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Part eight – Collection of payment by an individual 3rd party

Introduction

- 8000 This part describes how someone else can collect benefits when the customer **can manage their own** affairs but is not always able to collect their payment.

Direct Payment

- 8001 Direct Payment into an account is the normal way state pensions and benefits are paid. Some customers may be unable to collect their benefit in person, for example customers who are unable to leave the house without assistance. They may need alternative arrangements on either a temporary or permanent basis. Some of the options available for those customers paid by Direct Payment are:

Third Party access

- 8002 It is usually possible for someone to legitimately access the customer's account with their permission. The precise arrangements will depend on the type of account they have and with which account provider. Customers should contact their bank, building society or other account provider to check what arrangements are available. Customers should be made aware that third party access may take some time to set up.

On no account should the customer disclose their PIN (Personal Identification Number) number to a third party in order for them to access their account.

Payment into a joint account

- 8003 Customers may have a joint account with a person acting on their behalf for benefit purposes, or they may have a joint account with a wife, husband or partner. This arrangement can avoid the need for the customers to operate an account themselves and gives the additional account holder the access to manage all aspects of the account on the customer's behalf. Provision of a card and PIN to both account holders allows easy access to the account.

Standing Order to a third party account

- 8004 If the account provides this facility, the customer can arrange for a Standing Order to be set up. This is an automatic transfer of a fixed amount of money to someone else's account, on a regular basis (e.g. weekly or 4 weekly).

Emergency arrangements

- 8005 In an emergency situation where a customer is temporarily indisposed, the customer could provide the third party with a cheque. Banks or building societies may accept a signed letter of authority requesting that a third party be able to make a withdrawal from the account.

Post Office® card account

- 8006 Customers who are receiving their payment through a Post Office card account can apply for one other person to be given permanent access to their account. A Permanent Agent can be nominated by the customer on an application form available from the Post Office.

The Permanent Agent will be issued with their own card and PIN which will allow them limited access to the customer's account enabling them to withdraw the customer's money at the Post Office counter (this includes obtaining balance queries at Post Office counters). The Permanent Agent does not have any other access to the account. They are unable to discuss the account with the Post Office Customer Service Helpline or request action on the customers behalf.

The customer only authorizes the Permanent Agent to collect payments on their behalf. The customer remains responsible for notifying the Department about all changes in their own circumstances and continues to have access to their account by their own card and PIN.

Customers not paid by Direct Payment

8007 | If a customer is unable or unwilling to be paid by Direct Payment, the Department will ensure that they still receive their benefit/pension by issuing a cheque payment.

Cheques below a certain value will be uncrossed and can be cashed at a Post Office or paid into a bank account. Higher value cheques will be crossed and must be paid into a bank account.

For customers who rely on other people or different carers to collect their money for them, there is a facility on the back of the cheque for the customer to authorize someone else to cash the cheque on their behalf.

Customers with different third parties collecting benefit

8008 | The person who is actually cashing the cheque will also need to sign a declaration on the back of the cheque to indicate they are cashing it on behalf of the customer. The person cashing the cheque will need to produce evidence of both the customer's identity and their own.

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