allpay supplies Birmingham City Council with its bill payment and prepaid card services, allowing the Council to collect cash and disburse care and welfare payments electronically, providing citizens with choice, convenience and financially inclusive payment products.

Since 2012, allpay has been providing bill payment services to the City Council, allowing its citizens to pay rent, council tax and parking charges at any UK Post Office and PayPoint.

As part of the service, allpay processes more than 1 million payments per annum, collecting more than £80 million per annum for the Council across both networks.

In 2016, allpay won the tender to provide a prepaid card solution, allowing the Council to disburse adult and children’s social care payments onto prepaid cards, providing real-time monitoring of accounts and reducing the need for service users to provide receipts and financial monitoring statements back to the Council.

This followed the implementation of allpay’s instant issue card solution in 2013, procured by the Local Welfare & Provision Team at the City Council, following the devolution of the Social Fund from job centres to local authorities.

**Streamlining social care**

As part of the tender, allpay supplies the Council with an Organisation Portal, allowing its Adults and Children’s social care and health services teams to order new prepaid cards, load and recover funds and monitor spend to ensure funds are spent in line with service users’ care plans.

Following training, allpay provided onsite consultancy to the Council, aiding it in the delivery of the key tasks and functions to carry out the prepaid service – allowing it to maximise the use of allpay’s self-service reporting suite. This, for example, allows the Council to recover funds from service users where it’s identified that they have more funding than is required to support their care plan and to show whether a service user has made the appropriate client contributions to support their care plan.

The Council took a gradual approach to promoting prepaid cards to its service users – initially communicating to tranches of 300 service users at a time and communicating the benefits of the card which, after a period of initial monitoring at the outset of the prepaid account, reduced or removed the need for service users to submit financial monitoring forms back to the Council each quarter.

The card, which is issued on Mastercard, can be used in the same way as a traditional bank account, with service users able to use the cards to pay for personal assistant(s) wages directly into their bank accounts or they can set up regular payments using recurring payments or direct debits. It also allows them to make standing order payments onto the cards where they are assessed as needing to make contributions to the care.
Additionally, those users identified as needing further support to manage their account can have a secondary card linked to their account which can be managed by a family member, carer or other approved person.

To further support the implementation process, allpay supplied an online video for the Council to display on its website, and within the communications, promoting the benefits of the cards to service users to aid take-up.

**How will I receive a direct payment if I'm eligible?**

If you have eligible care support needs, and you choose a direct payment, we’ll give you a Prepaid Card. You can use this to pay for your care and support.

There are many advantages of taking your direct payment this way.

Watch the short video about Direct Payments and the advantages of using a prepaid card at the address below:


Or download the factsheet at the below address for more information:

https://www.birmingham.gov.uk/downloads/file/5970/prepaid_card_factsheet

The Council operates multiple prepaid programmes with allpay across different directorates – adults and children’s – and has more than 18 Council users set-up on the system with varying levels of access to facilitate the different programmes.

Cards are loaded 4-weekly in real-time batches via allpay's Batch Management facility within the Organisation Portal.

To facilitate the process, each service user is allocated a unique reference which is integrated into the Council's CareFirst system.

New and replacement cards are dispatched within five working days, following the receipt of the card order, with cards activated by the service users over allpay's automated phone line.

Cardholders can access and manage their account online, via the automated phone or through allpay's in-house call centre where they can speak directly to an operative.

The Council currently has nearly 800 active cards issued for adult social care and more than 120 active cards issued for children’s services – where the card is issued to an assessed parent/guardian.

Since September 2016, the Council has loaded more than £7.4 million of care funding onto the cards. The ability to reclaim surplus balances in real-time has led the Council to recoup between 9% to 13% of funds from the card – allowing those to be redistributed back into its programmes.

Additionally, to support the Council’s requirements, allpay developed several additional features to its platform, in particular:

- Giving the Council the ability to suppress the primary card, so only the secondary cardholder e.g. their carer, manages the account on behalf of the service user
- Enhanced reporting, aiding the Council's monitoring of accounts
- Survey for cardholders, providing a link from the Cardholder Portal to monitor customer satisfaction.
Meetings are currently held bi-monthly, with system performance monitored against agreed KPIs – this includes call centre handling by allpay’s in-house call centre team, performance of the Organisation and Cardholder Portals and automated phone line. The majority of the calls from service users to allpay’s call centre team are to make payments or set-up payees with a target SLA of 90% of calls answered within 20 Seconds.

(Above) example month showing that the majority of service user enquiries relate to making a payment or setting up a payee

As part of allpay’s risk-based approach to client monitoring, it recently audited the Council to ensure its policies and procedures relating to the compliance of its schemes are up to date and effectively being used and applied.

**Victoria Preece, Compliance Officer at allpay, said:**

“All of the Council’s policies and procedures around data protection, fraud, anti-money laundering and Know Your Customer were in place with evidence provided of them being used across its programmes.

“As such, the Council demonstrated a robust approach to compliance and was taking a proactive approach to fraud monitoring and anti-money laundering. The internal training package that had been tailored to the Council’s front-line teams was comprehensive and gave an excellent example of providing frontline staff with support in managing and monitoring their schemes.”

**The Council’s Commissioning Manager, Chris MacAdams, said:**

“We’ve worked closely with allpay through the implementation and have been pleased with the progress and level of support allpay has provided to launch and support the Council’s programmes.

We had some challenges initially from an implementation perspective, but were grateful for the level of support allpay has provided. The monthly meetings have provided good visibility on allpay’s performance against the agreed KPIs with allpay performing well on key KPIs of call handling and platform reliability.

“The Council has multiple schemes with allpay across different directorates and the cards have been well received from service users.

“We were also pleased to have accommodated the onsite audit by allpay’s Compliance Team, providing us with assurance that we are managing the programme compliantly.”

Want to know how we can help you?

**Call 0844 557 8313**

Email sales@allpay.net  Visit www.allpay.net/our-solutions