

# Financial Transaction Service

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## Local Planning Authority FAQs

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# Financial Transaction Service FAQs

For local planning authorities



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### What is changing?

At the Planning Portal, we have always been passionate about refining our service to add value for users wherever we can. It has become increasingly obvious to us that the biggest pain point within the planning process is validation, with around 25 per cent of all invalid applications being due to missing cheque payments. In fact, 'offline' payments, including cheques, still account for more than two-thirds of all online application payments. As you know, this causes a huge headache for Planning Authorities, but also for Agents and Applicants.

To improve the validation at source and simplify for everyone the process of paying for planning applications, we are introducing our new financial transaction service in early September 2018. The service will be completely managed by the Planning Portal, meaning less time spent chasing, paying or reconciling planning fees for everyone else.

Applications made online through the Portal will be released to local authorities as soon as we have confirmed payment for those applications. This means you can get on and start processing them with confidence that the fee is on its way.

This updated service will offer the full range of application payment options across all English authorities. Applicants will now be able to pay for planning applications using a variety of methods and at any time of the day or night, 365 days a year. Applicants will also now receive automated e-receipts for all transactions.

The charge to applicants for the service is £20.85 (+ VAT) for any application which attracts a fee. There is no service charge for applications with a fee of less than £60. Applications such as TPOs where no fee is payable, will come directly to the local authority and no service charge will apply.

You may be familiar with the Nominate payment option (previously Payment ReDirect) we introduced last year. This service has received a hugely positive response from agents and applicants and for the sake of ease and uniformity we have decided to incorporate this functionality into our new service, meaning that Nominate is offered as a standardised payment method for all applications and included in the service charge.

### Why are you introducing this service?

The Planning Portal business plan is built on adding value to the planning and building control process. Since we were privatised, we have worked hard to reduce our costs and increase our income. We continue to work hard to provide an excellent service for our customers whilst working on balancing the books. This new service will add significant value to the planning process whilst providing an income which will enable the Planning Portal services, advice and interactive guidance to continue and develop.

### When will the service launch?

We are currently working towards a launch in early September. The exact launch date will be confirmed shortly.

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### What do I need to do?

1. Provide us with your bank details so that we can transfer the fees to you by BACS each day. We need [the form](#) completed and returned by **10 August** to be sure there is a smooth transfer for you.
2. Make sure that this User Guide is shared with all relevant stakeholders in your authority so that the new process is clear to everyone.
3. Invite us to your next Agent Forum so we can talk directly to your agents.

Feedback from local authorities and agents has been overwhelmingly positive so far. We know that our services and content provide concrete benefits to local authorities, agents and applicants across the country. We are confident that our associates will understand the value of this service and we are excited about what it will allow us to do in the future. To find out more, please visit our website.

We've included some Frequently Asked Questions (FAQs) below, but if anything is unclear, please contact [support@planningportal.co.uk](mailto:support@planningportal.co.uk)

### Why is there a service charge?

This service will hugely improve the process of submitting and receiving planning applications for all our users, but it will cost us to run. It will cost us a fraction of what it currently costs individual agents and authorities across the country in time and money, but we have employed new staff to take payments by phone, process cheques and reconcile payments to applications. We have also spent money on technical development. Running the service day-to-day will mean banking and finance charges increase as well, with credit card costs currently running at around 1.5-2 per cent on average.

Of course, this income will also allow us to invest in developing our services, including:

- The range of free-to-use content and interactive guidance to explain planning, from permitted development on common projects through to applying for planning permission for homeowners and others
- Free-to-use technical and legislative content for planning and building professionals
- A dedicated customer support team available 9am – 5pm to support customers
- The national building control service
- And of course the planning application service itself, including e-enabling further application types and improvements to local validation amongst many others.

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### Does this service comply with legislation?

The [Town and Country Planning \(Development Management Procedure\) \(England\) Order 2015, Paragraph 34](#), references a local planning authority.

Planning Portal is not a local planning authority and therefore, should an applicant chose to make an application through our 1App service, the date of receipt is when the Planning Portal release the application and fee to the local authority. They can begin the registration and validation process.

Note: this applies during standard working hours, so if an application is submitted after 5pm this would count as the following day.

Planning Portal will provide the local planning authority with the application after it receives payment, which in the case of payment by cheque will be after the cheque is banked.

This approach is consistent with the terms and conditions upon which an applicant uses the Planning Portal website.

Our terms and conditions will be clear to agents and applicants and will including information on the time it will take for us to release an application, in relation to when payment is made and which payment method is used.

### How will our agents know when the application is received by us and the process begins?

As well as our current communications campaign to all users, it will be clear to users throughout the process, specifically:

- In our terms and conditions of service
- On the 1App screens at submission
- On 1App 'my applications' pages – the status of any application will only change once payment has been made and the application has been submitted to you
- Email notifications will be sent to the agent/applicant at the different points in the process, just as they are now.

### Which payment methods can the customer use?

Customers can pay for their application using the following payment methods:

- Online card payment – up to £1,000
- Telephone card payment – up to £1,000
- Bank transfer (Faster Payments, BACS, CHAPS)
- Cheque
- Nominate - (above payment methods apply)

The only card types that we accept are Maestro UK, Mastercard and Visa.

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### How long will it take for us to receive the application and the fee?

As soon as we receive the payment, we will send the application to you, along with the fee. As the fee is transferred from us to you by BACS, it may take up to two days to be received by you.

Which payment option the customer chooses to pay us will affect how quickly we release the application to you. We will make it clear to customers that the easiest and quickest ways to pay are online, via telephone, via faster payment or by CHAPS payment. Cheque payments will need to be processed by us before we can release the application to you and again this will be clear to customers. For your information, this is information we will provide to them:

Payment method	Fee limit	Payment confirmed to applicant/agent (Maximum time after payment is made)	Application released to LPA (Maximum time)	Payment made to LPA via BACS*
Online	£1,000	Instantly after successful payment is received	Instantly after payment confirmed	Next working day after application released
Telephone	£1,000	Instantly after successful payment is received	Instantly after payment confirmed	Next working day after application released
Faster Payment	£250,000 (depending on the bank you are paying from)	1 working day after successful payment is received	Instantly after payment confirmed	Same day as application released
CHAPS	unlimited	1 working day after successful payment is received	Same day as payment confirmed	Same day as application released
BACS	unlimited	1 working day after successful payment is received*	Same day as payment confirmed	Same day as application released
Cheque	unlimited	3 working days after cheque received	7 working days after payment confirmed	Same day as application released

\* Depending on your bank, BACS payments can take up to 2-3 working days to appear on your bank statement after payment has been made

This system complies with legislation (<https://www.gov.uk/guidance/fees-for-planning-applications>):

"Where a fee is due in respect of an application, the fee shall be paid to the local planning authority with whom the application is lodged and shall accompany the application."

### What payment information will be transferred to our back office system?

The payment details you receive from us currently will remain the same. There will be no impact on our data schema or your connector. You will receive confirmation of the fee amount and the payment type for each application. However, all payment types will now be displayed as 'OnlineViaPortal', as they are currently for our Nominate service.

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### What will you give us to help us identify which application a payment relates to?

You will receive a single BACS payment from us on a regular basis, probably each day depending on the frequency of applications you receive. This payment will include a unique reference which will help you identify the payment as coming from us.

Along with each payment, you will receive a Remittance Advice report from us by email. This will be in a CSV file, which lists all of the applications and fees which make up the total sum transferred.

An example Remittance report is provided below (Please note this may be subject to change).

Example Remittance					
Payment Time & Date	Transaction reference	Planning Portal ref & version	LPA	LPA Code	Total Application Fee Paid
16/04/2018 11:11	PPM1520170418	PP-06892155V1	Castle Point Borough Council	M1520	<b>£116.00</b>
16/04/2018 11:32	PPM1520170418	PP-06885032V1	Castle Point Borough Council	M1520	<b>£234.00</b>
16/04/2018 11:32	PPM1520170418	PP-06885036V1	Castle Point Borough Council	M1520	<b>£234.00</b>
16/04/2018 11:32	PPM1520170418	PP-06885045V1	Castle Point Borough Council	M1520	<b>£234.00</b>
16/04/2018 12:32	PPM1520170418	PP-06885055V1	Castle Point Borough Council	M1520	<b>£234.00</b>

### Are we likely to receive more emailed applications?

In order to minimise agents changing to emailing applications we have made a change to 1App. Forms completed online will now not be able to be exported, printed or saved locally as PDFs prior to submission, so it is unlikely you will see a rise in emailed applications.

We will still offer all 'paper' application forms on our website for applicants to print and fill in manually.

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### What happens to amended applications?

Applicants will still be able to amend and resubmit application as per the existing service which includes the ability to recalculate the fee. Where the fees remain the same as the initial submission and no additional fee needs to be taken, the application can be submitted to the LPA in the usual way.

If the amended application incurs an additional fee due to the changes made, they will need to make a further payment for the increased amount via the financial transaction service. This will incur the service charge as we too will incur costs to take payment and pass this through to LPAs. Though all payments will cost us money to process, we have agreed to only apply an additional service charge for amounts over £25.

### What do we do if someone contacts us to make a payment?

If the customer has made an application through our system, you will need to direct them to us to pay directly. Their application will not be released to you until we receive the payment for it. Once we have their payment, we will send you the fee and the application together.

### What do we do if someone contacts us to make additional payment?

We can take additional payments for applications via the new service, or you might decide to take them yourself to facilitate registration and validation.

If you would like us to take the payment, the applicant or agent will incur an additional £20.85 (+ VAT) service charge. We need to apply this as we will incur additional costs for using the service and processing payment. Any additional payments you want us to collect should be notified to us by email using the [‘Request for additional payment form’](#). This should be sent to us by email with the applicant/agent copied in, and we will then proceed to contact them to take payment ASAP. Any overpayment taken will be notified to you on receipt of payment by email to enable registration and validation. This will then appear in the BACS transfer daily report to facilitate reconciliation.

If taking the additional payment yourself, this will follow your current procedure for collecting payment. In these instances your authority will incur the additional banking/credit card costs for taking payment directly.

### Can applicants get refunds for their applications?

Yes. We will process refunds and partial refunds for applicants where appropriate.

In these instances we will require the LPA to complete the [‘Refund form’](#) and return the fee to be refunded to the Planning Portal bank account by BACS transfer. The completed ‘Refund form’ should be sent to our refunds team at [refunds@planningportal.co.uk](mailto:refunds@planningportal.co.uk).

The LPA should arrange for an online refund to be processed and forwarded to the PPQ bank account via BACS transfer within 14 days of identifying and agreeing the need for a refund.



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Money Laundering Regulations requires us to make the refund as we received the original payment.

Once the refund payment is received by us, we will make the refund direct to the person that paid and send confirmation to both the LPA and applicant/agent that the transaction has been processed and when it should appear in their account.

Our service charge will only be refunded if there is an error made on our part.

### How will you deal with payments for combined consent applications?

We will take a single payment for combined consent applications and will release this to you as soon as it has been confirmed. You will receive this as one payment. You will be able to match specific combined consent payments with the corresponding applications via the Planning Portal reference number, just as you would with any other application type. From there we suggest you follow your usual internal procedure for dealing with combined consent applications.

### Do we have to pay the service charge for Reg 3s?

No. You should continue to use the current workaround to calculate a nil fee and add a supporting document which explains that this will be made by internal transfer. The application will be released immediately and no service charge will be due.

### How are you letting customers know about the changes?

Some engagement with national and local agents has already taken place and the service has been well received.

All existing and new customers will be informed about the launch of the service from 31 July. Messages will appear across relevant pages on our website (Professional Portal and application landing pages for example) and all customers who have submitted more than one application in the last 12 months will be emailed directly. We will also use our bulletins, newsletters and social media channels to inform customers of the new service.

If you would like us to provide specific support to your local agents, we are more than happy to attend your next agents' forum.

### What should I tell customers about your new service?

Let them know that they can continue to submit planning applications online via our 1App system. They will now see a standardised set of payment options applicable for all local authorities, meaning the agent or their applicant (client) can use any method to pay for their application quickly and efficiently, including the Nominateservice.

If they ask about the new fee, we suggest you inform them that:

- We have improved our service to ensure that applications can be validated more quickly, as missing payments slow down the process for everyone.

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- We have improved our service to offer a consistent range of payment options across all authorities, including the option to nominate a client to pay directly and that payment can be made 24/7, 365 days a year
- That part of the charge will be used to further improve the 1App service and the wealth of free content, guidance and useful tools we offer.

### What should we do if a customer tries to circumvent the new charge?

There may be instances where the applicant or agent tries to pay for their application direct to the LPA. However the application can only be released from the Planning Portal on receipt of payment through our service. In these cases you could explain the benefits of online submission via the Planning Portal to your authority or alternatively refer them to our customer support team at 0333 323 4589 or via email at [support@planningportal.co.uk](mailto:support@planningportal.co.uk).

If an applicant or agent claims an exemption or disbursement in error or to obtain a nil fee, the application will be submitted to the LPA, but you will quickly realise at the registration stage that a fee is required. Where this happens we would like you to refer them to our customer support team to make payment (preferably by email and cc us) and we can then take payment ASAP to facilitate registration and validation. We shall then pass the fee through to your authority and notify you once payment has been made.

### Do I need to add alternative suppliers to my website now you are charging?

We do not believe this is the case and many authorities have decided against it.

The Local Government Act 1999 Section 3, places a duty on local authorities to deliver 'best value' and goes on to say that it 'requires authorities to secure continuous improvement in exercising functions, having regard to a combination of economy, efficiency and effectiveness'.

Our financial transaction service coupled with the application service will support you in delivery of this duty.

Offering multiple application services to customers will, should they choose to use them, increase the costs of delivering your planning service and mean a drop in efficiency and effectiveness.

### Can you offer the same service for building control?

There is no intention to add the same service to our building control service. It is for planning application payments in England only.

### What will happen if we do not support the service?

Applicants will be able to submit applications to all LPAs in England using our financial transaction service. Our goal is to continue our strong working partnership with all LPAs and build on this with the delivery of the future roadmap improvements. **If you do not advise your customers to use our service many will continue to use it as their preferred**

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method. Where this is the case we will still send you the relevant applications along with their fees as we receive them.

## Useful contact numbers

Situation	Contact details
Any questions about the service (from you or your customers)	Our usual Support details: Tel: 0333 323 4589 Email: <a href="mailto:support@planningportal.co.uk">support@planningportal.co.uk</a>
For a customer to make a full payment by phone	Mears 24/7: Tel: 03333 233 900
To issue a refund	The LPA will need to return the 'Refund form' to us at: <a href="mailto:refunds@planningportal.co.uk">refunds@planningportal.co.uk</a>  And return the sum to us by BACS
To take an additional payment where the wrong fee has been paid	The LPA will need to return the 'Request for additional payment form' to us at: <a href="mailto:variations@planningportal.co.uk">variations@planningportal.co.uk</a> AND copy in the person who needs to make the payment. We will contact them.