

Handling Money – Options for COVID community response networks

These are not the only options, but they are the simplest.

None of them are risk free, but they are listed in order of the least risky first.

PLEASE DO NOT ALLOW ANYONE TO GIVE THEIR BANK CARD TO ANYONE ELSE FOR ANY REASON.

1. Recipient pays shop

Recipient pays online / over the phone – volunteer then collects and delivers the shopping.

Recipient needs facility to pay online or over the phone.

- Many local independent shops, farm shops, community shops and wholesalers are able to take telephone or online orders and payment, and some will even deliver for locals.
- Supermarkets are prioritising their existing vulnerable customers (who already have accounts) for home delivery slots, and some are offering telephone ordering to vulnerable customers who can't order online.
- "Volunteer card" schemes have been launched by several supermarkets – they work like a gift voucher that can be bought online and given to the volunteer. See page 2 below for a list of current schemes.

2. Volunteer expenses paid by a community group

The volunteer does the shop and pays for it, then provides a copy of the receipt to the community group for reimbursement as expenses. The recipient of the goods pays the community group, before or after the payment.

The community group needs money available in a bank account and a process for paying individual volunteer expenses. Alternatively, the community group could purchase "volunteer cards" which work like a gift voucher – see page 2 below for a list of current schemes.

3. Between volunteer and recipient direct

Volunteer pays for the shopping using their personal card or cash, keeps receipts, and the recipient settles up with them by cash, cheque or online payment.

Some volunteers will not have the ability to pay up front. Some recipients will not have cash at home (but see below for ways to get cash). Some might not get money back.

Cheques can be used (contact free) to reimburse volunteers who are happy and able to pay up front and be reimbursed by the person they are helping. Although it's difficult to access a branch to pay cheques in, cheques can often be deposited by post and some bank apps will let the recipient scan and pay in cheques remotely.

4. Between volunteer and recipient direct

Recipient gives cash to volunteer who then purchases the shopping

The recipient would have to have cash at home, and there is a risk they may not receive their shopping, but for small purchases, this could be a sensible option.

Volunteer Card schemes

These are all e-cards that arrive electronically. Traditional gift cards can still be used as well, but these arrive by post so will take longer and there is usually a charge for postage.

Asda https://cards.asda.com/the-volunteer-shopping-card
Marks & Spencer https://www.marksandspencer.com/all-in-this-together/p/p60282075
Morrisons https://morrisonscashstar.com/store/recipient?locale=en-gb
Sainsburys https://www.sainsburysgiftcard.co.uk/
Waitrose https://johnlewisgiftcard.com/JohnLewisWaitrose/ByEmail/JohnLewisWaitrose/ChooseProduct?productGroup=Waitrose

Aldi

Shopping vouchers <https://vouchers.aldi.co.uk/> can be purchased online but the voucher comes by post. They also do a £24.99 essentials box for vulnerable and elderly people which can be ordered online for delivery in 3-10 days but they are only available while stocks last each day.

Co-op

Gift cards can be purchased over the phone on 0800 0294592, but the voucher comes by post and can take a few days. <https://www.coop.co.uk/coronavirus/updates-on-our-stores>.

Additional options

Deliveroo

Order and pay online for groceries to be delivered – enter your postcode on the app to see what is available where you are. Examples include some Morrisons supermarkets, BP fuels stations with Marks & Spencer Food, and Shell convenience stores. Delivery charges vary - from free to about £5.

NatWest, Royal Bank of Scotland and Ulster Bank have launched a 'companion card' which is linked to the existing current accounts of the vulnerable and/or isolating customer. The customer can order one by phone from the bank. The card can be topped up by up to £100 every 5 days and given to a trusted person or carer to enable them to make purchases on behalf of the individual. The card is associated with the customer's existing bank account but kept separate on the bank's systems, does not share a PIN or long card number with the customer's existing debit cards and ATM withdrawals are restricted to £50, as well as being subject to fraud monitoring systems.

Starling Bank have a similar product called a 'connected card' but it has to be ordered online. It is linked to a 'space' within the customer's current account and volunteers will only be able to spend whatever the customer puts in that 'space'.

There are some ways to access cash via the **Post Office**:

- Payout Now – issues a single-use voucher for a stipulated amount via text, email or post that can be cashed at the Post Office. The scheme is being extended and offered to all banks, building societies and credit unions, but not all have taken it up yet.
- Fast Pace – allows a customer to arrange for a trusted person to collect a cheque from them, cash it at Post Office and return with the money.

The Post Office and some banks offer a cash delivery service.