use provisions may require amendments to existing orders. These two types of changes can be undertaken alongside the making of the new order.

## **5. Conclusion**

The draft CPS priorities support the objectives of the Council's draft Economic Development Strategy and Corporate Plan. The Council is investing in its car parks. Any new tariff needs to align to the CPS and at the same time consider impact on income to ensure a sustainable balance is reached and that the council delivers a parking offer which is efficient well maintained and provides value for money. A number of tariff options have been considered by the Executive, the impacts of which, both in terms of delivering the CPS objectives and income, vary. The Executive are asked to consider the four options set out in this report.

## **6. Background Documents**

None.

### **Contact Officers:**

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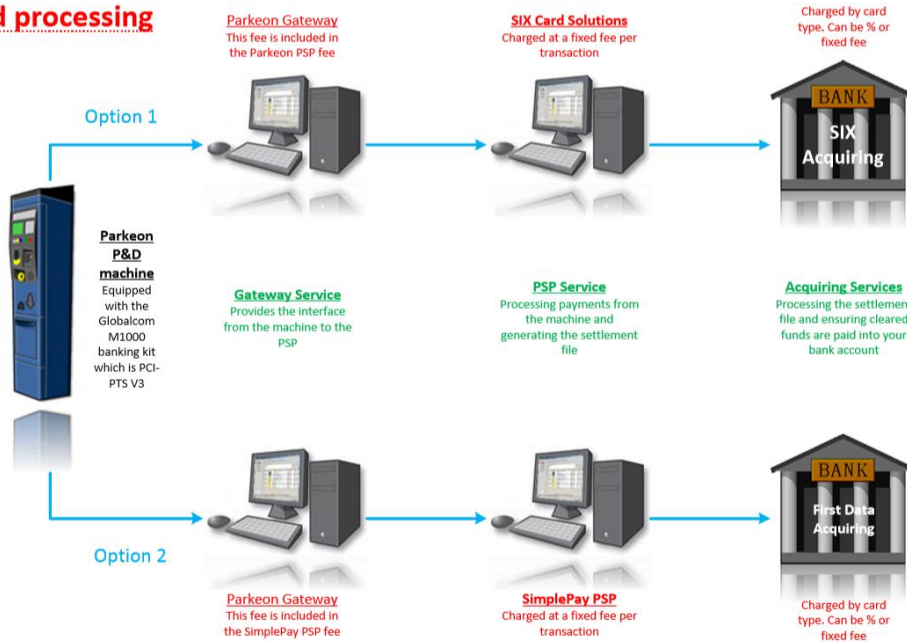
Keith Cadman, Head of Contracts and Commissioning,  
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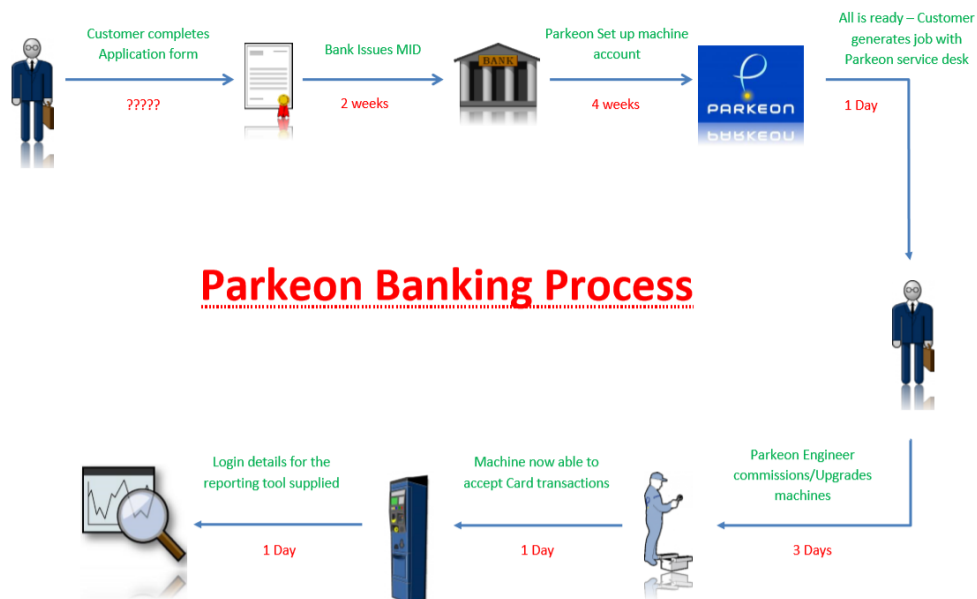


# Parkeon Card Processing

## Q & A

### 2 options for card processing





## Banking Terminology

**PSP** – Payment Services Provider. Responsible for processing the ‘Live’ transactions and generating the end of day report, known as the settlement file.

**Gateway** – This is a server that changes the banking protocol to allow banking kit to communicate with alternative PSP’s

**Acquiring Bank** – Responsible for processing the settlement file and getting all the individual amounts from the end customer and then paying into your bank account.

**MID** – Merchant ID. This is a unique reference number generated by the acquiring bank in order to match the transactions and make sure they are paid into your bank account. You will need a different MID for each bank account you want money paid into.

**PCI-DSS** – Payment Card Industry Data Security Standard. This is the certification to show compliance to store and process card transactions. Parkeon are certified to Level 1

## Bank Processing Q & A

Q How long does the set up take?

A It can take upto 3 weeks, after the application form has been completed, for either SIX or SimplePay to issue a MID and then a further 4 weeks for Parkeon to set up their part of the process

Q How soon will the funds clear into the account?

A Option 1: SIX pay the funds in weekly, 3 days after the end of the weeks trading.

Option 2 : SimplePay can be flexible on when payments are made.

Q How are the banking fees collected?

A Option 1 : SIX deduct the PSP and acquiring fees before paying the funds into your bank

Option 2 : SimplePay can be flexible and can deduct fees at source or invoice monthly

Q Is there a reporting tool for the card transactions?

A Both options : Parkeon provide a 'Live' reporting page within the MyParkfolio Web based reporting tool

Q Can we use our existing bank account?

A Yes. The funds, once cleared, can be paid into any bank account.

Q Can I use my existing acquiring company?

A Parkeon have had to undergo rigorous testing to be able to offer the 2 processing routes detailed in the diagram. Each set of tests can last a year and are very expensive and therefore Parkeon are not able to offer any alternative acquiring banks at the moment.

Q If my credit card usage goes above that quoted, will my transaction fee reduce?

A The initial fees are fixed and based on your anticipated volume of transactions. Parkeon have pushed the 2 banking options into supplying very competitive rates. If your volume of transactions increases dramatically then you should contact your chosen solution provider.

Q If I apply for a new site, will the setup fee apply?

A Any setup fee, and future set up fee, will need to be discussed with SIX or SimplePay at the time of application. Parkeon have no say over the set up fee