

# Pre-paid Cards – Direct Payments The Realities of Implementation



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## The Realities of Implementation – Background 1

- Surrey framework
- Wolverhampton specification sent to preferred provider and agreed (Direct Payments - including PHBs - and Appointeeships schemes)
- Report sent to our People Leadership Team and agreed and no requirement to get further approval as value for 2 year contract under £100,000
- Public consultation - considered not to be required as merely an administrative change to payments system

## The Realities of Implementation – Background 2

- Pilot vs ‘big bang’
- ‘Big bang’ due to time constraints
- Meeting with provider
- Letter to customers badged as ‘exiting new development’ taking comments about how onerous current auditing system was into account
- FAQs provided
- 28 days notice given of payment to be made to new account from August 2015 and joint meeting invitation sent

## The Realities of Implementation – Preparation

- The joint meeting – demonstration of online facility – too much information in the face of resistance to change
- Losing the cheque book!
- Early issue – free phone number for dedicated helpline resolved very quickly

## The Realities of Implementation – Transfer to New System 1

- Card carrier and third party/vendor – the need to confirm what is being sent and that it is clearly marked with Council logo
- The Customer Helpline – native English speaking staff required – European vs Black Country! Further resentment fostered. Resolved.

## The Realities of Implementation – Transfer to New System 2

- Onslaught of calls to DP team in the first month – lots of resistance and fault finding by customers
- Staff familiarity with system from the customer perspective
- The need for a provider project manager and effective communication to resolve issues as they arise

## The Realities of Implementation – New System

- Pre-paid card treated as credit card rather than debit card by financial authorities. Problems with customers setting up payments into accounts for charging contributions
- Card creation – third party/vendor means that delays occur. Being worked on with provider

## The Realities of Implementation – Old ways in New System – Culture Change Required

- Acquirer charges on care agencies as customers making telephone payments direct to care agencies in place of writing cheques – the need to use the helpline for a bank payment instead
- Account balances at ATMs
- No access via LINK ATMs only high street bank ATMs
- Paper statements in a paperless system. Record of transactions for customers



## The Realities of Implementation – Conclusions

- Pilot with small number of customers becoming ‘champions’
- Effective channels of communication with provider
- A quick resolution commitment required
- Not to expect a tried and tested system
- Communication with customers!
- Still learning but 2 months after implementation only 2 customer complaints!

## The Realities of Implementation – Benefits Realized

- Transaction reporting allows timeous intervention and has already thrown up a misuse case in Wolverhampton which would otherwise have been undetected until the accounts were due
- Significantly reduced time to set up DP as not waiting for customer to open a bank account
- Reduction in resources required to administer DPs due to real time accounting with no need to chase customers
- Flushed out customers needing representatives or supported accounts due to capacity issues