



Hamilton City Council makes it easier for their residents to make payments

Discover how a three-month transformation is driving residents' satisfaction and internal efficiency

Hamilton City Council is the economic and cultural hub of the Waikato region in New Zealand – home to over 192,000 residents and growing steadily. The council is planning for the future, strengthening essential services, and investing in infrastructure, sustainability, and community initiatives that make Hamilton a great place to live, work, and visit.

However, increasing pressures - due to rising living costs, inflation, and financial uncertainty, is making councils rethink the way payments are made by residents. Traditional fixed due dates and manual payment processes are restrictive, often leading to missed payments, arrears, and an increase in administrative workload for council staff. Managing arrears alone has required over 100 staff hours per month for Hamilton City Council, diverting staff from other community focused initiatives.

Recognising the need for a modern, automated solution, Hamilton City Council implemented Civica Authority Payments by Payble, becoming

the first council in New Zealand to introduce a customer centric payment experience platform. The self-service digital platform empowers residents with greater flexibility and control, allowing them to set **personalised payment schedules and receive automated reminders**. This initiative has reduced the administrative burden on council teams, freeing up resources and improving overall efficiency.



"In just a few short days after our full launch, our team has seen a significant reduction in payment inquiries, with about 100 new payment plans created by our customers each day."

- Matthew Bell, Financial Support Services Manager

Key outcomes



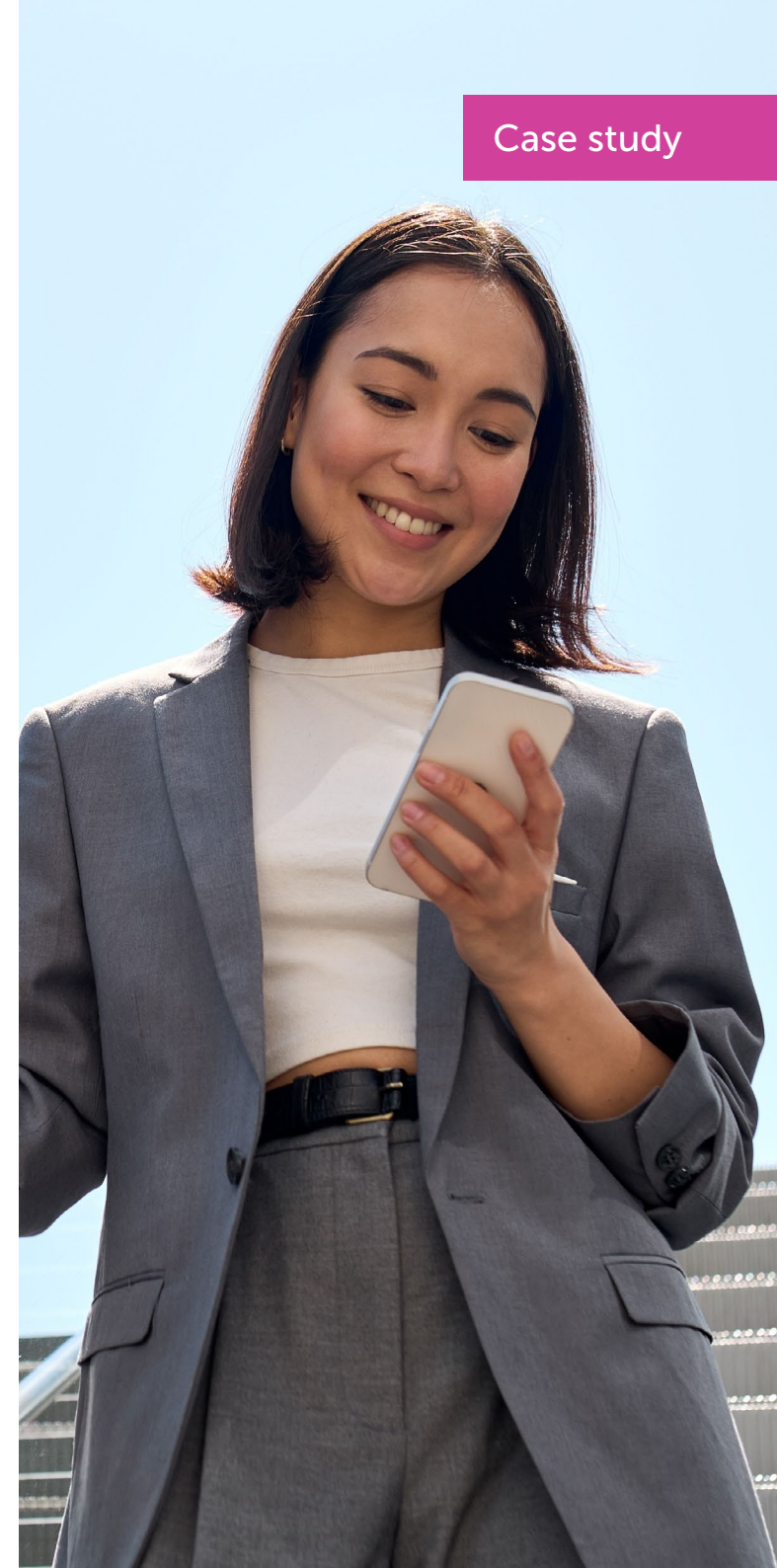
100+
staff hours per
month saved



Offering convenience
and flexibility for
ratepayers



Improved cashflow
and proactive arrears
prevention



Rigid payment schedules and a growing administrative burden

On average, Hamilton City Council's teams handled over **5,500 dishonoured payments per year**, requiring manual processing and follow ups. Customer service teams responded to 30,000+ emails annually related to payment queries, and more than **100 staff hours per month** were spent on arrears management. Council staff were spending valuable time on repetitive administrative tasks instead of higher value community initiatives.

Seamless implementation with immediate impact

Hamilton City Council partnered with Civica to implement Authority Payments by Payble, that integrates easily with its existing financial systems while minimising disruption to operations. A well-structured rollout, skilled up council teams and a targeted communications strategy introducing ratepayers to the new flexible payment options, resulted in a swift transition. With more than 100 new payment plans set up daily from launch, overdue accounts have been reduced while lowering demand on customer service teams.

More automation, less admin

Residents are now able to set up and manage their own payment plans, allowing them to pay weekly, fortnightly, or monthly - in line with their budget. Ratepayers receive automated SMS and email reminders before payments are

due, helping them stay on track and reducing the risk of overdue accounts. The self-service portal gives residents the ability to adjust their payment schedules, update contact details, and track transactions in real time. The platform's PCI-compliant security features ensure that all transactions are processed safely and securely, reducing the risk of fraud or non-compliance.

Measurable improvements in efficiency and payment compliance

Since adopting Civica Authority Payments by Payble, Hamilton City Council has seen major improvements in both resident satisfaction and operational efficiency.

- 30% reduction in overdue payments, improving cash flow and financial planning.
- 100+ hours saved per month by council staff.
- 5,500+ payment dishonours avoided annually through proactive reminders and flexible payment scheduling.
- 94% resident satisfaction - ratepayers reporting greater ease and convenience in managing their payments.
- Lower operational costs, as automation reduces reliance on paper-based communication and manual interventions.

Enhancing residents' financial stability

Residents who may have struggled to make large lump-sum payments in the past now have the option to break payments into manageable smaller, instalments, reducing financial pressure.

Residents see the difference

One ratepayer in Hamilton said: "Love it! With so many people feeling the cost of living, it is much easier to make more frequent payments of smaller amounts and not be charged more to do it."

While another commented: "This is fantastic. Thank you so much. Will assist us greatly to budget each month."

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"Not only will Payble make life easier for our ratepayers and our staff, but also strongly aligns with our objectives of being a leading community -focused council and improving the wellbeing of Hamiltonians."

- **Matthew Bell**,
Financial Support Services Manager

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"The feedback we have received is amazing - someone even said whoever implemented this deserves a pay rise."

- **Liz Bailey**,
Team Leader IT Business Application

Find out more about how Civica's solutions could support your organisation:

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