

## Case study by:

Keith Turnbull, Young People Services

allpay supplies Scottish Borders Council with its Bill Payment and Prepaid Card services, allowing the council to collect cash via its reseller agreement and disburse care and welfare payments via allpay's prepaid card system.

The relationship between allpay and the Council began in January 2015, when the Council went live utilising allpay's Instant Issue cards for the disbursement of social welfare funds. Since the initial implementation, the Council has implemented a further Prepaid programme in the form of the Instant Issue Advanced scheme, allowing the electronic disbursement of funds to 'looked after children' requiring care assistance within residential homes along with those leaving local authority care within the local area.

In February 2018, the Council re-routed its Bill Payments services to allpay, allowing for the collection of Council Tax, Business Rates and Overpayments via local Post Office and PayPoint networks. Since go-live allpay has collected nearly £1.4 million across 14,000 transactions.

## Prepaid Schemes

In December 2017, the Council went live with allpay utilising its Instant Issue Advanced schemes, enabling the Council to disburse funds electronically through the Organisation Portal across both Children's Residential Care Homes and Care Leaver programmes.

Features of the Instant Issue Advanced Card Scheme:

- Usable at all Mastercard-accepted terminals via Chip & Pin
- Cards issued without delay due to bulk ordering
- Can be used immediately once loaded and activated
- Reloadable product – 1 load a week, up to 5 times a month

## Children's Services

As part of its duty of care, the Council provides funds to children who live in Local Authority run children homes, disbursing money to pay for activities, clothing and annual holidays. Funding is provided by central government and managed by Scottish Borders Council through its Children & Young People's Services team.

Programme Features:

- Cash Withdrawals via ATM
- Point-of-Sale (POS) Transactions
- Online Purchasing

# After Care

In partnership with the Council's previous scheme, the Council provides funding for young people who are due to leave local authority care to begin life on their own. The funding is provided by central government and managed by Scottish Borders Council through its Throughcare & Aftercare Team.

The cardholder will be the young person leaving care and in some cases the card is held and managed by the support worker to ensure funds are safeguarded.

Programme Features:

- Cash Withdrawals via ATM
- Point-of-Sale (POS) Transactions
- Online Purchasing

## Keith Turnbull, Young People Services at the Council, said:

“*The move from a predominantly cash based system to using allpay's prepaid schemes was relatively straightforward following a period of planning and education for the staff involved. It has meant considerable savings in time spent cash handling and accounting with the added benefit of complimenting existing auditing arrangements. It has also made the purchasing of goods simpler and more straightforward for the young people and their support workers.*

*The facility to track card use and spending ensures the card is only used for the purpose for which it was supplied. The scheme assists Scottish Borders Council to fulfil its obligations and ensures services are provided in the most cost efficient and transparent way.*”

Contact us to see how we can help:

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