

# Programme

## The future of UK household payments (and what it means for Universal Credit)

Thursday 22 February 2018, The Midland Hotel Manchester

The ability for households to make payments however and whenever they like is the key to successful income collection, new research into UK bill payment trends shows.

Flexibility really is the future with mobile payments catching up fast with cash, cards and Direct Debit. But it's the ability to offer a diverse range of payment options to different demographics that will ensure the rent gets paid with the launch of Universal Credit full service on our doorstep.

With a focus on NPA and future trends, the day will explore how housing associations, local authorities and other organisations can use new approaches to maximise income, reduce arrears and improve customer engagement.

**09:30 Registration and refreshments**

**10:00** Chair's welcome and introduction  
**Jon Land, HQN**

**10:10** Universal Credit update and hot topics Q&A  
**Elaine Baker and Steve Pilmoor, Department for Work and Pensions**

**11:15** The New Payment Architecture  
**David McPhee, NPSO**

**11:30** The financial inclusion challenge  
**Carl Packman, Toynbee Hall**

**11:45 Refreshments and networking**

**12:00** What housing providers need from the New Payment Architecture  
**Workshop led by David McPhee and Carl Packman**

**12:45 Lunch**

**13:45** The payment of household bills – now and in the future  
**Ross Macmillan, allpay**

**14:30** How a digital first approach underpins our Universal Credit strategy  
**Carole Galsworthy, Halton Housing**

**15:10 Close**