



Coronavirus response – guidance on financial transactions

INTRODUCTION

This guidance has been produced to support voluntary organisations with safeguarding issues related to financial transactions during the coronavirus outbreak.

This is a key area of risk for organisations, volunteers and beneficiaries and it is essential that good practice is followed in order to reduce the risk of harm occurring.

The guidance covers the following areas:

- General good practice
- Safety precautions
- Financial transactions and support workers
- Options for using or replacing cash-based systems
- Useful resources

GENERAL GOOD PRACTICE

Wherever it is possible, cash transactions should be avoided as the way to pay for goods and services. Cash may be the only option available for some people and therefore must remain on offer but should be undertaken as safely and securely as possible. Please see below.

Electronic exchange systems, bank transfers, card payments made over the phone or online leave fewer opportunities for financial abuse and theft as they are traceable. Individuals should only enter into payment arrangements with/through known suppliers.

No-one should be asked to hand over their bank debit card or credit card to another person unless that person is well known and trusted e.g. family member, friend or designated support worker.

The limit for contactless use of debit cards is rising to £45 per payment and multiple uses are possible during a single day before the PIN is requested as a security measure.

Using a bankcard with a PIN allows access to sizable funds (if the account is healthy) unless there is a specific use or withdrawal limit placed on it by the bank. The account holder is liable for any misuse of a card if they have passed on the PIN to anyone else.

Anyone who is concerned about suspicious or unauthorised withdrawals from their accounts should contact their bank immediately.

The use of cards that can have a set amount credited to them, like a gift card or cash card (see examples below) limits spending and has no access to withdraw from the holder's bank account.

SAFETY PRECAUTIONS

Cash exchange should be avoided at all costs (both to reduce opportunity for theft and infection). Coins may carry the virus which can live for some time on hard surfaces like metal. Coins can be wiped with gel hand sanitiser or washed in soapy water. The new form of bank notes can also be wiped clean with sanitiser or soap lather. They are meant to be quite indestructible. Older notes may not fare so well... All coins and notes returned as change should be washed/sanitised.

If cash exchange cannot be avoided, anyone making payments by cash should wash their hands before placing cash in a sealed plastic bag, with a note saying how much money there is, the shopping list, and the date. The individual should write a note to keep saying how much was put in the bag, with the date. It is very easy to forget how much money was handed over and therefore how much change should be expected. The bag with cash and notes could also be photographed. Householders should wait until their volunteer arrives before putting the money outside.

Volunteers from reputable organisations will have ID they can show to the householder through the window. ID should include a photograph and a number to call, for checking they are who it says they are.

Householders should be advised to make that call if they are in any way concerned. Also, not to open the door to anyone they are not happy about, and even then, only when the person is stood at a certain distance away as recommended by [PHW Wales covid-19 social distancing](#). If there are concerns or suspicions about a person on the doorstep, the householder should call the number from the volunteer's ID (if shown), the local authority or the Police on 999.

When the volunteer steps back (about a small car length), the cash bag can be placed outside the door. Once back inside, the

householder might want to make a note of the time the money was collected.

For evidence of the purchases, costs and delivery, photographs taken on mobile phones by the volunteer can be sent to the householder's phone, or to a family member, as well as kept by the organisation.

FINANCIAL TRANSACTIONS AND SUPPORT WORKERS

Cash use in learning disability supported living services

In the light of the current pandemic, and to mitigate the risk of transmitting Covid-19, many supermarkets are not accepting payment by cash and this may cause issues in buying groceries and other supplies. In learning disability supported living services, whether a Local Authority, voluntary or independent provider, they are likely to operate a cash-based system.

For many people with a learning disability, a Local Authority acts as a Corporate Appointee, and will be registered with the Department of Work and Pensions to look after an individual's finances (Personal Independence Payment and Employment and Support Allowance: Special Group). It would be unusual that a debit card is issued or a pre-payment card. Therefore, clients are likely to collect a weekly cash allowance direct from their Local Authority or provider, so they have enough to purchase weekly goods and personal items.

In other circumstances a third-party organisation can also act as an Appointee and may provide pre-payment cards that a client and their support staff can use in shops and at cashpoint machines and are topped up each week which means that they do not need to use cash.

OPTIONS FOR USING OR REPLACING A CASH-BASED SYSTEM

Below are several options to facilitate the purchase of groceries and other essential items. Key to any of the proposed actions is that a recording system is in place for those who use a cash-based system:

Option	Pros	Cons
1. A nominated employee(s) is given cash from the petty cash tins of client's personal weekly allowance and then use their personal bank card to pay for groceries	<ul style="list-style-type: none">• Uses up the cash in the services.• Quick and easy to implement• Can use photo recording to make the process simpler and uploaded	<ul style="list-style-type: none">• Should require two signatories to evidence cash taken from the petty cash tins is given to the employee(s)• Will require good record keeping by the employee, including receipts for all groceries bought• Will require the Senior/Support Worker they are reimbursed

2. A Finance Team transfers an advance direct to the bank account of nominated employee(s) from each service so that the employee can buy groceries
- Quick and easy to implement
 - Does not rely on liquidity of employees
 - Can use photo recording to make the process simpler and uploaded
 - Require good record keeping by the employee and good communication with Finance to make timely transfers
 - Relies on goodwill of our employees
 - Will require the SM / Support Worker be reimbursed at the point of sale

3. Volunteer Shopping Cards*
LA or other provider arranges e-cards for workers to purchase online for home delivery or via a volunteer to use in-shop
- Quick and easy to buy online
 - Can print off or email to a worker or volunteer
 - Could leave in a safe place outside for volunteer
 - No bank or credit card
 - Problematic if not online and without a printer
 - Leaving the e-card outside open to abuse if this is known to happen in the community
 - Will workers in supported

	<p>details are exchanged</p> <ul style="list-style-type: none"> • Safer than handing over cash • Can be topped up online 	<p>living be given priority delivery slots</p>
4.	<p>Solely using cash when receiving volunteer support to purchase groceries and other essential items</p> <ul style="list-style-type: none"> • Person in need of groceries/essential items less stressed and can use cash in transactions with volunteers • If robust system in place, with a known volunteer, it should work well for some people 	<ul style="list-style-type: none"> • Open to abuse if cash is left outside a house
5.	<p>Use of contactless cards</p> <ul style="list-style-type: none"> • Takes away the need to use chip and pin or use of cash • Has a new upper limit of £45 per contactless 	<ul style="list-style-type: none"> • Risk if card passed over to worker or volunteer of mis-abuse

card
transaction

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| 6. Use of a Monzo card or similar which can be loaded with cash from a linked bank account. | <ul style="list-style-type: none">• Can sign up by downloading the Monzo app on either iOS or Android• Monzo do not charge any fees for using the 'card' day-to-day | <ul style="list-style-type: none">• Need access to an iOS or Android phone as it is used very much like a contactless card from a phone |
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| 7. Over the phone payment at tills via a call from the volunteer to person. | <ul style="list-style-type: none">• Safer in that a debit card and pin number is not passed over to a volunteer | <ul style="list-style-type: none">• At checkout could hold up queues while a volunteer places a call to arrange over the phone payment |
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*Asda: cards.asda.com/volunteer

M&S: www.marksandspencer.com/all-in-this-together/p/p60282075 ('We're All in this Together' e-gift card can be topped various amounts)

Thank you to Cartrefi Coop for sharing some of their suggestions on cash handling and payments.

Older people and vulnerable people shielded on medical grounds from COVID-19

Older people, who rely on accessing their pension (chip and pin) and cash at their local post office may have difficulty in accessing. Not all sub post offices in corner shops are open. With many older people now self-isolating for twelve weeks they will also not have access to ATMs.

The option of purchasing e-cards may be problematic as not everyone will have Wifi to purchase such cards and can also be open to misuse.

Those who have received the shielding letter, who do not have the support of family members or carers around for support with daily living, can be delivered a weekly food supply free of charge, by contacting their Local Authority Contact Centre. This is a safer way to ensure that people have sufficient supplies each week during the twelve-week isolation period

Other information

- Menter a Busnes has an information line for questions on food supplies which is staffed 7 days a week. They can be contacted by email. cywain@menterabusnes.co.uk.
- A social care key worker recognition card has been designed and is supported by Care Inspectorate Wales who are looking to get out the card out to all registrants and individuals in settings with a registered manager in the first instance. There will be a campaign plan to support workforce recognition and will be seeking to influence retailers c to ensure social care workers gain the benefits and support of other key workers: [Social Care Wales social care worker card FAQs](#)

USEFUL RESOURCES

- [PAVO Money handling advice for volunteers](#)

- [RVS Payment Solutions](#)
- [Prepaid Financial Services](#)
- [Perx Reward](#)