

Prepaid Card meeting York 4 November 2015

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Gateshead - pre 2014

Appointees

- * Time consuming process to pay bills
- * Not best use of customer funds
- * Difficult to manage

Direct Payments

- * Bank account set up required
- * Monitoring (lack of)
- * Loss of funds

Things to consider

- * Choose a solution – do your homework!
- * Procurement
- * Preparation
- * Engagement
- * Patience
- * User groups

The “Prepaid Card” solution

- * It's a current account without a cheque book
- * Direct Debits/standing orders
- * Payments in (DWP) and out
- * Flexibility
- * Easy to use
- * Quick load – 30 minutes
- * Support available both in house and with service provider

Gateshead 2015

Before

Appointees

Time consuming process to pay bills

Not best use of customer funds

Difficult to manage

Direct Payments

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Monitoring (lack of)

Loss of funds



After

Appointees

DD set up – not individual payments

Savings for customer

Online management system

Direct Payments

No bank set up

Monitoring online

Retain funds

Moving forward

- * Appointees – currently have over 300 main accounts plus around 80 cash only cards
- * Direct payments – over 350. Yearly reviews
- * Schools – post Co-Op solution in over 60 schools
- * Awareness increasing
- * Reporting
- * Cost/Benefit analysis
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