

17 REPORTS FOR INFORMATION**17.1 Direct debit for Rates payments - implementation of "Payble" option for our ratepayers**Responsible Director: Strategies and Communities

Item 17.1

Report

In the previous Council Meeting (16 September 2025) in confidential session, Cr Brown asked a question regarding the option for ratepayers to pay their rates via direct debit.

Kiama Council currently already has the option for ratepayers to set up a direct debit, however it does require customers to manually fill out a form and submit the form to Council (either in person or via email). Around 1,200 customers currently pay their Kiama Council rates via Direct Debit.

Customers can also currently pay via BPAY, using Australia Post's Post Billpay service, by phone or in person at our Customer Service desk.

Direct debits currently have three (3) fixed payment options:

1. Monthly direct debit payments (processed on the last working day of the month).
2. By instalment direct debit payments (processed on the instalment due date).
3. Yearly direct debit payments (processed in August for the full year).

Council is in the process of implementing a new option of "Payble" for our ratepayers to use. This will allow for easier online payments and it will also give ratepayers the ability to set up a Direct Debit payment to be taken from their bank account, credit card or debit card on a day nominated by the customer, including the ability to pay by instalments prior to the due date ('bill smoothing').

The traditional methods of paying rates listed above will continue to be available to our ratepayers. The Payble gateway simply offers an additional digital way for our customers to pay their Council rates.

Payble is currently being implemented and tested and is expected to launch in late 2025-early 2026 in time for the January 2026 rates notification.

This will include the addition of a QR code on all rates notices and information on our website and other collateral (social media, print advertising as appropriate), allowing easy access to the Payble system for our customers.

Council's expected outcomes from implementing this solution include

1. A significant increase to on-time payments, reducing arrears and ensuring more customers meet deadlines consistently (EG: in September 2025, Kiama Council sent out 1,956 reminder notices for \$1.6M to those ratepayers who did not pay their first instalment by the due date)
2. An improved and more proactive response to community needs and desires, particularly regarding cost-of-living pressures and continued requests for more self-service capability

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3. Increased security – introducing 2-factor authentication to set up payments
4. Reducing financial strain from irregular payment events
5. Save between \$20,000-\$36,000 from transaction costs and print and postage fees
6. Organisational productivity gain of approximately 200 hours on manual tasks, to be redirected to higher-value activities.

Item 17.1

Communication/Community Engagement

Council will undertake a campaign to make our ratepayers aware of the new option to use Payble. Council's website will be updated with the information and links to the new system. We'll also share information about the Payable option via our quarterly rates notices and social media channels, the TV screen behind the Admin Centre's Customer Service desk and any other appropriate promotional channels.

Risk implication

The addition of the Payble option provides more flexibility and a better customer service to our ratepayers. The risk of not implementing this is customers grow increasingly frustrated at the antiquated payment methods on offer and council staff time is taken up assisting with transactions that could be paid seamlessly by customers with minimal staff involvement.

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pay.kiama.nsw.gov.au

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17.2 Questions with Notice Register - September 2024 to September 2025Responsible Director: Office of the Chief Executive Officer

Report

Attached for Councillors' information is a list of:

1. Outstanding questions with notice from September 2024 to September 2025;
and
2. Completed Questions with Notice from May 2024

Communication/Community Engagement

This report provides the community with the status and timeframes for a response to any outstanding questions with notice from Councillors from previous meetings.

Risk implication

This register provides tracking of responses to questions with notice submitted by Councillors to ensure that all questions are responded to, therefore removing the risk of a question being missed.

Enclosures

- 1 Outstanding Questions with Notice Register
- 2 Completed Questions with Notice from May 2024