



Case study

The London Borough of Ealing

A case study by:

Joanna Pavlides, Local Welfare Assistance and Benefits Support Manager



Ealing Council is utilising allpay's prepaid cards to disburse Local Welfare Assistance payments to residents maintaining an independent life or facing immediate financial crises.

In the last 12 months, it has issued nearly 1,200 prepaid cards allowing claimants to purchase items that they were eligible to claim for without the need of cash.

The Challenge

The Council's original welfare assistance scheme was created as a result of the Government abolishing administration of the Social Fund through Jobcentres.

The Council then created a welfare scheme to replace the loans and community care grants that were provided by central government funding.

The aim of the funds in Ealing is to help residents if they experience financial hardship or if they need assistance with settling or remaining in community. A large proportion of payments are to cover food, living expenses and utility bills.

Awards for furniture are made through a local supplier which provides second hand furniture.

The Solution

The Council has utilised allpay's instant issue prepaid card solution since 2013, allowing the Council to order non-personalised cards which can be allocated to individuals in real-time via the cloud-based Organisation Portal, providing residents with instant access to funds.

Over the last three years, the Council has issued approximately 800-900 cards per annum and last year issued nearly 1,200 cards, loading £350,000 to support those in financial need.

allpay provides the ability for the Council to enable ATM/online and Point of Sale spend, allowing claimants to use the cards for their intended purpose.

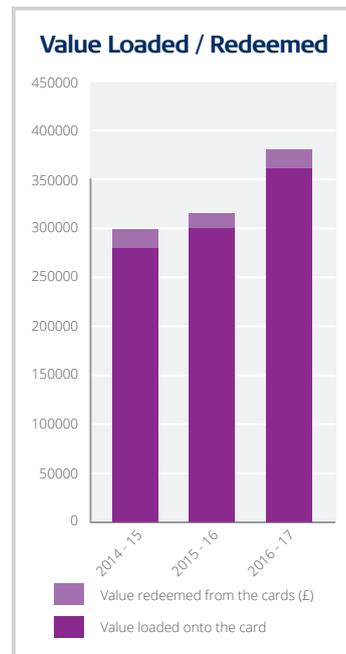
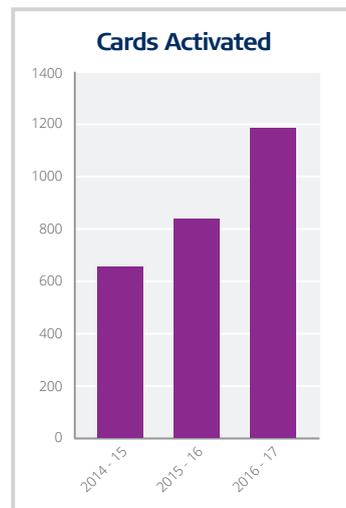
Funds can automatically be recovered by the Council if the card is lost, stolen or abused as the Council can track when and where the card is used in real time via the reports in the Organisation Portal. Over the last three years, it has reclaimed between 4-5% of funds which can be used for future awards

The Benefits

Utilising the prepaid card allows the Council to disburse the funds instantly to claimants and electronically, meaning the Council doesn't have to hold or disburse cash. Additionally, via the real-time reporting, the Council can see if the cards are being misused for inappropriate purchases and, as a standard, cannot be used in off-licences, casinos or betting shops.

Joanna Pavlides, Local Welfare Assistance and Benefits Support Manager, said:

“ The instant issue cards are an efficient, safe and fast way to provide emergency payments to residents in need. The cards also help manage the funding in a more cost-effective way as any unspent money can be clawed back by the Council. The ability to block certain merchants allows us to make sure that the money is spent for the purpose it was provided and online reports allow us to monitor activity in real-time. ”



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