

# Simple Payment

## Who will provide the Simple Payment service?

Citibank, working with PayPoint, has been contracted to provide the Simple Payment service across the UK from summer 2012.

The Simple Payment service has been designed specifically for those people who are unable to make use of mainstream accounts or the Post Office card account. It is not meant for people who already have an account or would be able to open one.

- Citibank and PayPoint will provide the Simple Payment service
- Designed for those who cannot use an account

## How will the Simple Payment service work?



Claimants will be issued with a Simple Payment card that allows them to receive their cash. The card does not have any financial value, or hold any claimant details.

The Simple Payment service will also have the facility to make urgent and one-off payments. Claimants will be allocated a Simple e-Payment 10-digit number allowing them to access their payment at a PayPoint outlet displaying the Simple Payment sign. Claimants can receive their Simple e-Payment number by phone, SMS, email or print-outs for those claimants who come in to the office.



Claimants can collect their payments at PayPoint outlets displaying the Simple Payment sign.

PayPoint outlets will have fully trained counter staff who are able to meet the different needs of claimants.

Claimants will still get their benefit, pension or child maintenance on their normal pay day, but now without waiting for the payment to arrive by post.

- Claimants will be issued with a reusable card
- Payments can be collected from PayPoint outlets displaying the Simple Payment sign
- Urgent and one-off payments are available if required

## What will claimants need to collect payments?

- Claimants will need their Simple Payment card, memorable date and proof of ID to collect payments
- For security purposes, claimants will be encouraged to change their memorable date
- Claimants who do not have appropriate ID can request a letter which they can use to collect their payments

The claimant will need their Simple Payment card, memorable date and proof of ID in order to collect their payment.

### What is a memorable date?

The memorable date will initially be set by the Department as the claimant's date of birth. This ensures that payments are kept safe and secure, and claimants will be asked for this date each time they use their card.

To maintain security, claimants will be encouraged to change their date of birth to another memorable date, i.e. a special anniversary.

### Examples of documents which can be used to prove identity:

- Valid UK photo or paper driving licence
- UK Passport
- A current gas, electricity, water or land line phone bill (less than 3 months old)

This list is not exhaustive, and further examples will be provided to claimants in their Simple Payment Welcome Pack.

### What if the claimant does not have any proof of ID?

We understand that not all claimants will have this ID, and if this is the case, they should not worry. They can contact the office that pays their benefit, pension or child maintenance. Claimants will then be given a letter which they can use to collect their payments.

## What's the main change for cheque claimants?

- Outlets have longer opening hours and so more flexibility about when to collect money
- Options for claimants who still wish to use the Post Office

The main change for claimants will be collecting their benefit from a PayPoint outlet displaying the Simple Payment sign.

PayPoint outlets are already widely used by many of our claimants in local newsagents, convenience stores or supermarkets.

Claimants who wish to continue using the Post Office to collect their money will still be able to do so by opening or using one of 30 or so current or basic bank accounts that can be used at Post Office branches, or by using the Post Office card account.

## What about claimants who need someone to collect money on their behalf?

### Regular Carer

If claimants require a regular carer or family member to collect payments for them, an additional card will be issued. The carer can then collect the payment by presenting their card and proof of ID.

- The Simple Payment service will offer the same flexibility and level of service for carers as the cheque does now



### Multiple carers

No additional card is required where a claimant has multiple carers.

Similar to the cheque process today, the claimant will give their card and proof of ID to the person who is collecting their payment that day.

The carer will then present the claimant's card (and appropriate ID) at the PayPoint outlet, along with their own ID, to collect payment on behalf of the claimant.

## Introducing the Simple Payment service

- We have been writing to claimants for the last 3 years preparing them for the change
- New service will be introduced in 2012
- No claimant will be transferred to the new method of payment until we are satisfied they understand the new system
- Additional support will be available to those claimants who need it

The Simple Payment service is currently planned to be introduced from summer 2012.

Our intention is to take six months to move those claimants who have confirmed they cannot open another account to the new payment service.

We are writing to existing cheque claimants to ensure people have time to prepare for the change.

No claimants will be moved over to the new method of payment until we are satisfied that they fully understand the change and know how to collect their money.

Claimants will receive a Welcome Pack which will explain exactly how the Simple Payment service works, and provide contact details should the claimant require additional support.