

Handling money Safely

This piece is written recognising that there are both formal and informal groups and individuals offering support to people in their community who are either self-isolating, have been advised to isolate or have difficulty getting out and about to get the things they need such as shopping and medicines.

For those providing support

We would recommend the following

- Keep safe, follow the government guidelines
- Work locally,
 - if an informal group or person, just keep to your street or neighbourhood, or work with those who know you
 - if you are part of an established charity, a community organisation or local body carry authorisation you may be able to work across a larger area
- Carry I.D and call ahead
- Make sure you know where to contact and refer if you identify an issue, don't deal with it yourself
- You don't need a DBS check if just dropping off shopping, but you do need a DBS check if doing anything else or dealing with a vulnerable person.
- For a DBS check you would need to be working or volunteering with an organisation, and following their rules, processes and have at minimum an induction.
- Keep an auditable trail of any transactions involving money, for your own safety, and be transparent in what you do, with a someone else involved in checking what you are doing.
- Don't accept gifts, any item from the shopping but you can claim mileage at 45ppmile, from your organisation or if offered.
- Don't hold lots of peoples information, don't share it without asking permission again, and tell people who they should contact if they want it deleted, and inform them when you do.

Handling money

We would recommend that you use any option apart from cash, but use this as a last resort, keeping to small amounts of cash at any one time, below are the preferred options.

A process for shopping that could be used is as follows

- Obtain a shopping list – notate with a reference such as Mr P or Mrs C, but do not take personal data
- Shop and obtain a receipt
- Deliver the shopping with the receipt
- Get the shopping list signed and either take a photo of the receipt with the signed list so its readable or keep the receipt. Write on any mileage paid (use an online option to calculate mileage for transparency)
- At the end of each day, keep a record of what's been done, reconciled if using the options below

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Bank Transfer

People may be able to transfer the value of shopping and any mileage.

If you are working/volunteering with a charity they will have an account for money to be transferred to, and you can claim back mileage from them.

If you are an informal local group, do you have an unused or dormant bank account that could be used or link up with an existing local organisation or body for them to provide an account.

Supermarket gift cards

These can be obtained and a cash 'float' pre-loaded onto the card to allow shopping to be done without handling cash in the store.

A Cash float

This could be used as an option to handling money or taking money from a person, issued to a volunteer or member of a team, reconciled with receipts and paperwork at the end of each day or next day

If taking cash from someone to do shopping only take small amounts, and if it is an option, put it in a see through bag or folder and use the cash float to do the purchases, so you do not need to handle the money.

Cheques and cash

If receiving cash or cheques, we would advise placing in a clear see through bag or folder, so the cash, receipt and signed shopping list can be held for a period before being handled, but so that a visual reconciliation of transactions can be done at the end of each day. Actual handling of money etc can wait for a suitable period.

Bank cards and PIN numbers

Not recommended in any situation. Given the above options there should be no need for these to be taken, and exposes the person and the helper to the risk of misuse or accusation of misuse.

Collecting Medication

Make sure that you have a note of authorisation and show ID from the person whose medication you are collecting.

They should notify their surgery or pharmacist that they have made this arrangement and if possible who will be coming to collect.

Ordering online may have a comments box that can be used to inform a surgery or pharmacist

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For those who need support

The first people you should ask are obviously trusted family members, friends and neighbours. However, if you don't have anyone you know that could help, you can ask for a local volunteer to help.

Your local authority will often be co-ordinating local support working with charities so you could contact them to find out who is offering local support

Ask delivery people to knock on your door and then leave the items outside.

Do not let people inside your home.

Wash your hands thoroughly (min. 20 secs) after receiving and handling any deliveries.

If someone offers to do your shopping, make sure the person offering you help has

- Identification
- Keeps a safe distance
- A letter of authorisation if working for a charity, community group or local organisation
- Only takes a shopping list from you
- Payment for any shopping is only done when you get the shopping and see the receipt
- Established organisations do not need to take your money, bank details or bank card until they have delivered what you need
- If you think you have had money taken ring the police and report both it and the fact that you may have no or little food
- If you are happy with your shopping sign the shopping list and let the shopper have a copy of the receipt/a photo on phone or the receipt so you both can see clearly what's been done.
- You don't need to handover personal details, any details handed over are only for the purpose you gave them, you must be told how they will be deleted, when you want that done, and who to contact.

Supermarkets offer

1. Online Deliveries

If you are able, then please use the online delivery services of retailer. You may need to plan this well in advance, as deliver services are currently extremely busy.

2. Click & Collect Services

You order online and get someone (friend/relative/neighbour/volunteer) to collect it for you. Ask them to follow the same process for receiving online deliveries.

3. Gift Cards

You can put money on the card, and someone shopping for you can use this, so you don't need to hand over cash, or your bank card or bank details, only put small amounts on at a time.

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Online Payments

For online payments you will need to use your bank card or credit card but there are other payment mechanisms you might consider if you need assistance from others to collect or purchase items on your behalf:

4. Digital Bank Cards – These work like normal bank cards but you can limit the amount that is spent just like a 'Top up' Prepaid card (see below). You will need to check which provider you prefer, but examples include Starling, Monzo, Revolut.
5. Get a Prepaid Card – These cards can make purchases online and in shops like a normal debit or credit card. The difference is that you just 'top up', the amount that can be spent on the card. You simply top up the card with the amount of money you want to spend.

Bank Transfer or Paypal

You don't need to give your bank details. The person shopping for you needs to provide their bank details or that of the organisation they are volunteering or working for so you can transfer the amount on the receipt and any mileage they incurred if this is needed. This also provides a secure traceable transaction in case of any problems.

Cash

Where possible do not handover cash, but if you need to use cash

- Use small amounts, once you are happy with the arrangement and person helping you may want to increase this

Collecting Medication

Follow the steps above to find someone to help you.

Give the person collecting the medication a note of authorisation and show ID from the person whose medication you are collecting.

Notify the surgery or pharmacist that you have made this arrangement and if possible who will be coming to collect.

Ordering online may have a comments box that can be used to inform a surgery or pharmacist