



Town of Oakville

Enterprise Payment Strategy

Final Report

October 25, 2022



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01

Project Overview



Project Objectives

The Town of Oakville (the “Town”) engaged KPMG to complete a review of the Town’s payment processes from an enterprise viewpoint. We understand the Town has completed work on an initial payment strategy and the primary objective of this project was to:

- Review the current state and gap analysis completed by the Town, identify additional opportunities and gaps and other roadblocks to project implementation;
- Review the future state implementation plan – focusing on priority of implementation plan, future system developments, customer experience, etc.

The above was accomplished keeping in view the Town’s payment strategy objectives:

1. Provide citizens, developers and business owners with a high-quality modern customer payment experience;
2. Reduce risk via better data quality, security and PCI compliance including all related legislation, and standard architecture;
3. Balance superior customer service with improved backend productivity through accurate, stable and consistent processes for staff;
4. Reduce costs by addressing the duplication, re-working and maintenance of different platforms; and
5. Improve ability to report and make decisions with accurate and timely financial data.

Project Overview



Project Drivers

The Town of Oakville has identified its corporate-wide payment services as an area of improvement. Currently, the Town is accepting payments through channels including, over the counter, by phone, by snail mail, and online. While not all payment options are accepted for each type of transaction, the Town accepts cash, cheque, e-mail transfer, EFT, credit card, debit card, money order, bank draft, and certified cheque. Consequently, the Town and its customers face the challenge of non-standard payment processes, contrasting financial processing and reconciliation processes, and non-standard payments. The Town needs to establish a direction to build an enterprise payment solution for both internal staff and customers with the goal of:

- Mitigating risk;
- Increasing staff productivity;
- Reducing operational costs; and
- Modernizing and improving the overall customer experience.



Project Principles

- The knowledge and expertise of Town staff will be fully engaged and built upon, to arrive at recommended actions through a transparent, participative and inclusive process facilitated by KPMG.
- The development of the review will be conducted in a way that engages Town employees.
- The aim is to, wherever possible, transfer knowledge and necessary “tools” to Town staff to enable them to better develop their own solutions to operational and process issues and challenges over time.
- The framework and approach will be based on leading practices from other municipalities, or other levels of government experience and/or private sector.

Project Overview



Project Work Plan

The project commenced on June 22nd, 2022 and will be completed when the Final Report is presented in October 2022.



Project Initiation

June

Meet with the Project Team to clarify expectations, ask questions, and develop a work program and stakeholder engagement plan for the project.

Completed ✓



Current State Analysis

July - September

Conduct current state analysis on the Town's payment processes and technology. Key steps included:

- Documentation review
- Stakeholder consultation
- Current state assessment

Completed ✓



Future State, Gap Analysis & Implementation Plan

September - October

Complete future state analysis to validate the findings and identify opportunities. Develop an implementation roadmap to provide clarity, direction, and indicate the timing of initiatives and actions to achieve the desired future state.

Completed ✓



Final Report & Presentation

October - November

Draft the Final Report. Incorporate Senior Management feedback to enhance and finalize. KPMG will present the Final Report in November 2022.

Completed ✓

02

Current State Assessment

Current State Assessment Approach

KPMG was engaged to perform a review of the Town’s payment processes from an enterprise perspective. The work undertaken as part of the “current state assessment” phase was important for gathering quantitative and qualitative information about in-scope processes, workflows, supports, and related interactions. To complete this current state assessment, KPMG performed the following activities:

01

Documentation Review:

KPMG reviewed organizational structure charts, current state reports (technical and back office), draft business and technical standards, current payment mechanisms and flowcharts, Town’s progress on multi-year program to standardize payment services, relevant documents that provided insight into the payment processing at an enterprise level, and other documentation that provided us with an understanding of the payment needs and challenges facing the Town.

02

Stakeholder Interviews:

KPMG conducted interviews with key stakeholders identified by the Town. This included representatives from the following departments:

1. Building Services Department
2. Clerk’s Department
3. Finance Department
4. Fire Department
5. ITS
6. Municipal Enforcement Services
7. Oakville Public Libraries
8. Oakville Transit
9. Parks and Open Space
10. Recreation and Culture
11. Service Oakville (Service Innovation)

03

Target Operating Model Analysis:

KPMG completed an analysis of the current state of the Town’s current payment processes utilizing KPMG’s Target Operating Model (TOM). The TOM outlines a number of operating model elements that KPMG uses to organize and assess the processes and stakeholder feedback.

04

Program-Level Assessment:

KPMG assessed the Town’s progress on the multi-year enterprise payment strategy and identified gaps and opportunities in the current project plan.

Key Program Challenges and Pain Points

Based on KPMG’s review of the enterprise payment program documentation and workshops with key stakeholders it was noted that the Town has completed work on an initial payment strategy and future state proof of concept design. The current state assessment confirmed the following thematic challenges and pain points within the enterprise payment program.

01

Program Vision

Using the vision for strategic direction and decisions

KPMG noted that developing and socializing a common vision and set of guiding principles is a key aspect of project management and overall project success

Through the initial documentation review, KPMG noted that the Town used the term “Enterprise Payment System” to describe the collection of applications, functionality, and capabilities that support enterprise payments. KPMG also noted that the definition of in-scope elements was inconsistent throughout the material.

02

Program Scope

Defining the scope of an “Enterprise Payment System” vs. an “Enterprise Payment Solution”

03

Options & Vendors

Completing an application architecture assessment & developing assessment criteria for technology solutions

When reviewing the work the Town has completed, KPMG noted that future state technology options and designs appeared to target system-level solutions vs. application level solutions (i.e., a single-solution to encompass the in-scope elements of the Enterprise Payment system).

The initial project deliverables and plan indicated a finance-centric focus for the functional needs and existing requirements. As part of the departmental analysis, KPMG identified department-specific requirement. It is important to consider these additional requirements when defining the future state solutions and overall business/functional requirements.

04

Standards & Requirements

Identifying department standards and requirements for the enterprise payment solution

Key Departmental Challenges and Pain Points

Based on our documentation review and discussions with key stakeholders, KPMG noted that the Town has a solid understanding of their current state and challenges. The current state assessment confirmed the following thematic challenges and pain points within the enterprise payment systems.

01

Unclear Overarching Strategy

- The strategy and business case for this transformation is unclear, both at an enterprise-level as well as within departments.

04

Software Integrations

- Departments identified that integrations, (specifically manual integrations) are a major pain point. With limited automated integrations, there is significant manual workarounds to send emails and track information on spreadsheets.

02

Ineffective Hardware (e.g., Pin Pads)

- Some departments noted that having multiple pin pads for different systems created additional risk for human error.
- Some departments identified pain points with certain pin pad functionalities, including manual entry on pin pads, lack of tap functionality, etc.

05

Inconsistent Implementation of Standards

- Stakeholders noted that different departments interpret and enforce Town limits differently. For example, the requirement that no credit card payments exceed \$5,000 is upheld by some departments, but not by others. This inconsistency can lead to citizen confusion and disjointed payment experiences.

03

Cheque Payments / Reimbursements

- Some departments noted that all the Town's refunds are performed through cheque reimbursement, which is perceived to be an inefficient process.

06

Inefficient Manual Processes

- Stakeholders noted that some payment processes are manually-intensive and inefficient. This includes payment reconciliation processes resulting from the lack of system integrations.

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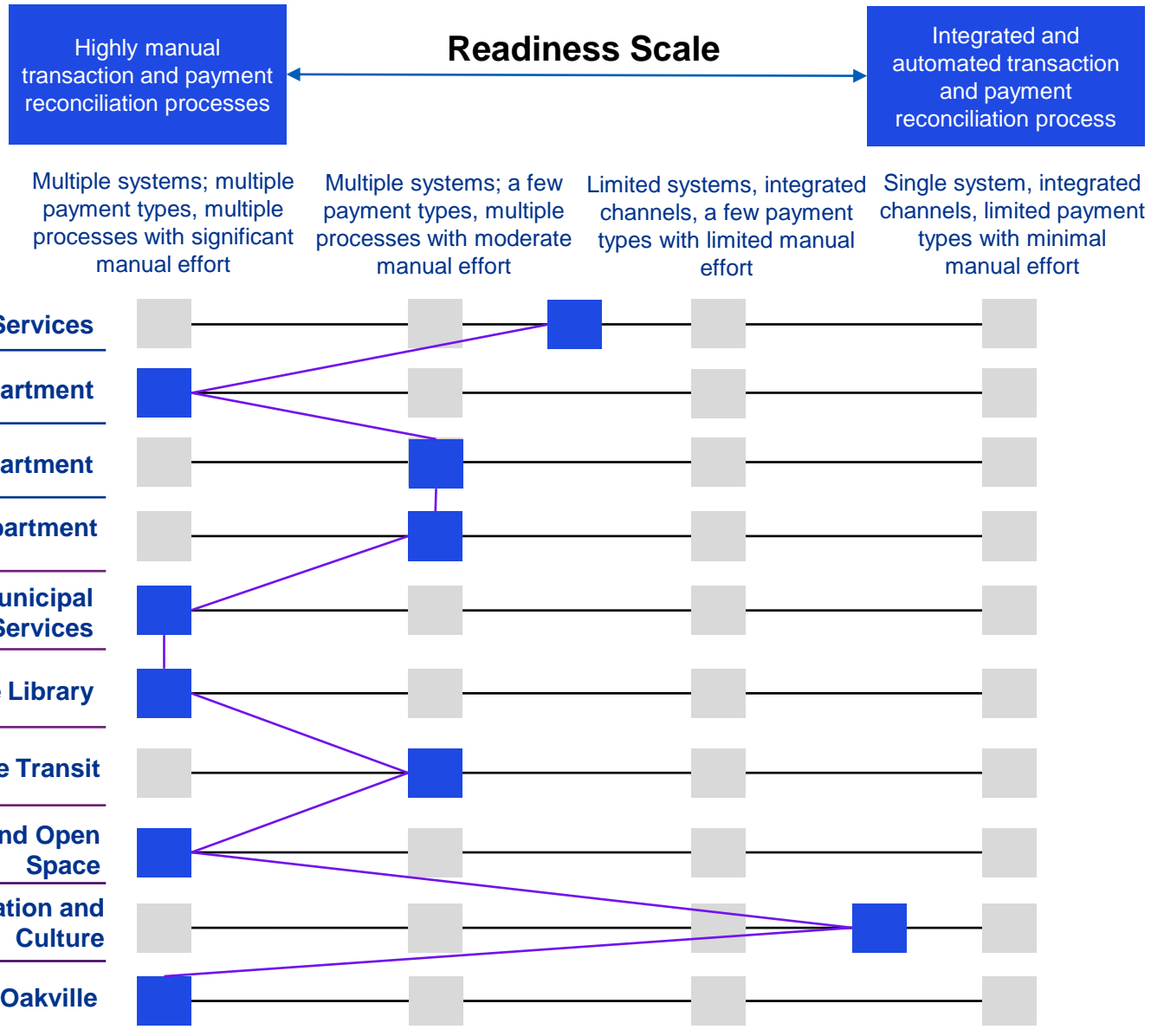
Current State Assessment

Departmental Readiness Assessment

KPMG conducted interviews with key stakeholders responsible for the revenue streams processed through each department. The purpose of the interviews was to gain an understanding of the department revenue streams and pain points associated with processing payment transactions. In addition, the interviews provided stakeholders with an opportunity to identify business requirements for the future enterprise payment solution.

Based on the stakeholder interviews, KPMG plotted each department on the readiness scale (shown in the image to the right). The readiness scale identifies departments with mature payment process (i.e., technology and process) vs departments that may require additional support. Ultimately, the readiness assessment will assist the Town in understanding the scope and complexity of a transition to an enterprise payment solution for each department.

Each departmental assessment is explored fully within the departmental profiles.



03

Opportunity Identification

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Opportunity Identification

In phase 4, KPMG will document and identify improvement initiatives and activities to address pain points and challenges noted within the current state assessment. Our approach to the identification of opportunities is outlined below

01

Program Opportunities

KPMG conducted documentation review as part of the current state assessment. In this documentation review, KPMG gained an understanding of the progress the Town has made on this project and the Town's overall project management. Based on this documentation review, KPMG developed opportunities that address the overall program observations.

02

Departmental Opportunities

During the current state assessment, KPMG conducted interviews with key stakeholders responsible for the revenue streams processed through each department. In these interviews KPMG gained an understanding of the department revenue streams and the pain points associated with processing payment transactions. The interviews also helped uncover specific departmental opportunities for the future enterprise payment solution. Based on the stakeholder interviews and additional analysis, KPMG developed department specific opportunities that address the identified pain points.

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Summary of Recommendations

During consultations with Town staff, a number of pain points were identified as barriers to efficient and effective payment processes. In addition, departmental stakeholders outlined front-line business requirements for the department to be onboarded to the enterprise payment solution. As such, KPMG categorized using the domains below.

In total, **5 program-level and 11 department-level recommendations** were identified within the Town's payment processes.

Over the next **12 months**, the implementation of the recommendations will help the Town in its execution of the Enterprise Payment Program.

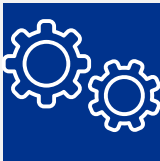
Program – Level Recommendations



Program- Level

1. Define, align, formalize, and socialize program vision and guiding principles
2. Confirm scope of the enterprise payment solution
3. Augment the existing application assessment
4. Develop, prioritize, and weigh assessment criteria to assess technology options
5. Gather business / functional requirements from all impacted departments and functions.

Department – Level Recommendations



Payment Processes

6. Enhance month-end reconciliation
7. Update financial controls to streamline payment processes
8. Provide additional guidance to citizens
9. Ensure consistent payment collection and sufficient backup



Payment Types

13. Ensure consistency of payment methods and types
14. Address demographic barriers



Payment Technology

10. Decommission legacy technology
11. Enhance pin-pad technology
12. Create a framework to manage library inventory



Digital Capabilities

15. Integrate payment data into a single source of truth
16. Enable self-service options

04

Detailed Recommendations

Program-Level Recommendations

Program Vision and Guiding Principles



Recommendation #1

Define, align, formalize and socialize the program vision and guiding principles

Observation(s)

- Throughout the current state analysis, departmental stakeholders noted that the overall vision of the enterprise payment strategy was unclear.
- KPMG also noted that there was an inconsistent understanding of the program’s guiding principles.

Recommendation Detail

1.1 Program Vision

During the stakeholder interviews, KPMG identified that some stakeholders were unaware of the vision for the project. It was noted that the Town’s enterprise payment project team formalized project vision, but agreed that it was not well understood by staff across the Town. As a result, the Town should consider socialize and formalize a program vision ensure a consistent understanding and knowledge of these critical project initiation activities.

Based on discussions with the Project Team, it was noted that the Town has defined key goals and objectives for the Enterprise Payment Strategy. These include creating a quality and consistent equitable payment experience for customer, optimizing the payments, processes, and costs, as well as maintaining system uptime. The Town’s drafted vision is to allow Town of Oakville customers to access, use, and complete payment services in a consistent, multi-channel manner to satisfy all customer needs and expectations in a modern diverse environment – Omni-channel, Simple, Secure, and User Friendly. To increase the overall understanding of the current vision, the Town should upload general documents to a centralized location that can be accessed by all Town staff. The Project Team should also facilitate conversations with impacted department’s to provide clarification and answer any staff questions regarding the project vision.

1.2 Guiding Principles

During the stakeholder interviews, it was also noted that there was an inconsistent understanding of the program guiding principles. As a result, the Town should consider defining, socializing, aligning, and formalizing program guiding principles to ensure a consistent understanding and knowledge of these critical project initiation activities.

The current inconsistent understanding of guiding principles makes it challenging for staff to make decisions to effectively work towards the project vision. To define these principles, the Project Team must facilitate discussions with the impacted stakeholders of the project. In these discussions, stakeholders should be focused on developing and prioritizing the framework that staff will utilize to make project decisions. The guiding principles discussed for this project should include: i) a citizen-centric payment experience, ii) operational efficiency and effectiveness, iii) technology and data, iv) policy and policy consistency, and v) any other categories identified by Town stakeholders. This development and prioritization of principles will assist in project decision-making, especially in situations that affect multiple principles (i.e., trade-offs between guiding principles). Once the drafting of guiding principles is complete, the principles should be uploaded to an accessible centralized location for staff to review. The project stakeholders should also facilitate discussions amongst impacted department staff to ensure a clear understanding of the guiding principles and how to effectively utilize them when making project decisions.

Complexity	Scope	Implementation Timeline			
Low	High	1-3 Months	4-6 Months	7-12 Months	+12 Months

Confirm Scope of the Enterprise Payment Solution



Recommendation #2

Confirm the scope of the overall Enterprise Payments program as well as the in-scope elements for each phase.

Observation(s)

Based on the review of the enterprise payment program documentation, it was noted that the definition of in-scope elements was inconsistent throughout program material.

Recommendation Detail

Through the initial review, KPMG noted that the Town used the term “Enterprise Payment System” to describe the collection of applications, functionality, and capabilities that support enterprise payments. KPMG also noted that the definition of in-scope elements was inconsistent throughout the material. The Town should consider redefining of the scope of the transformation and a break down of the scope by meaningful phases. Each phase should be planned in a logical way that reduced re-work as new system elements are implemented.

KPMG identified some of the in-scope and out-of-scope elements through discussions with the Project Team. The goal of the scope confirmation is to ensure that all the elements allow the Town to achieve the original vision set for the project and to minimize re-work through the proper sequencing of phases. The Town should consider following the subsequent steps to work towards this recommendation:

- The Project Team should consider facilitating discussions with the impacted stakeholders of the project. In these discussions, stakeholders should be focused on reviewing all in-scope phases and confirming that each is aligned with the finalized project vision.
- The stakeholders should then walk through each of the project phases identifying the required initial information and the desired deliverables. This identification of initial information and deliverables will ensure that each phase is presented in a logical order and that all the information required for subsequent phases is collected in previous phases.
- After the confirmation of in-scope elements and phases, the Town should facilitate discussions with staff from the impacted department’s to ensure that they have a clear understanding of the different project phases as well as an understanding of how they will be engaged throughout the project.

Complexity	Scope	Implementation Timeline
Low	High	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="background-color: #4a4a99; color: white; padding: 5px 10px; border-radius: 5px;">1-3 Months</div> <div style="background-color: #d9d9d9; padding: 5px 10px; border-radius: 5px;">4-6 Months</div> <div style="background-color: #d9d9d9; padding: 5px 10px; border-radius: 5px;">7-12 Months</div> <div style="background-color: #d9d9d9; padding: 5px 10px; border-radius: 5px;">+12 Months</div> </div>

Application Architecture Assessment



Recommendation #3

Augment the existing application assessment to inform how the scope of the Enterprise Payment project impacts the overall application landscape and longer term trajectory of the Town's technology enabled business capabilities.

Observation(s)

KPMG was not provided with the application architecture assessment. The Town has an application architecture assessment in place, but this was not reviewed by the KPMG team.

Recommendation Detail

When reviewing the work the Town has completed, KPMG noted that future state technology options and designs appeared to target system-level solutions vs. application level solutions (i.e., a single-solution to encompass the in-scope elements of the Enterprise Payment system). It was identified that the Town has an application architecture assessment in place, but this was not reviewed by the KPMG team. KPMG would caution the solutioning of the system without first verifying the completeness of the assessment. To ensure that the Town has an adequate understanding of the existing technology needs when determining a solution, the Town should consider reviewing the assessment in place to ensure its completeness.

To facilitate the confirmation of the current application architecture assessment, the Town should consider following the subsequent steps:

- Review the current document and facilitate interviews with Town staff utilizing software pieces. The purposes of these interviews should be to confirm the current systems functionalities and use cases as well as identify the systems that need to be replaced, optimized, upgraded, decommissioned or otherwise changed.
- Augment the current application inventory with additional attributes (technology, integration, data role (SOR, SOE, SORf), market clock, risk, stakeholder (owners, users, vendor))
- Identify application to business capability mapping (using a suitable business capability model)
- Identify transaction flow across the application landscape for the in-scope use cases
- Identify applications which provide additional business capabilities (beyond payments) and are also potentially in-scope for the enterprise payment program.
- Identify and document a desired future state architecture
- Generate a point in time application heatmap using the augmented application inventory viewpoints and heatmap
- Identify viable transitional architectures to inform and guide the application roadmaps in the context of the desired future state architecture
- Once the assessment is confirmed, the Town should continue to monitor and adjust the assessment regularly to ensure the information remains up to date based on ongoing changes. This living document will act as an effective transition piece for any new staff or future projects.

Overall, the relationships established and maintained between these different inventory and model concepts enable responsive, aligned, and risk mitigated change within the organization.

Complexity	Scope	Implementation Timeline			
Medium	High	1-3 Months	4-6 Months	7-12 Months	+12 Months

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Weighted Assessment Criteria



Recommendation #4

Develop, prioritize, and weigh assessment criteria to assess technology options to determine the best-fit future state solution based on the highest priority needs of the Town.

Observation(s)

KPMG was not provided weighted assessment criteria for technology solutions.

Recommendation Detail

During the documentation review, the Town did not provide KPMG with any documented weighed assessment criteria that can be used to determine the best-fit future state solution given the highest priority needs of the Town. To ensure the technology decisions are objective, the Town should consider developing, prioritizing, and weighing assessment criteria.

Technology assessments need to consider a multitude of different factors, including but not limited to the broad themes of; the technology strategies of the organization, the capabilities which the technology is being sourced for, the considerations around the vendor and their offering, the commercial considerations associated with the technology over time, and a risk and compliance lens of the technology and vendor, etc. These viewpoints would be further decomposed into additional levels of detail which would then be weighted and scored to provide an objective assessment.

Without effectively using assessment criteria it would be challenging for staff to make objective decisions regarding the most appropriate technology solution. To define these criteria, the Project Team should consider following the subsequent steps:

- Facilitate discussions with the impacted stakeholders of the project. In these discussions, stakeholders should be focused on developing and weighing the assessment criteria that the Town will use to make the final technology decisions. The assessment criteria discussed for this project should include: i) vendor partnership / execution ability, ii) implementation risk, iii) citizen impact, iv) technology strategy alignment, v) product functional fit, vi) product non-functional fit, vii) indicative pricing, and viii) any other categories required by the Town.
- Draft and weigh the assessment criteria based on the stakeholder discussions. Then socialize the document with impacted stakeholders to ensure transparency and support.
- Conduct blind grading of solutions by multiple Project Team members based on the assessment criteria. The blind assessment of solutions allows for a completely objective assessment and ensures that all decisions are made with as little Project Team bias as possible.
- Facilitate additional discussions with impacted department staff to clearly explain the results of the project to ensure a clear understanding of the future technologies, reasonings for the decision, and next steps in the implementation plan.

Best practices would require a multi-viewpoint assessment framework to guide the assessment, weighting and scoring of all technologies. A critical input into this framework would be the inclusive list of requirements being assessed against.

Complexity	Scope	Implementation Timeline			
Medium	High	1-3 Months	4-6 Months	7-12 Months	+12 Months

Town of Oakville | Enterprise Payment Strategy Review

Department Requirements



Recommendation #5

Gather business / functional requirements from all impacted departments and functions.

Observation(s)

The Town has not collected a complete list of business requirements for all impacted departments and functions.

Recommendation Detail

During the documentation review, KPMG noted that the initial project deliverables and plan indicated a finance-centric focus for the functional needs and existing requirements. As the project progressed into stakeholder engagement, KPMG performed an initial identification of different departmental pain points and challenges related their system that were not previously identified. It is important for the Town to develop a plan to capture all remaining requirements from the impacted departments and functions.

To begin capturing the requirements from the impacted departments and functions, the Project Team should consider:

- Identifying impacted departments, key stakeholders within the departments, and the key information required from each department.
- Developing interview guides outlining the key questions to be asked throughout the stakeholder engagement. These interview guides should include questions such as “What are the current pain points with the payment processes?”.
- Distributing the interview guides to the stakeholders and conducting interviews to gather the business / functional requirements from all departments.

After gathering all the relevant information, the Town should subsequently sequence the requirements into future phases of work to align with the scope of Phase 2, the beginning of online channel enablement, and Phase 3, the onboarding and migration of other payment systems.

Complexity	Scope	Implementation Timeline			
Medium	High	1-3 Months	4-6 Months	7-12 Months	+12 Months

Department-Level Recommendations

Payment Processes

Month-End Reconciliation Process



Recommendation #6

Establish a framework for month-end reconciliation to promote a level of consistency
 Enable a centralized automated month-end reconciliation process as part of the future state enterprise payment solution.

Observation(s)

Month-end reconciliation processes are decentralized within multiple Town departments and are conducted using manual processes and tools. This results in processes that are time-consuming, prone to human error and reliant on institutional knowledge.

Recommendation Detail

During the current state assessment it was noted that month-end reconciliation processes are decentralized within multiple Town departments and are conducted using manual processes and tools. To conduct the reconciliation processes, Town staff utilize Microsoft Excel worksheets to record transactions and prepare a summary that is submitted to Finance for processing. The preparation of the Excel summary can vary within each department due to the payment technology (e.g., availability of transaction summary reports, lack of integration) and staff expertise/capacity. As a result, Finance staff receive inconsistent payment information via various communication channels (e.g., email, network folders, etc.) that must be uploaded to the financial system. This can result in delays to month-end closing procedures.

To enhance the month-end reconciliation processes the Town should define a framework for month-end reconciliation that can be consistently applied to each department. To develop this the Town should:

- Gain an understanding of the payment processes and data to determine the level of consistency that can be applied to month-end reconciliation.
- Outline the data requirements and submission timelines for each department
- For departments that utilize Microsoft Excel, provide standardized templates to promote consistency in month-end reconciliation.
- Provide formal training to Town staff on the requirement of month-end reconciliation and submission to Finance.

This framework should be documented as part of a formal procedure manual and distributed across the Town. This will establish a clear understanding for each department, and allow the department to appropriately plan for and complete the process by the stated deadline.

Once the Town has achieved a level of consistency in month-end reconciliation processes, there is an opportunity to centralize the month-end reconciliation through an automated payment technology workflow. An automated workflow would integrate source payment systems and connect data to a single source of truth (see recommendation #16) that can be used to reconciliation and reporting. This would standardize the process for all departments, minimize the reliance on manual tools and reduce the risk of human error.

To prioritize departments to onboard to the enterprise solution, KPMG noted a business requirement for departments that currently utilize manual reconciliation processes and tools. As such, these departments may require additional/enhanced technology to transition to the centralized month-end reconciliation process.

Technical Considerations / Best Practice

- Finance should conduct meetings with each department to understand requirements and month-end reconciliation processes to determine a best practice for each department.
- Utilize standard templates for month-end reconciliation to promote a level of consistency.
- Once a level of consistency is realized, determine departments that can be onboarded to an automated workflow.
- As part of an automated workflow, payment data is automatically uploaded (from source system via integration) to central storage location. This data is then transformed and cleansed and connected to business intelligence tools to enable live report and streamline reconciliation.

Automate Month-End Reconciliation Process

Department	Complexity	Scope	Implementation Timeline			
Clerk's Department	Medium	High	1-3 Months	4-6 Months	7-12 Months	+12 Months
Finance	High	High	1-3 Months	4-6 Months	7-12 Months	+12 Months
Oakville Library	High	High	1-3 Months	4-6 Months	7-12 Months	+12 Months
Oakville Transit	High	High	1-3 Months	4-6 Months	7-12 Months	+12 Months
Service Oakville	High	High	1-3 Months	4-6 Months	7-12 Months	+12 Months

Update Financial Controls to Streamline Payment Processes



Recommendation #7

Update Town’s financial policies and controls to enable a more streamlined payment experience that aligns with current processes.

Observation(s)

The Town’s internal financial controls are a barrier to efficient and effective payment workflows (e.g., transaction limits and refund process).

Recommendation Detail

During the current state assessment, two internal financial controls/processes were identified as barriers to efficient and effective payment processes. These financial controls include the \$5,000 transaction limit and the cheque refund requisition process.

Specifically, it was noted that the Town’s current transaction limit (\$5,000) for customer payments has resulted in workarounds for departments and customers as a majority of the departments fees exceed the transaction limit. This is a common occurrence for Building Services as most service fees are in excess of \$5,000. As a result, customers may be required to make multiple credit card or e-transfer payments to complete a transaction. In addition, the process to refund a transaction can be time-consuming (up to eight weeks) as all refunds must be processed by Finance via cheque requisitions. This results in additional manual effort for Town staff and customer frustration.

To increase the efficiency and effectiveness of the Town’s payment processes, the Town should update current financial policies and controls to enable a more streamlined payment experience that aligns with current processes. Specifically, the Town should consider increasing the current \$5,000 transaction limit for department’s that consistently collect fees greater than the limit. The new limit should be determined in consultation with departmental stakeholders. In addition, the Town should transition to an electronic requisition process. As part of the electronic refund process, all refunds for transactions processed via debit/credit cards would be issued back to the payment type rather than via cheque. This will reduce the manual effort and increase customer satisfaction. To ensure effective implementation, the Town will have to work with Finance to develop internal controls to govern the requisition process (e.g., if there are outlying services that require cheque requisition, the Town should document these instances and continue to use the current process).

Technical Considerations / Best Practice

- Design an overarching controls framework for the purpose of governing payments use-cases. This framework can then be used to identify areas of inconsistency, control gaps, as well provide guidance on how to design for a more consistent citizen experience.
- Review comparator municipality transaction limits to gain an understanding of financial controls that govern similar processes.
- Ensure current payment hardware has the capability to process refunds to customer debit/credit cards.

Department	Complexity	Scope	Implementation Timeline			
Building Services	Low	Low	1-3 Months	4-6 Months	7-12 Months	+12 Months
Clerk’s Department	Low	Low	1-3 Months	4-6 Months	7-12 Months	+12 Months
Oakville Library	Low	Low	1-3 Months	4-6 Months	7-12 Months	+12 Months
Service Oakville	Low	Low	1-3 Months	4-6 Months	7-12 Months	+12 Months

Provide Additional Guidance to Citizens



Recommendation #8

Provide additional guidance (i.e., information page, how to guide) to citizens to increase the efficiency of payment processes.

Observations

During the current state assessment it was noted that some departments rely on manual processes to record cash transactions.

Recommendation Detail

As part of the Building Department’s payment processes, the department accepts cheque payments for service fees (e.g., permit and application fees). However, payments made outside of the AMANDA system (i.e., cash, cheque, e-transfer) can be difficult to track and link to a customer account due to limited information provided by the customer (e.g., payment purpose, associated permit, etc.). As a result, departmental stakeholders must manually locate and apply payments to accounts, increasing administrative workload.

To reduce the administrative workload associated with the manual processes, the Town should

- Implement input controls (for example, payment instruments will be accepted only if specific information is provided)
- Provide citizens with additional information on the payment process. The information can be in the form of how-to guides, payment walkthrough videos, and FAQs. All information should be available via the Town’s website.

Technical Considerations / Best Practice

- Collect data from citizens to inform a citizen centric view of their payments experience. Incorporate this feedback in the broader programs requirements gathering.
- Ensure information posted on the Town’s website can be easily located in navigation windows or quick links.
- Design and execute a citizen communication strategy and plan with the purposes of educating the citizen on the simplified and aligned payments processes for the Town.

Department	Complexity	Scope	Implementation Timeline			
Building Services	Low	Low	1-3 Months	4-6 Months	7-12 Months	+12 Months

Ensure Consistent Payment Collection and Sufficient Backup



Recommendation #9

Ensure that there are appropriate processes, roles and coverage to effectively execute payment processes.

Observation(s)

- During the current state assessment it was noted that Inspectors are responsible for the execution, documentation and collection of fees related to inspections, which may be a segregation of duties conflict.
- Stakeholders noted that the Cemeteries Administrative Clerk is the only staff member responsible for processing cemetery payments. As such, in the event of unexpected absences, there can be a backlog in processing transactions.

Recommendation Detail

During the current state assessment, KPMG identified a potential segregation of duties conflict and an employee coverage issue within current payment processes. Specifically, within the Fire Department, it was noted that Inspectors are responsible for the execution, documentation and collection of fees related to inspections. Inspectors will only collect cheque payment onsite, however the department prefers that fees be collected prior to the inspection (via e-transfer or cheque) to avoid collection responsibilities. To address the noted issues the Town should:

- Identify a consistent approach for the collection of inspections fees. This would remove any onsite collection responsibilities from the Inspectors to ensure that cheques are not lost/misplaced during transit. In addition, the department should ensure that all fees are paid prior to the execution of an inspection.
- Consider transitioning the responsibility for fee collection to an independent stakeholder (e.g., Service Oakville). This would reduce the number of tasks for Inspectors and create a more streamlined payment experience within the Fire Department.

Within Parks & Open Space, it was noted that the Cemeteries Administrative Clerk is the only staff member responsible for processing cemetery payments. To address the noted issue the Town should:

- Cross-train additional Parks & Open Space staff members on the department's payment processes to ensure coverage during unexpected absences.

Technical Considerations / Best Practice

- Develop a consistent approach for the collection of fees
- Ensure the Town segregates cash collection activities and service execution.

Department	Complexity	Scope	Implementation Timeline			
Fire Department	Low	Low	1-3 Months	4-6 Months	7-12 Months	+12 Months
Parks & Open Space	Low	Low	1-3 Months	4-6 Months	7-12 Months	+12 Months

Payment Technology

Town of Oakville | Enterprise Payment Strategy Review

Decommission Legacy Technology



Recommendation #10

Decommission legacy technology (MA Cemeteries and CLASS) that is at its end of life.

Observations

During the current state assessment it was noted that multiple departments are utilizing legacy payment technology that results in manual payment processes and inefficient workflows.

Recommendation Detail

During the current state assessment it was noted that multiple departments are utilizing legacy payment technology to process and record payment transactions. As such, stakeholders have implemented manual processes and workarounds to address technology limitations. These workarounds have resulted in inefficient communication workflows between departments. Specific examples are highlighted below:

- The process to invoice for burial permits requires cross-departmental communication and coordination between Clerks and Parks and Open Space as the invoice includes fees charged by both departments. Current technology solution (CLASS) does not have the ability to issue an invoice with charges from both departments. As a result, the invoicing process contains numerous manual work steps and can lead to human error.
- Parks & Open Space staff are reliant on the Recreation and Culture department to perform any updates to the data, including the annual fee updates for Parks revenue sources maintained in CLASS.

To address manual workarounds caused by legacy technology, the Town should decommission CLASS and MA Cemeteries. A new solution should contain a functionality to enable cross-departmental billing in order to increase the efficiency of the invoicing process. It should be noted that Parks & Open Space is in the process of preparing a RFP to source a new technology solution for cemetery payments. It is important to define and understand the application landscape as part of an application architecture assessment (see Program recommendation #3) before decommissioning legacy systems.

Technical Considerations / Best Practice

- Evaluate the options for system replacement in the light of the broader application landscape roadmap (outlined in Program opportunities).
- Consider interim transitional options which are still aligned with the longer term roadmap which would also remediate the inefficiencies
- Ensure business processes (e.g., interdepartmental billing) are well defined, mature and consistent prior to operationalizing within a technology solution.

Department	Complexity	Scope	Implementation Timeline			
Clerk's Department	High	High	1-3 Months	4-6 Months	7-12 Months	+12 Months
Parks and Open Space	High	High	1-3 Months	4-6 Months	7-12 Months	+12 Months

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Enhance Pin Pad Technology



Enhance pin pad technology to reduce manual work arounds.

Recommendation #11

Observation(s)

The Town's pin pad payment technology can result in manual workarounds due limited integration.

Recommendation Detail

Currently, the Town utilizes pin pad technology to collect payments via debit and credit cards. Each pin pad is connected to a specific payment technology and revenue account. As such, there are multiple pin pads, however the pin pad can only process transactions for specific service fees. Stakeholders noted that in the event the incorrect pin pad is utilized to process a payment, the Finance department must perform the required data manipulations and adjustments to attribute revenues to the correct account.

As part of the future state solution, there is a business requirement to ensure the following features are available:

- Ensure pin pad technology can be integrated to all payment solutions and associated revenue accounts to eliminate manual work arounds.
- Develop a single data repository that is capable of receiving all payment information from the Town's departments.

The implementation of a unified solution should reduce or eliminate the manual workarounds created due to the current lack of system integration.

Technical Considerations / Best Practice

- Develop a broader multi-channel centric payments modernization strategy which can accommodate both the payments instruction as well as the business context to alleviate the payments information fragmentation. Given the nature of the Town's business requirements, this strategy would need to accommodate for a diverse payments ecosystem by design. As such, look to identify integration capabilities of any potential solutions.

Department	Complexity	Scope	Implementation Timeline			
Finance Department	High	High	1-3 Months	4-6 Months	7-12 Months	+12 Months

Create a Framework to Manage Library Inventory



Recommendation #12

Establish a framework to control inventory utilized as part of the Oakville Library's "Creation Zone".

Observation(s)

During the current state assessment it was noted that inventory purchased and used as part of the "Creation Zone" program is managed inconsistently using manual processes.

Recommendation Detail

The Oakville Library's Creation Zone is a program that offers citizens free access to state-of-the-art equipment (e.g., 3D printers) and software. To participate in the program, citizens pay for the cost of materials at the Library branch (Glen Abbey Branch and Iroquois Ridge Branch). During the current state assessment, stakeholders noted that the cost of materials is manually calculated, managed and maintained inconsistently within Excel spreadsheets. This can result in human error and/or inaccurate inventory valuation.

To ensure the Library can effectively manage Creation Zone inventory, the Town should establish an inventory control framework. The framework should identify the tools used to manage inventory, relevant inventory data, and the processes to maintain the data. It should be noted that given the materiality of the inventory, an inventory management solution would not likely return the expected ROI. As such, Microsoft Excel can be used to manage inventory, however the processes steps and required data should be clearly defined within the control framework. The establishment of a control framework should result in process consistency.

In addition, the Town should train staff to use the framework as part of day-to-day processes to ensure effective inventory management.

Technical Considerations / Best Practice

- Develop a standardized Excel template that can be used to manage inventory.
- Conduct meetings with Finance to determine a "fit for purpose" approach to managing inventory. This approach needs to balance the desire for high levels of automation with the commerciality and level of materiality from a financial and risk perspective.

Department	Complexity	Scope	Implementation Timeline
Oakville Library	Low	Low	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="background-color: #e0e0e0; padding: 5px; border: 1px solid #ccc;">1-3 Months</div> <div style="background-color: #e0e0e0; padding: 5px; border: 1px solid #ccc;">4-6 Months</div> <div style="background-color: #e0e0e0; padding: 5px; border: 1px solid #ccc;">7-12 Months</div> <div style="background-color: #4a4a9a; color: white; padding: 5px; border: 1px solid #ccc;">+12 Months</div> </div>

Payment Types

Ensure Consistency of Payment Methods and Types



Recommendation #13

Ensure consistent payment methods and payment types are applied across the Town for all services.

Observation(s)

During the current state assessment it was noted that payment methods and types are inconsistent across the Town.

Recommendation Detail

During the current state assessment, it was noted that there is inconsistency in the payment methods (e.g., online, in-person) and payment types (e.g., cash, debit/credit, electronic) accepted by the Town. Currently, payment methods and types will vary depending on the payment technology available to the department. As such, this can result in an inconsistent payment experience for the citizen, confusion regarding the Town’s payment processes, and manual workarounds to enable payment methods (e.g., e-transfer). Specific departmental payment methods and types challenges are outlined below:

- Within *Building Services*, stakeholders noted that payments made outside of the customer portal (e.g., cash, e-transfer) are not integrated to the customer account. This results in additional manual effort to post payments to the correct applicant account.
- Within the *Oakville Library*, there are different payment options for services and programs that can create a fragmented citizen experience (e.g., cashless via self-checkout, cash via printing stations, online payments via public portal, etc.).
- Within *Oakville Transit*, it was noted that the some of the department’s fare strategies (e.g., SPLIT) require cash payments or in-person transactions.
- Within *Service Oakville*, it was noted that the service desk is cashless, however cash payments are accepted by other departments within the Town. This can create frustrations for customers who come to pay for service in-person.
- Within *Recreation & Culture*, it was noted that there are multiple payment methods as an online payment option is not available for all recreation programs and services. As such, the department accepts additional payment types (i.e., cash, e-transfer) for these services. This results in manual workarounds to apply payments to customer accounts.

To ensure there is a consistent payment experience across the Town, the Town should develop a strategy that outlines the future state payment methods and types available for the Town’s services.

Technical Considerations / Best Practice

- Develop an inventory of all service fees and payment method and types associated with each service fee.
- Identify outlying services that require specific payment methods and types that can not be rationalized or changed.
- For all other services, identify consistent payment methods and types that can be applied to every transaction.

Ensure Consistency of Payment Methods and Types

Department	Complexity	Scope	Implementation Timeline			
Building Services	Medium	Low	1-3 Months	4-6 Months	7-12 Months	+12 Months
Oakville Library	High	High	1-3 Months	4-6 Months	7-12 Months	+12 Months
Oakville Transit	High	High	1-3 Months	4-6 Months	7-12 Months	+12 Months
Recreation & Culture	Medium	Low	1-3 Months	4-6 Months	7-12 Months	+12 Months
Service Oakville	High	High	1-3 Months	4-6 Months	7-12 Months	+12 Months

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Address Demographic Barriers



Recommendation #14

Address demographic specific barriers that may impact the department's ability to transition to the enterprise payment solution.

Observation(s)

Due to the scope of Oakville Transit services, there are cash-dominant demographics that may experience payment barriers should the department transition to an enterprise solution.

Recommendation Detail

During the current state assessment, it was noted that Oakville Transit provides services to a wide demographic. As such, cash and non-cash payment options are available to accommodate all demographics. Currently, approximately 85% of all transactions are through Presto (non-cash/online payments), the remaining 15% are cash transactions (e.g., fare boxes, SPLIT tickets). The department will have to support all demographics should the transition to an enterprise payment strategy eliminate cash transactions.

To ensure that transit users are prepared for the potential of cashless transactions, the department should increase communications to educate and shift consumer habits to cashless payments. This can be accomplished by providing additional communication and education to citizens on the benefits of using Presto or other cashless payment options. In addition, the department should evaluate the access to Presto card machines to ensure availability to all demographics.

Technical Considerations / Best Practice

- The reduction of cash transactions can result in more efficient transit operations (e.g., less cash to reconcile in the coin room)
- A reduction in cash transactions can also improve customer experience (e.g., do not have to carry exact change).

Department	Complexity	Scope	Implementation Timeline			
Oakville Transit	High	Low	1-3 Months	4-6 Months	7-12 Months	+12 Months

Digital Capabilities

Integrate Payment Data into a Single Source of Truth



Recommendation #15

Integrate payment data into a single source of truth to enable BI reporting.

Observation(s)

- Payment data is decentralized within the Town's departments
- There is limited capability to run reports using payment data from payment solutions. As a result, manual spreadsheets are used within payment processes.

Recommendation Detail

Currently, payment data is decentralized within each of the Town's departments. As such, payment data is maintained and stored in a number of different payment systems. This results in challenges in month-end reconciliation (see recommendation #1) and reporting as the level of detail of the payment data can vary for each department.

As part of the enterprise payment strategy, the Town should identify the departments with payment technology that can integrate to a centralized storage solution (e.g., SharePoint) in order to establish a single source of truth for payment data. For departments that can not integrate to a central solution, the Town should identify a business requirement that outlines all new payment technology must have the capability to integrate to the central solution.

In addition, the Town should implement a reporting platform (i.e., Power BI) to enable staff to create customer reports and views using the centralized data sets.

Finally to ensure key stakeholders are developing analytics and reporting capabilities, the Town should rollout training modules that can provide end users with basic to advanced dashboarding skill sets. This will help to increase the buy-in and use of the tools as stakeholders can develop the necessary skill set to develop data insights to report upwards to management and complete ad-hoc payment processes. .

Technical Considerations / Best Practice

- Work with each department to understand payment sources, data and processes.
- Establish a framework for payment data requirements that can be consistently applied across each department.
- Utilize storage solutions (e.g., Sharepoint) to store unstructured payment data that can be transformed and cleansed with a report tool (e.g., Power BI).

Department	Complexity	Scope	Implementation Timeline			
Finance	High	High	1-3 Months	4-6 Months	7-12 Months	+12 Months

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Enable Self-Service Options



Enable self-service options to promote online payments.

Recommendation #16

Observation(s)

During the current state assessment, a digital capability gap was identified by a number of departments that impacts the ability to provide online payment services, streamline payment processes, and meet the expectations of citizens.

Recommendation Detail

A digital capability gap was identified by a number of departments that impacts the ability to provide online payment services, streamline payment processes, and meet the expectations of citizens. Specific digital capability gaps include:

- Within *Municipal Enforcement Services*, stakeholders noted that the reports available within current technology systems can be difficult to manipulate and utilize as part of month-end reconciliation. As a result, there is a heavy reliance on manual data cleansing work steps.
- Within *Municipal Enforcement Services*, stakeholders noted that not all permits (e.g., commercial parking permits) can be managed online via a self-service portal. This results in more in-person transactions and impacts the customer experience.
- Within *Fire Services*, fees can be paid via e-transfer, phone (credit cards), or mail (cheque). Currently, online payment options are not available for the department. This can result in an inconsistent experience for citizens.

As part of the future state solution, enable self-service options (e.g., online payment, online management) that do not require in-person transaction and support from staff. In addition, a self-service portal would enable citizens to access their permits and make payments online, creating a more streamlined digital experience.

Technical Considerations / Best Practice

- Prior to enabling self-service, ensure process are consistent and accurate with a high-level of maturity. Processes can be manual or automated as long as there is a strong level of consistency.
- Apply RPA product to automate manual data entry where applicable.

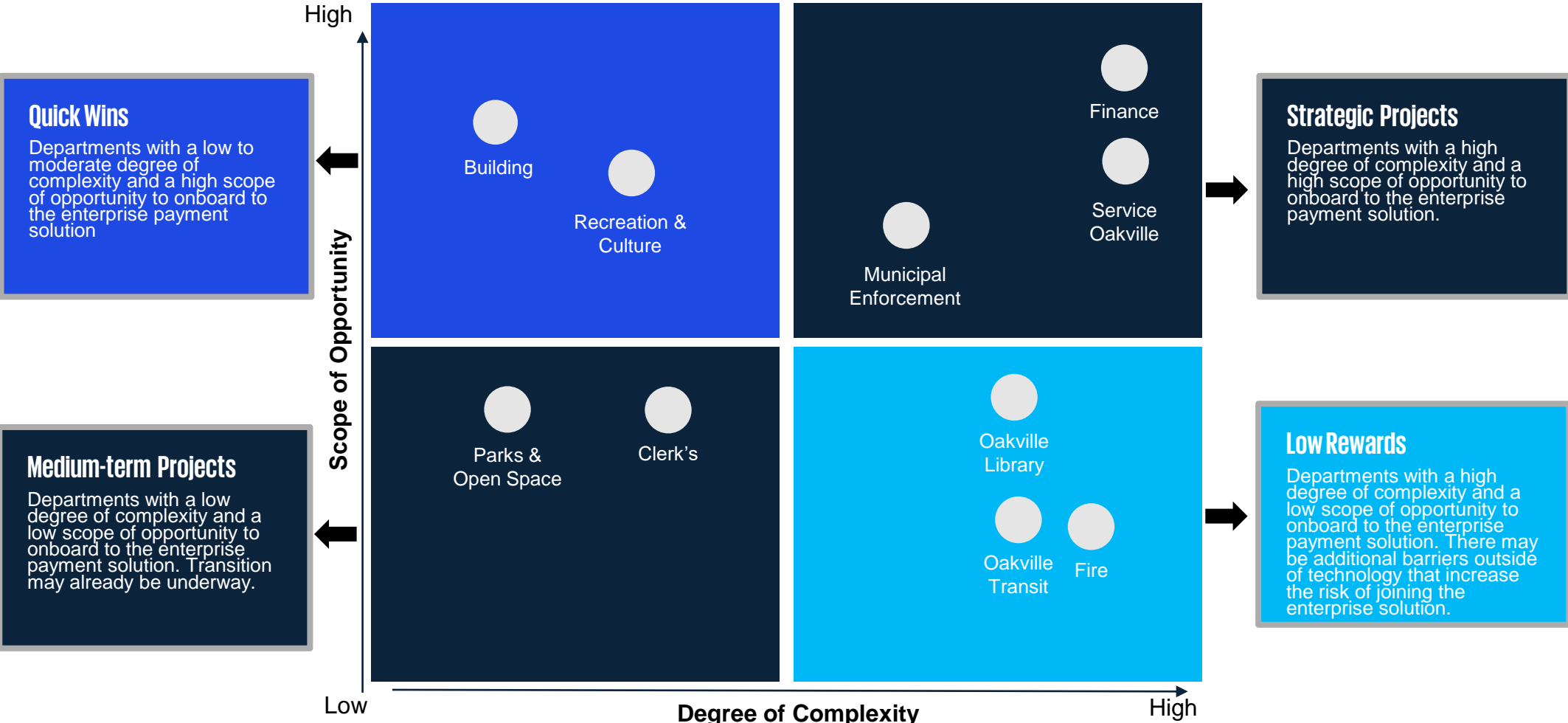
Department	Complexity	Scope	Implementation Timeline			
Municipal Enforcement Services	High	High	1-3 Months	4-6 Months	7-12 Months	+12 Months
Fire Services	High	High	1-3 Months	4-6 Months	7-12 Months	+12 Months

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Implementation Plan

Prioritization Matrix

Suggested recommendations have been mapped for *complexity* vs. *scope* to help prioritize activities. Departmental recommendations were aggregated to prioritize departments that should be onboarded to the Town’s enterprise payment solution. The prioritization categories are outlined below:



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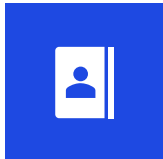
Summary

Overall, the Town has completed work on an initial payment strategy through the execution of Phase 1 of the Enterprise Payment Program. Phase 1 identified the current state, gap analysis and future state design of the enterprise payment system and outlined a proof of concept for the future state solution. The work completed as part of the Enterprise Payment Strategy Review will serve as a foundation to guide the Town into Phase 2 of the program which will focus on the design and development of the enterprise payment system. The implementation of the recommendations in this report will help guide the Project Team through the next phases of the Enterprise Payment Program to ensure the Town can provide its citizens and businesses with a high-quality modern payment experience.



Is the organization ready?

The Town has completed work on an enterprise payment strategy and has developed a program roadmap that includes three projects to implement an enterprise payment solution by 2024. To build on the success of the enterprise payment strategy, the recommendations in this report will assist the Project Team in successfully executing the projects identified in the program roadmap and address business requirements identified by the Town's departments.



Who will lead the implementation of recommendations?

The implementation of recommendations identified within this report should be led by Enterprise Payment Program Project Team. The recommendations should be communicated to and supported by departmental stakeholders. A prioritization matrix has been included to outline the departments that should be onboarded to the enterprise solution based on scope and complexity.



What is the optimal future state enterprise payment solution?

In the future state, the enterprise payment solution will allow Town citizens and businesses to complete payment services in a consistent, multi-channel manner. Given the current state analysis and existing architecture, there are several options that could be considered as part of the design of the solution. As such, the solution may not be a "one-size-fits-all" approach for each department due to the scope and complexity of services. There will always be outliers to the future state solution that require unique technology/process, however the Town should ensure that every department can follow a consistent payment framework and process. All outlying situations should be formally documented and communication to staff.



What are the next steps?

For next steps, the Town should develop a plan to implement the recommendations outlined in this report. Preliminary timelines, effort and impact have been identified for each of the recommendations. In addition, the Town should continue to work with each department to ensure all business requirements are captured into the existing enterprise payment strategy.

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Estimated Cost Avoidance/Savings

Based on the recommendations outlined above, KPMG developed a prioritized implementation plan. Each recommendation was prioritized as either High, Medium, or Low and each section of recommendations assigned an estimated cost avoidance or estimated cost savings based on the priority level.

#	Recommendation	Priority	Estimated Cost Avoidance
Program Recommendations			
1	Define, align, formalize, and socialize program vision and guiding principles.	High	\$2,700,000 (capital cost of the enterprise payment program)
2	Confirm scope of the enterprise payment solution.		
3	Augment the existing application assessment.		
4	Develop, prioritize, and weigh assessment criteria to assess technology options.		
5	Gather business / functional requirements from all impacted departments and functions.		

If the recommendations are not implemented the max total loss could be the cost of the enterprise payment program (\$2.7M). This would be the result of re-work and additional effort to correct gaps in the program's strategy.

		Priority	Estimated Cost Savings
Department Recommendations			
Payment Processes			
6	Automate month-end reconciliation.	High	\$10,000 - \$70,000
7	Update financial controls to streamline payment processes.	Low	
8	Provide additional guidance to citizens.	Low	
9	Ensure consistent payment collection and sufficient backup.	Low	
Payment Technology			
10	Decommission legacy technology.	High	\$10,000 - \$90,000
11	Enhance pin-pad technology.	High	
12	Create a framework to manage library inventory.	Low	
Payment Types			
14	Ensure consistency of payment methods and types.	Medium	\$10,000 - \$50,000
15	Address demographic barriers.	Low	
Digital Capabilities			
16	Integrate payment data into a single source of truth.	High	\$40,000 - \$80,000
17	Enable self-service options.	High	

Estimated cost savings for departmental recommendations are based on time (hours) saved on manual activities, IT maintenance time for legacy programs, and system support for legacy program. Each recommendation domain (e.g., payment processes, payment technology, payment types and digital capabilities) has been assigned a cost savings range based on the estimated time savings for all recommendations within the domain.

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Appendices

Appendix A: Summary of Scope

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Project Approach

The next few slides demonstrate the approach that was taken to complete this project along with a listing of all the reviewed documents and engaged stakeholders.

Phase 1: Project Plan and Kickoff	Phase 2: Current State Analysis	Phase 3: Future State, Gap Analysis & Implementation Plan	Phase 4: Final Report & Presentation
In the first phase, KPMG met with the Project Team to clarify expectations, ask questions, and develop a work program and stakeholder engagement plan for the project.	In the second phase, KPMG conducted a current state analysis on the Town's payment processes and technology. This current state analysis included a documentation review, stakeholder consultations, and a current state assessment.	In the third phase, KPMG completed a future state analysis to validate the findings and identify opportunities. An implementation roadmap was also developed to provide clarity, direction, and indicate the timing of initiatives and actions to achieve the desired future state.	In the last phase, KPMG drafted the Final Report, incorporated Senior Management feedback to enhance and finalized the report. KPMG presented the Final Report in November 2022.

Documents Reviewed

Throughout the project KPMG reviewed documentation provided by the Project Team and documentation discovered during desktop research to support the analysis. Below is a listing of the documentation reviewed over the course of this project.

Document Title	Document Title	Document Title	Document Title
EPS Database Standards	EPS Database Standards	EPS Presentation	Town of Oakville Org. Chart – April 2022
EPS Integration Standards	EPS Integration Standards	Approval of 2022 Rates and Fees	2022 All Rates and Fees for Website
EPS Reporting Standards	EPS Reporting Standards	Business Standards	2022 Rates and Fees
EPS Tools Standards	EPS – Staff Engagement	Current State, Gap Analysis, and Future State Document	Enterprise Payment Program Value Proposition
DRAFT – EPS Business Applications Standards	Payment Requirements Document	DRAFT – EPS Business Application Standards	Enterprise Payment Program – Executive Slide Deck



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Stakeholders Engaged

Throughout the project KPMG engaged stakeholders to gain an understanding of the current operating environment and obtain their perspectives regarding the desired future state. Below is a listing of all the stakeholders engaged over the course of this project.

Stakeholders Engaged	Stakeholders Engaged	Stakeholders Engaged	Stakeholders Engaged
Director, Finance	Supervisor - Service Delivery, Building Services	Manager – Technology and Project, Oakville Library	Cemetery Administrative Clerk
Manager – Accounting	Planner Analyst – Oakville Transit	Strategic Business Advisor – SPC	Manager – Records and Information Services
Supervisor - Revenue Services	Supervisor – Service Innovation	Supervisor, Support Services	Clerk’s Information Administrator
Manager - Service Innovation	CEO – Oakville Library	Application Support Analyst	Deputy Fire Chief
Project Manager - ITS	Manager – Customer Experience, Oakville Library	Coordinator of Administration – Box Office & System	
Manager - Strategy and Support Services, Municipal Enforcement Services	Chief Fire Prevention Officer	Harbours Administrator	

Appendix B: Department Profiles

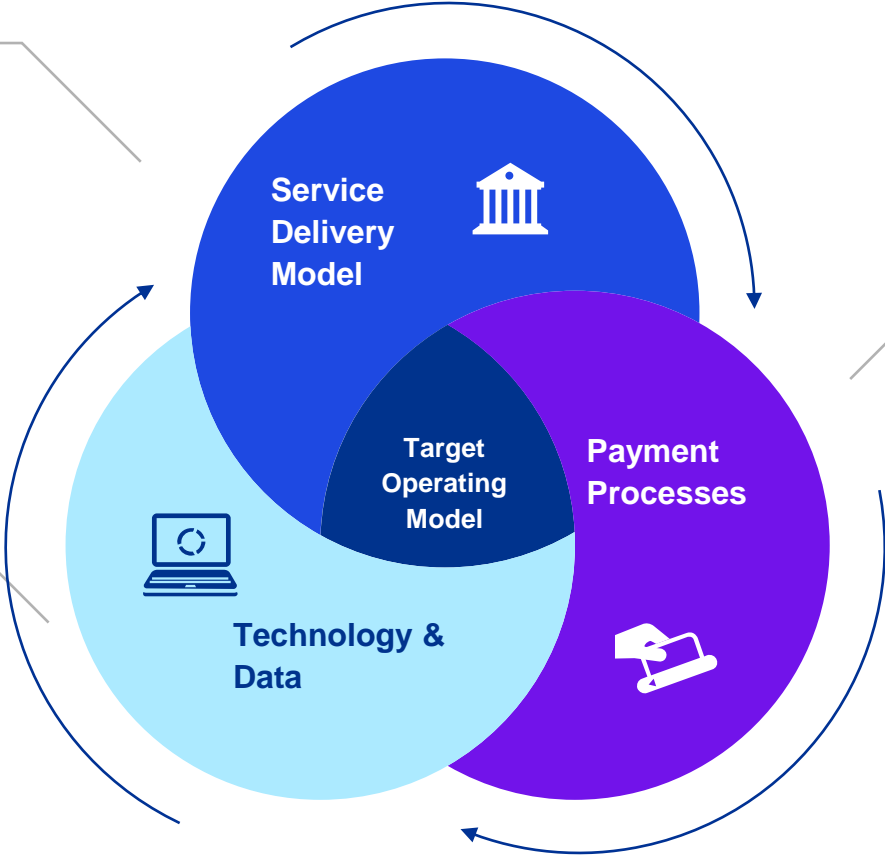
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KPMG Target Operating Model

KPMG's Target Operating Model (TOM) framework is used to structure the review. The three TOM dimensions provide a consistent means and structure to engage stakeholder feedback, evaluate the existing payment processes, validate business requirements, and identify and recommend opportunities to ensure each of the Town's departments are ready for a transition to an Enterprise Payment Solution.

Service Delivery Model

Describes the revenues that are collected and processed within each of the Town's departments



Payment Processes

Describes the current processes to collect, reconcile and report payment transactions within the department.

Technology & Data




The technology and data that support payment transactions within each department

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Building Services

 **Current Payment System(s):** • AMANDA






TOM Domain	Current State Assessment
 Service Delivery Model	<ul style="list-style-type: none"> Revenues processed by the Building department include all fees associated with planning and development. Specific examples of these revenues are permit fees, application fees, inspection fees, etc. Stakeholders noted that the current system may not offer the required payment options to customers. In addition, some transactions can result in additional charges to customers (e.g., additional charge for wire transfers).
 Payment Processes	<ul style="list-style-type: none"> It was noted that the Town's current transaction limit (\$5,000) for customer payments has resulted in workarounds for the department and customers as a majority of the departments fees exceed the transaction limit. As a result, customers may be required to make multiple credit card or e-transfer payments to complete a transaction. Stakeholders noted that the Building department has to wait for payment confirmation from Finance prior to issuing permits. This process delay can result in customer frustration. Stakeholders noted that cash payments (via cheques) can be difficult to track and link to customer accounts due to limited information provided by the customer (e.g., cheque description). As a result, departmental stakeholders must manually locate and apply payments to accounts, increasing administrative workload.
 Technology & Data	<ul style="list-style-type: none"> Stakeholders identified that the payment options outside of the system (i.e., e-transfer, EFTs, cheques) are not integrated. This results in additional manual effort that could be limited through integrations or an utilization of portal payments. Stakeholders noted that department has had integration challenges between the Town's citizen portal, Moneris and AMANDA. This has resulted in duplicate credit card charges for customers.

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Clerk's Department

 **Current Payment System(s):** • CLASS



	TOM Domain	Current State Assessment
	Service Delivery Model	<ul style="list-style-type: none"> Revenues processed by the Clerk's department include payments for any front line services. This includes revenue for applications, permits (e.g., burial permits), requests for information (e.g., FOI), licenses (e.g., lottery), elections, appeals, etc.
	Payment Processes	<ul style="list-style-type: none"> Stakeholders noted that the current process to refund a transaction can be time-consuming (up to eight weeks) as all refunds must be processed by Finance via cheque requisitions. The current process to invoice for burial permits fee requires cross departmental communication and coordination between Clerks and Parks and Open Spaces as invoices include fees charged by both departments. Stakeholders identified a number of manual invoicing and reconciliation processes that utilize Excel and other manual tools. Stakeholders noted that the department is not offering payment options that meet citizen needs (e.g., Interact tap, Apple Pay, etc.).
	Technology & Data	<ul style="list-style-type: none"> Moneris hardware is unable to process tap payments. The department has limited CLASS licenses. As a result, staff members must move through various workstations to post and reconcile transactions. CLASS is a legacy Recreation and Culture software. Staff are reliant on the Recreation and Culture department to perform any updates to the data, including the annual fee updates. The Clerk's department prefer to have ownership of all the data and the ability to perform their own updates. CLASS does not allow staff to create customized reports.

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Finance Department

Current Payment System(s):

- CIS / JDE
- AMANDA



	TOM Domain	Current State Assessment
	Service Delivery Model	<ul style="list-style-type: none"> The Finance department is responsible for processing cheques or cash payments received by the Town (via drop-box or mail) and channel them to the appropriate departments. Stakeholders noted that the current organizational structure, flow of information, and separation of responsibilities is working well. Key departmental pain points are related to the systems and the scope of services offered by the Town.
	Payment Processes	<ul style="list-style-type: none"> Stakeholders noted that the number of payment processing systems deployed and maintained by the Town is a barrier to efficient payment workflows. Finance is considered the “gatekeeper” of the Town’s systems. Stakeholders noted that due to the number of payment systems, the Town utilizes specific pin pads to collect revenues. In the event the incorrect pin pad is utilized, the Finance department must perform the required data manipulations and adjustments to attribute revenues to the correct account. It was noted that the Town maintains a number of separate journals (approximately 15) to reconcile payments across the Town.
	Technology & Data	<ul style="list-style-type: none"> Limited system integration was noted as the root cause for manual work steps within the payment processes. Specifically, it was noted that Finance staff can spend up to 20 hours per month posting individual journal entries from various payment systems (e.g., AMANDA). E-transfer and EFT payments result in manual effort to attribute payments to the correct revenue accounts. Stakeholders noted that an ideal state would include a data repository that is capable of receiving all payment information.




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Fire Department

 **Current Payment System(s):**

- FDM
- Excel



	TOM Domain	Current State Assessment
	Service Delivery Model	<ul style="list-style-type: none"> • Revenues processed by the Fire department include payments for any fire services (for example false alarms, call response, and By-law signs).
	Payment Processes	<ul style="list-style-type: none"> • Fees for fire services are paid via e-transfer, phone (credit cards), or mail (cheque). It was noted that staff are only available twice a week to accept payments over the phone. • All invoices related to fire services are sent to customers via email and contain the Fire Chief's signature for authorization. • Stakeholders noted that financial controls could be improved. For example: • Inspectors are responsible for the execution, documentation and collection of fees related to inspections, which may be a segregation of duties conflict. • Ineffective controls in place to ensure all inspection fees collected are deposited and tracked within the system.
	Technology & Data	<ul style="list-style-type: none"> • The department uses an Excel spreadsheet to track accounts receivable. • FDM is a legacy system that does not have the capability to integrate with JDE. • Stakeholders noted that FDM is utilized by multiple municipalities across the Province. As such, there may be challenges with decommissioning the system to transition to an enterprise solution (if required).




Town of Oakville | Enterprise Payment Strategy Review

Municipal Enforcement Services

 **Current Payment System(s):**

- AIMS
- HONK
- ChargePoint
- Precise Parking
- AMANDA



	TOM Domain	Current State Assessment
	Service Delivery Model	<ul style="list-style-type: none"> • Municipal Enforcement Services utilizes multiple systems to process payment transactions. Each system is responsible for maintaining data for different revenue streams. For example, AIMS maintains parking and permit data, HONK collects parking revenue, ChargePoint collects EV charger revenue, Precise Parking collects pay-by-plate parking revenue, and AMANDA collects licensing and sign revenue. • Stakeholders noted that other departments within the Town utilize ChargePoint and Precise Parking to collect their own revenue, however, Municipal Enforcement Services is responsible for maintaining and reconciling each system.
	Payment Processes	<ul style="list-style-type: none"> • Stakeholders noted that the department manages and collects payments from multiple vendors that each require unique and labour intensive payment processes. For example, Precise Parking issues a monthly remittance to the Town (via mail), however the statement is often received past the Town's monthly reconciliation cut-off date. • Stakeholders noted that the current process to reconcile payments received via HONK is complex and labour intensive. • Stakeholders indicated that interdepartmental communication and coordination could be improved for enhancing efficient month-end reconciliation and closing processes.
	Technology & Data	<ul style="list-style-type: none"> • Stakeholders asserted that the department's revenue streams are managed within legacy technology that cannot be decommissioned in the short-term, without an effective replacement system. • Self-service machines within parking garages have gaps in technology that can enhance customer experience. • Current technology systems (e.g., AIMS) do not offer recurring billing or automatic renewal for customers. These features would be requirements for a future state solution. • Stakeholders noted that reports within current technology systems can be difficult to manipulate and utilize within payment processes (e.g., reconciliation).

Town of Oakville | Enterprise Payment Strategy Review

Oakville Library

Current Payment System(s):


- Portal
- Comminico with PayPal
- Excel



	TOM Domain	Current State Assessment
	Service Delivery Model	<ul style="list-style-type: none"> Revenues processed by the Oakville Library include revenue from late fees, event and room bookings, printing, program and events, charitable donations, etc. The Oakville Library offers citizens online access to pay outstanding fees through the public portal. Stakeholders indicated that a fully cashless model may be difficult to achieve due to the scope of Library services (e.g., photocopy machines, other ad-hoc tools)
	Payment Processes	<ul style="list-style-type: none"> Stakeholders noted that reconciliation processes are manual and labour intensive due to limited system integration. For example, staff manually enter daily transaction summaries into Excel and scan supporting documentation for submission to Finance. The Oakville Library is authorized to process refunds under \$50 via the customers credit or debit card. Any cash payments or payments over \$50 that require refund must be issued with the cheque requisition process via Finance. Stakeholders noted that transactions processed through the cash register must be manually reconciled via excel spreadsheets. As such, when a transaction is processed, staff must proactively enter the transaction details into the spreadsheet to ensure completeness of the transaction summary. Stakeholders noted that the cost of materials as part of the Library's creation zone are manually calculated and maintained by staff. In addition, it was noted that the material inventory is managed manually within excel spreadsheets.
	Technology & Data	<ul style="list-style-type: none"> The Oakville Library manages and maintains self-checkout machines to enhance the customer experience. The library maintains both cashless (e.g., self-checkout) and cash (e.g., printing) systems. As such, staff must reconcile various forms of payment. Excel cash reconciliation spreadsheets are shared between multiple staff members and contain relevant GL accounts for daily reconciliation.




Town of Oakville | Enterprise Payment Strategy Review

Oakville Transit

 **Current Payment System(s):**


- Presto
- Excel



	TOM Domain	Current State Assessment
	Service Delivery Model	<ul style="list-style-type: none"> • Revenues processed by Oakville Transit include all fees associated with public transit. This includes on-vehicle fare sales (via Presto or cash) and over-the counter ticket sales (i.e., SPLIT ticket). • It was noted that the department is primarily cashless, as Presto collections account for approximately 86% of the total fare revenue. However, cash transactions can be processed at the transit office. • Stakeholders noted that the Transit office is one of the remaining Town locations that has the ability to process cash transactions. As such, Townhall has sent citizens to the Transit office a couple times a year if cash is the preferred method of payment. This results in Transit staff reconciling payment transactions outside of their revenue streams.
	Payment Processes	<ul style="list-style-type: none"> • It was noted that transactions processed through Presto are managed directly by Presto. As such, Presto works directly with Finance to remit fare revenue. • All non-presto transit transactions are logged using Excel spreadsheets. All supporting documentation (e.g., receipts) is submitted to finance as part of the deposit summary. • For cash transactions, staff are responsible for reconciling the transaction and depositing cash into the bank on a weekly basis. • Stakeholders noted that staff turnover has affected the department's month-end reconciliation processes.
	Technology & Data	<ul style="list-style-type: none"> • Presto maintains all hardware (i.e., POS machines) that process customer transactions. • Stakeholders noted that the current cash register is able to print a summary of transactions, but the overall process for reconciling those transactions remains manual. • The department has requested a new POS for non-Presto purchases to help enhance the customer experience. • Stakeholders noted that there are multiple spreadsheets, entry points, and manual entries in the process that create an increased risk for human error and incorrect data.




Town of Oakville | Enterprise Payment Strategy Review

Parks and Open Space

 **Current Payment System(s):**


- CLASS
- MA Cemetery






	TOM Domain	Current State Assessment
	Service Delivery Model	<ul style="list-style-type: none"> • Revenues processed by Parks and Open Space include cemetery fees such as burial permit fees. • Stakeholders noted that the Cemeteries Administrative Clerk is the only staff member responsible for processing cemetery payments. As such, in the event of unexpected absences, there can be a backlog in processing transactions.
	Payment Processes	<ul style="list-style-type: none"> • Stakeholders noted that the only forms of payment accepted by the department include cash, credit card or e-transfer. It was noted that the department is exploring online payment options. • Payments received via e-transfer are collected by Finance. When the payment is received, Finance will notify Parks staff via email which will trigger staff to manually apply the payment to the customer's account in MA Cemetery and email a receipt to the customer. • Stakeholders noted that the processing of cemetery payments is manual and labour intensive due to a lack of integration between MA Cemetery and the POS. As such, payments are processed through the POS and transaction details are manually entered into MA Cemetery. • It was noted that there are no formal procedures that document the department's payment processes.
	Technology & Data	<ul style="list-style-type: none"> • MA Cemetery does not integrate with CLASS. • The department is in the process of preparing a RFP to source a new technology solution for cemetery payments.

Town of Oakville | Enterprise Payment Strategy Review

Recreation and Culture


 Current Payment System(s):	<ul style="list-style-type: none"> • Explore Recreation • TixHub 	<ul style="list-style-type: none"> • Excel • CLASS
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	TOM Domain	Current State Assessment
	Service Delivery Model	<ul style="list-style-type: none"> • Revenues processed by Recreation and Culture include ticket fees, rental fees, concession fees, recreation programming fees, etc. • Recreation and Culture is responsible for performing any updates to data on CLASS such as the annual fee increases. • Recreation and Culture accepts payments through their platform via credit card as well as other forms of payment outside of the system (i.e., cheque, EFTs, et-ransfers). The payments outside of the system are not integrated and therefore require additional manual efforts.
	Payment Processes	<ul style="list-style-type: none"> • It was noted that some of the departments revenues (e.g., rental revenue) are tracked manually in Excel spreadsheets. These spreadsheets are sent to Finance for the billing and collection of payments. Stakeholders noted that the department would like to ability to process invoices and bill customers directly without interdepartmental support. • It was noted that the Town’s financial control limiting credit transactions over \$5,000 can result in workarounds for staff and customers.
	Technology & Data	<ul style="list-style-type: none"> • Stakeholders noted that the TixHub software does support a variety of tasks, but is unable to process the rental of an entire facility. As such, excel spreadsheets are used to manually record and reconcile transactions. • Stakeholders noted that they do not want to expand the capabilities of PerfectMind to include revenue streams that may not fit the business model of Recreation and Culture as this may result in complex customization of the system.




Town of Oakville | Enterprise Payment Strategy Review

Service Oakville

 **Current Payment System(s):**

- AMANDA Cashier
- CLASS
- AIMS



	TOM Domain	Current State Assessment
	Service Delivery Model	<ul style="list-style-type: none"> • Service Oakville processes transactions for all Town related revenues. • The Service Oakville desk is cashless. As such, only credit card and debit card payments are accepted. • Stakeholders noted that the Service Oakville is in the process of retiring CLASS, only utilizing it for tax collection now. As such, AMANDA Cashier is the main system used to process payments. The desk also utilizes AIMS to collect parking and parking permit revenues.
	Payment Processes	<ul style="list-style-type: none"> • Stakeholders noted that any refunds must be processed by Finance via the cheque reimbursement process. • Stakeholders noted that the front desk reconciliation processes are manual and labour intensive due to the various payment channels that require reconciliation (e.g., Presto).
	Technology & Data	<ul style="list-style-type: none"> • Stakeholders noted that Service Oakville utilizes three separate Moneris pin pads to process transactions. Each pin pad is associated with a specific GL account. In the event that the incorrect pin pad is used to process a transaction, staff must manually manipulate the transactional data to correct the entry. • Stakeholders cited data privacy concerns related to the processing of transactions via the phone. Service Oakville is utilizing call guard to facilitate over the phone transactions, however the software is not user friendly and can be frustrating for citizens.

Appendix C: Department Opportunities

Decision Factors for Current State Assessment

To assess the transition readiness of each of the Town’s departments, KPMG identified a set of comparable domains that are key considerations in transitioning to an enterprise payment solution. These domains include payment processes, payment technology, payment types and digital capabilities. Each department was ranked on a scale of low (immature) to high (mature) for each domain. The scores for each department were then aggregated and placed on the readiness scale (see page 25).



Payment Processes

The maturity of the department’s current payment processes (e.g., reconciliation). This domain examines the type of payment process (manual vs. automated), interdepartmental communication, and business controls.



Payment Technology

The maturity of the department’s technology used to process payments. This domain considers the maturity of payment technology, integration capabilities, and readiness for incorporate into an enterprise payment solution.



Payment Types

This domain examines the type of payments (e.g., cash, debit/credit, electronic) that are accepted by the department. Payment types should be defined and not result in manual processes.



Digital Capabilities

This domain considers the quality and availability of payment data that can be used in management reporting.

Department	Payment Processes	Payment Technology	Payment Types	Digital Capabilities
Building Services	Medium	Medium	Medium	Medium
Clerk’s Department	Low	Low	Low	Low
Finance Department	Low	Low	Medium	Low
Fire Department	Low	Low	Medium	Low
Municipal Enforcement Services	Low	Low	Low	Low
Oakville Library	Low	Medium	Low	Low
Oakville Transit	Low	High	Low	Low
Parks & Open Space	Low	Low	Low	Low
Recreation & Culture	Medium	High	Medium	Medium
Service Oakville	Low	Low	Low	Low

Opportunities – Building Services

Department Summary

- Current payment system is AMANDA.
- Revenues processed by the Building department include all fees associated with planning and development. Specific examples of these revenues are permit fees, application fees, inspection fees, etc.

Current State Assessment				Pain Point and Challenge	Opportunity for Improvement
	Low	Medium	High		
Manual Payment Processes				<p>Town’s financial controls a barrier to efficient payment processes</p> <p>It was noted that the Town’s current transaction limit (\$5,000) for customer payments has resulted in workarounds for the department and customers as a majority of the departments fees exceed the transaction limit. As a result, customers may be required to make multiple credit card or e-transfer payments to complete a transaction.</p>	Update Town’s financial policies to enable a more streamlined payment experience that aligns with the fee’s collected by the department.
Payment Technology				<p>Multiple payment types result in manual processes</p> <p>Stakeholders noted that cash payments (via cheques) can be difficult to track and link to customer accounts due to limited information provided by the customer (e.g., cheque description). As a result, departmental stakeholders must manually locate and apply payments to accounts, increasing administrative workload.</p>	Provide additional guidance (i.e., information page, how to guide) on the Town’s website to inform citizens of the Town’s payment practices (e.g., how to pay by cheque).
Payment Types				<p>Non-integrated payment technology results in manual processes</p> <p>Stakeholders noted that the payment options outside of the system (cash payments such as e-transfer, EFTs, cheques) are not integrated. This results in additional manual effort to post payments to the correct applicant account. In addition, the Building Department must wait for payment confirmation from Finance prior to issuing permits. This can result in customer frustration as the posting process can be delayed.</p>	Transition all Building payments online through the customer portal. This would eliminate all payments via cash or e-transfer. Once a payment is made via the portal, an automated notification in AMANDA can trigger an approval workflow and issue the permit to the applicant.
Digital Capabilities					

Opportunities – Clerk’s Department

Department Summary

- Current payment system is CLASS.
- Revenues processed by the Clerk’s department include payments for any front line services. This includes revenue for applications, permits (e.g., burial permits), requests for information (e.g., FOI), licenses (e.g., lottery), elections, appeals, etc.

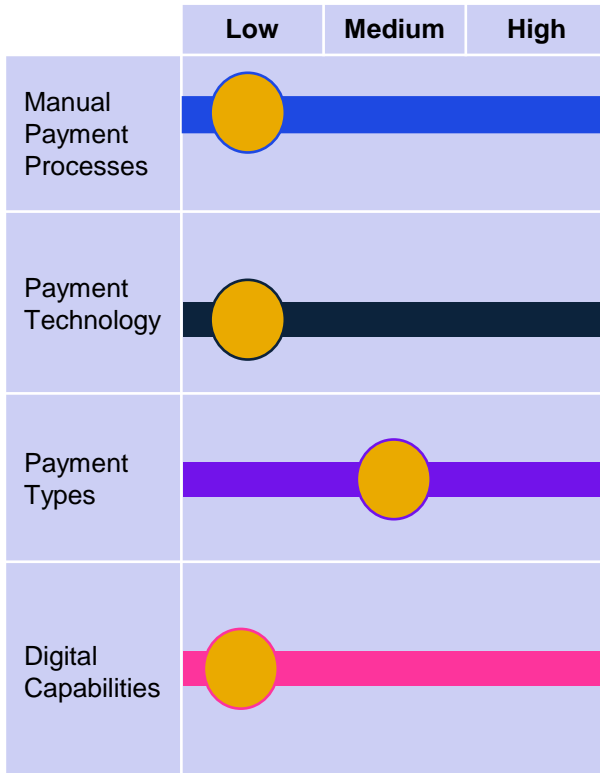
Current State Assessment				Pain Point and Challenge	Opportunity for Improvement
	Low	Medium	High		
Manual Payment Processes				<p>Town’s financial controls a barrier to efficient payment processes During the current state assessment it was noted that the process to refund a transaction can be time-consuming (up to eight weeks) as all refunds must be processed by Finance via cheque requisitions. This results in additional manual effort for Town staff and customer frustration.</p>	Update the Town’s business processes to enable staff to issue refunds via debit/credit cards.
Payment Technology				<p>Legacy technology results in ineffective payment processes</p> <ul style="list-style-type: none"> • The process to invoice for burial permits requires cross-departmental communication and coordination between Clerks and Parks and Open Space as the invoice includes fees charged by both departments. As a result, invoicing contains numerous manual effort and work steps. • During the current state assessment it was noted that CLASS is a legacy Recreation and Culture software. As such, staff are reliant on the Recreation and Culture department to perform any updates to the data, including the annual fee updates. 	<ul style="list-style-type: none"> • Decommission legacy technology (MA Cemeteries) that is at its end of life. Ensure that new technology has the capability to enable cross-departmental workflows where required. • Decommission legacy technology (CLASS) that is at its end of life.
Payment Types				<p>Manual reconciliation processes During the current state assessment it was noted that the process to reconcile revenue accounts is manual and utilizes Excel worksheets.</p>	Identify a business requirement for the enterprise solution to enable automated reconciliation as part of the solution. In the short term, the Town should continue to utilize Excel worksheet for reconciliation.
Digital Capabilities				<p>Current payment technology lacks required capabilities Stakeholders noted that the department is not offering payment options that meet citizen needs (e.g., Interact tap, etc.). In addition current Moneris hardware does not process tap payments.</p>	Improve digital capabilities and payment technology as part of the future state enterprise payment solution. Ensure that future state technology has the capability to accept multiple payment methods (e.g., tap).

Opportunities – Finance Department

Department Summary

- Current payment systems include CIS / JDE and AMANDA.
- The Finance department is responsible for processing cheques or cash payments received by the Town (via drop-box or mail) and channel them to the appropriate departments.

Current State Assessment



Pain Point and Challenge

Multiple payment systems results in numerous manual payment processes

It was noted that the number of payment processing systems deployed and maintained by the Town is a barrier to efficient payment workflows. Finance is considered the “gatekeeper” of the Town’s systems. As such, there are varying manual reconciliation processes for each system that are inconsistent and time consuming.

Non-integrated payment technology results in manual payment processes

- Stakeholders noted that due to the number of payment systems, the Town utilizes specific pin pads to collect revenues. In the event the incorrect pin pad is utilized, the Finance department must perform the required data manipulations and adjustments to attribute revenues to the correct account.
- Limited system integration was identified as the root cause for manual work steps within the payment processes. Specifically, it was noted that Finance staff can spend up to 20 hours per month posting individual journal entries from various payment systems (e.g., AMANDA).

Opportunity for Improvement

Rationalize the number of payment systems to enable a more consistent a streamlined payment process.

- As part of the future state solution, ensure each pin pad can be integrated to various GL accounts to eliminate manual work arounds.
- As part of the future state solution, ensure there is a single data repository that is capable of receiving all payment information from the Town’s departments.

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Opportunities – Fire Department

Department Summary

- Current payment systems include FDM and Excel.
- Revenues processed by the Fire department include payments for any fire services (for example false alarms, call response, and By-law signs).

Current State Assessment

Low Medium High

Manual Payment Processes



Payment Technology



Payment Types



Digital Capabilities



Pain Point and Challenge

Multiple payment types result in inconsistency for citizens

It was noted that fees for fire services are paid via e-transfer, phone (credit cards), or mail (cheque). The department also accepts over-the-phone payments, however staff are only available to offer this service twice a week. The various payment methods and availability of each method can result in inconsistency for citizens.

Ineffective segregation of duties

During the current state assessment it was noted that Inspectors are responsible for the execution, documentation and collection of fees related to inspections, which may be a segregation of duties conflict.

Ineffective payment technology results in manual processes

- During the current state assessment it was noted that the process to collect, deposit and track inspection fees is manual and ineffective.
- The department uses Excel spreadsheets to track all accounts receivable. This can result in human error as all payments are tracked manually outside of a technology solution.
- It was noted that FDM is a legacy solution and does not have the capability to integrate with JDE. In addition, FDM is utilized by multiple municipalities which may result in challenges transitioning to a new solution.

Opportunity for Improvement

Improve the availability of digital payment options and reduce the number of payment types accepted by the department.

Consider transitioning the responsibility for fee collection to an independent stakeholder (e.g., Service Oakville).

Enhance the department's payment processes through the implementation of a technology solution to manage revenue from fire operations. This solution should be considered as an element of the Town's overarching enterprise payment strategy.

Opportunities – Municipal Enforcement Services

Department Summary

- Current payment systems include AIMS, HONK, ChargePoint, Precise Parking, and AMANDA.
- Municipal Enforcement Services is responsible for processing payments related to parking and permits, EV chargers, pay-by-plate parking revenue, business licensing, and signs.

Current State Assessment		Pain Point and Challenge	Opportunity for Improvement		
	Low	Medium	High		
Manual Payment Processes				<p>Multiple payment systems result in manual processes Stakeholders noted that the department manages and collects payments from multiple vendors that each require unique and labour intensive payment processes (i.e., month-end reconciliation).</p>	<p>Document formalized procedures for month-end reconciliation to ensure consistency of processes (i.e., supporting documentation requirements, timelines, etc.). Ensure that the future state enterprise solution has the capability to integrate with the department’s existing payment solutions to enable automated reconciliation processes through a central upload to Finance.</p>
Payment Technology				<p>Shared revenue streams result in ineffective month-end processes It was noted that ineffective interdepartmental communication and coordination have resulted in delays to the month-end closing processes.</p>	<p>Set firm deadlines for month-end processing to ensure the department receives shared revenue from responsible departments. Work with vendors to ensure that monthly remittance is received in a timely manner.</p>
Payment Types				<p>Insufficient technology result in in-person transactions Stakeholders noted that there is a capability gap within the department due to ineffective technology (e.g., self-service kiosks, recurring billing). As a result, this impacts the citizens experience as there are more in-person transactions that must be managed by the department.</p>	<p>Enhance the department’s digital and self-service capabilities through the implementation of future state payment technology (e.g., self-serve kiosks) to improve the citizen experience. As part of the future state solution, provide customers with digital access to parking permits and enable online payment for recurring permits.</p>
Digital Capabilities				<p>Lack of digital capabilities result in manual payment processes Stakeholder noted that reports within current technology systems can be difficult to manipulate and utilize within payment processes (e.g., reconciliation). As a result, there is a heavy reliance on manual work steps and user intervention.</p>	<p>Enhance digital capabilities and enable BI reporting as part of the enterprise payment solution.</p>

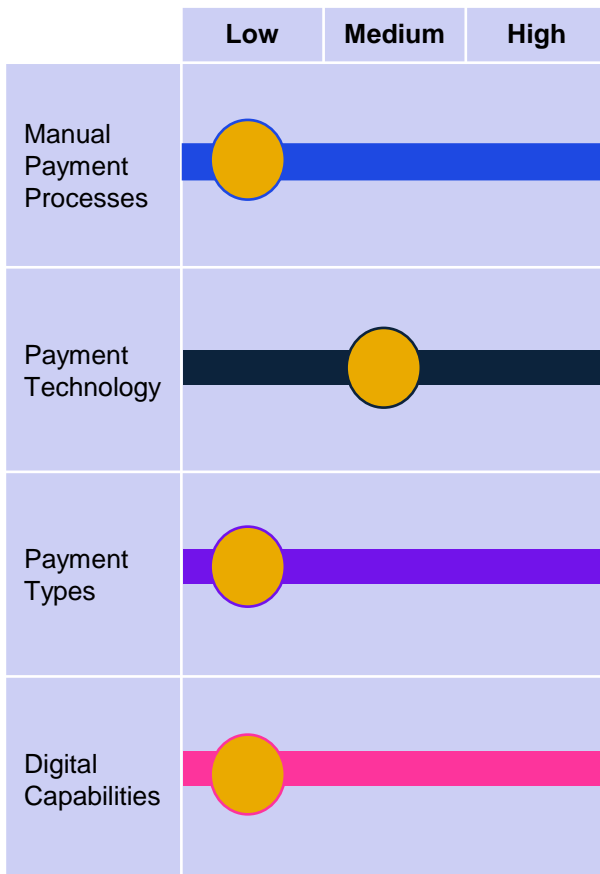
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Opportunities – Oakville Library

Department Summary

- Current payment systems include a Portal, Excel, and Comminico supported by PayPal.
- Revenues processed by the Oakville Library include revenue from late fees, event and room bookings, printing, program and events, charitable donations, etc.

Current State Assessment



Pain Point and Challenge

Lack of system integration results in manual processes

Stakeholders noted that reconciliation processes are manual and labour intensive due to limited system integration. For example, staff manually enter daily transaction summaries into Excel and scan supporting documentation for submission to Finance. This can result in human error due to the number of transactions that are recorded by staff.

Ineffective inventory management

Stakeholders noted that the cost of materials as part of the Library's creation zone are manually calculated and maintained by staff. In addition, it was noted that the material inventory is managed manually within Excel spreadsheets. This can result in human error and/or inaccurate inventory valuation.

Town's financial controls a barrier to efficient payment processes

During the current state assessment it was noted that any refunds over \$50 must be issued by Finance via the cheque requisition process. This results in additional manual effort and customer frustration.

Different payment options across the Library create fragmented customer experience

During the current state assessment it was noted that there are different payment options across Oakville Library services that can create a fragmented citizen experience (e.g., cashless via self-checkout, cash via printing stations, online payments via public portal, etc.).

Opportunity for Improvement

Ensure that the future state enterprise solution enables automated reconciliation process to reduce the reliance on Excel spreadsheets.

Transition the management of Library inventory to a technology solution. This will reduce the risk of human error and ensure accurate calculation for the cost of materials.

Update the Town's business processes and financial controls to enable staff to issue refunds via debit/credit cards regardless of the value of the transaction.

Work towards rationalizing legacy payment hardware through the implementation of digital tools and platforms (e.g., citizen portal) that can support a common payment type.

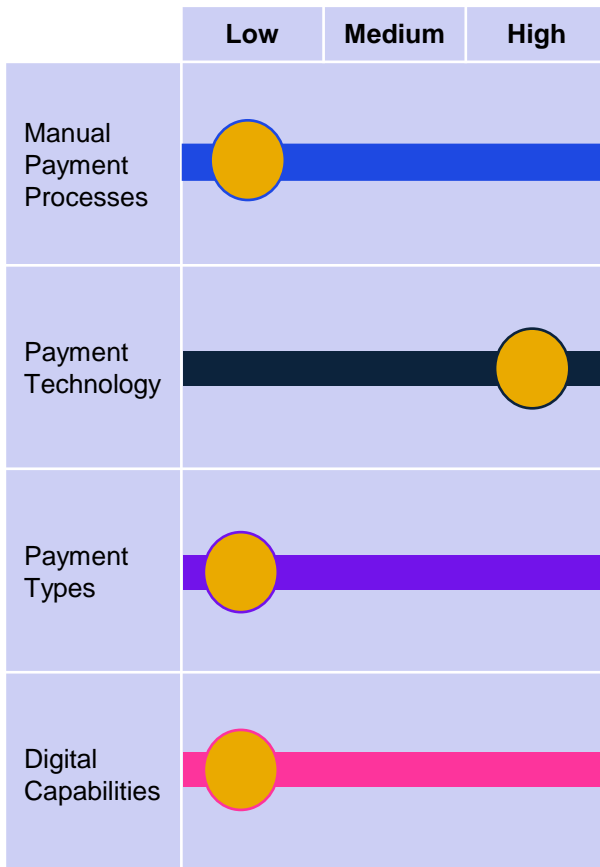
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Opportunities – Oakville Transit

Department Summary

- Current payment systems include Presto and Excel.
- Revenues processed by Oakville Transit include all fees associated with public transit. This includes on-vehicle fare sales (via Presto or cash) and over-the counter ticket sales (i.e., SPLIT ticket).

Current State Assessment



Pain Point and Challenge

Inconsistent payment types result in disjointed citizen experience

Stakeholders noted that the Transit office is one of the remaining Town locations that has the ability to process cash transactions. As such, Townhall has sent citizens to the Transit office (on a rare occasion) if cash is the preferred method of payment. This results in Transit staff reconciling payment transactions outside of their revenue streams. In addition, this results in an inconsistent payment experience for the citizen.

Manual reconciliation processes

It was noted that all non Presto payments are logged using Excel spreadsheets and submitted to Finance as part of the reconciliation process. This process is highly manual and can lead to human error as a result of the manual logging and submission of payment data.

Due to the uniqueness of Transit services, a generic approach to payment types may not be effective

- It was noted that due to the scope of Oakville Transit services, there are cash-dominant demographics that may experience payment barriers should the department transition to an enterprise solution. As such, there may be challenges transitioning to a cashless system.
- Some of the Town's fare strategies (e.g., SPLIT) encourage cash payments.

Opportunity for Improvement

Ensure consistent payment methods and payment types are applied across the Town for all services. Minimize the collection of cash to align with the Town's cashless strategy.

Ensure the future state enterprise payment solution can enable automated month-end reconciliation processes through integration with supporting technology (e.g., Presto).

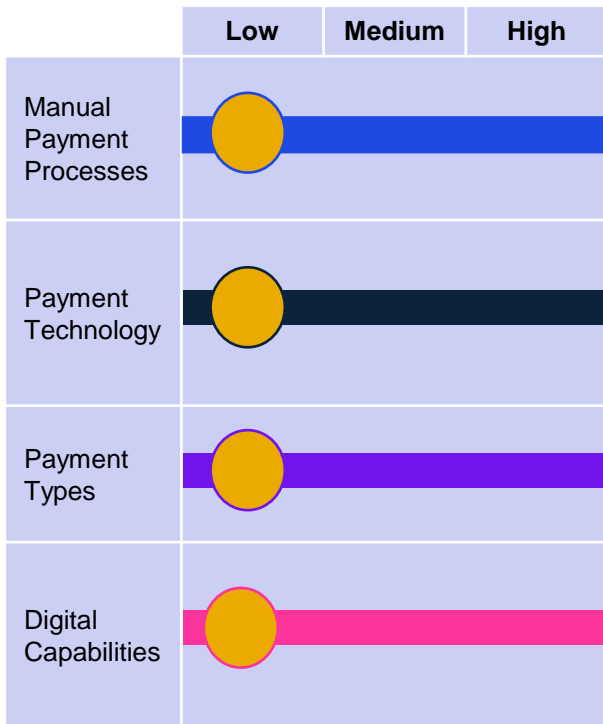
- Address demographic specific barriers that may impact the department's ability to transition to the enterprise payment solution. This can be done through community communications to work with an continuously engage external stakeholders.
- Work with PRESTO to implement a low fare pricing strategy to reduce or eliminate paper-based SPLIT fare slips.

Opportunities – Parks and Open Space

Department Summary

- Current payment systems include CLASS and MA Cemetery.
- Revenues processed by Parks and Open Space include cemetery fees such as burial permit fees

Current State Assessment



Pain Point and Challenge

Multiple payment types result in manual processes

It was noted that the process to record payments via e-transfer is manual and inefficient. Currently, fees that are received via e-transfer are collected by Finance. When the payment is received, Finance will notify Parks staff via email which will trigger staff to manually apply the payment to the customer’s account in MA Cemetery and email a receipt to the customer.

Ineffective payment technology results in manual process to record cemetery payments

Stakeholders noted that the Cemeteries Administrative Clerk is the only staff member responsible for processing cemetery payments. As such, in the event of unexpected absences, there can be a backlog in processing transactions.

Lack of integration results in manual payment processes

Stakeholders noted that the processing of cemetery payments is manual and labour intensive due to a lack of integration between MA Cemetery and the POS. As such, payments are processed through the POS and transaction details are manually entered into MA Cemetery.

Opportunity for Improvement

Continue to build out digital options for citizens to pay online for Parks & Open Space services.

Cross-train additional staff members on the department’s payment processes to ensure coverage during unexpected absences.
As part of the future state solution, enable automated reconciliation for department payments.

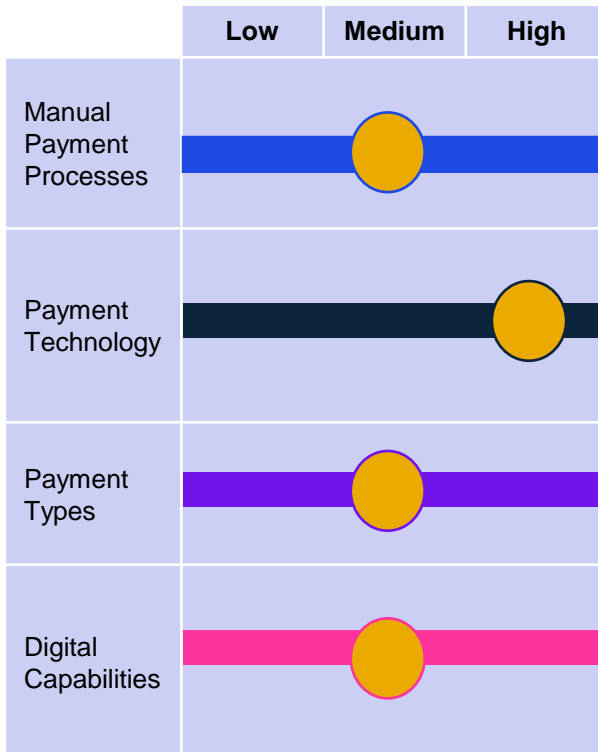
Decommission MA Cemetery and implement a new payment solution. Ensure the future state solution has the capability to integrate with current payment technology.

Opportunities – Recreation and Culture

Department Summary

- Current payment systems include Explore Recreation, TixHub, Excel and CLASS.
- Revenues processed by Recreation and Culture include ticket fees, rental fees, concession fees, recreation programming fees, etc.

Current State Assessment



Pain Point and Challenge

Multiple payment types result in manual processes

Recreation and Culture accepts payments through their platform via credit card as well as other forms of payment outside of the system (i.e., cheque, EFTs, e-transfers). Multiple forms of payment are required as not all recreation programs and services are available for payment online. Payments received outside of the system (i.e., cash payments, e-transfer) are not integrated and therefore require additional manual efforts. The various forms of payment can result in an inconsistent payment experience within the department.

Ineffective payment technology results in manual processes

- It was noted that some of the departments revenues (e.g., rental revenue) are tracked manually in Excel spreadsheets. These spreadsheets are sent to Finance for the billing and collection of payments. This results in additional manual steps and process delays due to reliance on interdepartmental support.
- Stakeholders noted that the TixHub software does support a variety of tasks, but is unable to process the rental of an entire facility. As such, excel spreadsheets are used to manually record and reconcile transactions.

Opportunity for Improvement

Incentivize the use of online payment platform for available services. For services that can not be paid online, evaluate the opportunity to digitize the service within Explore Recreation.

- Ensure that the future state solution has the capability to automate reconciliation processes.
- Evaluate the feasibility of digitizing the facility rental software in an existing or new digital solution.

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Opportunities – Service Oakville

Department Summary

- Current payment systems include, AMANDA Cashier, CLASS, and AIMS.
- Service Oakville processes transactions for all Town related revenues.

Current State Assessment				Pain Point and Challenge	Opportunity for Improvement
	Low	Medium	High		
Manual Payment Processes				<p>Inconsistent payment experience</p> <p>During the current state analysis it was noted that the Service Oakville desk is cashless, however cash payments are accepted by other departments within the Town. This can result in an inconsistent payment experience for citizen and lead to confusion regarding the Town’s payment processes.</p>	Enforce the cashless strategy across the Town to support a consistent payment experience for citizens.
Payment Technology				<p>Town’s financial controls a barrier to efficient payment processes</p> <p>During the current state analysis it was noted that refunds must be issued by Finance via the cheque requisition process. This results in addition manual effort and customer frustration.</p>	Update the Town’s business processes to enable staff to issue refunds via debit/credit cards.
Payment Types				<p>Manual reconciliation process</p> <p>Stakeholders noted that the front desk reconciliation processes are manual and labour intensive due to the various payment channels that require reconciliation (e.g., Presto).</p>	Ensure that the future state solution has the capability to automate reconciliation processes.
Digital Capabilities				<p>Lack of integration results in manual payment processes</p> <p>Stakeholders noted that Service Oakville utilizes three separate Moneris pin pads to process transactions. Each pin pad is associated with a specific GL account. In the event that the incorrect pin pad is used to process a transaction, staff must manually manipulate the transactional data to correct the entry.</p>	Enhance current payment technology as part of the future state enterprise solution.



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