SEFTON COUNCIL

CUSTOMER EXPERIENCE AND PILOT EVALUATION REPORT

PRE-PAID CARD PILOT –DIRECT PAYMENT VOLUNTEERS
(ADULT AND CHILDREN SOCIAL CARE SERVICE USERS/REPRESENTATIVE)
1 INTRODUCTION

This document summaries the customer journey of volunteers on a Pre-Paid Card (PPC) and an evaluation of the 6 month pilot. It provides a basis for Cabinet and Senior Managers to understand the full customer experience associated to piloting a Pre-Paid Card solution in Sefton.

The pilot has progressed well, with assistance from colleagues in Sefton Carers Centre (SCC) and colleagues who have provided support from the Liverpool City Region (LCR) for the PPC work stream. Throughout the pilot project, members of the team have endorsed the core purpose of the Council and in particular the principles of:

- **Efficiency before cuts** – Protect the impact on communities
- **Keep the needs of our citizens at the heart** of what we do rather than think and act organisationally.

2 BACKGROUND

This pilot was part of the Adult Social Care Change Programme and its overall aim was to develop a model for Sefton Council’s Adult Social Care (ASC) that is sustainable, modern and flexible, delivering the four strategic priorities as set out in the ASC Strategic plan 2013-20. It was agreed that, we must transform the way we commission, deliver our services and work with our partners and communities. The programme team have been exploring ways to deliver services in the most effective and efficient way, the introduction of PPC’s was fundamental to that change.

Alongside the above the implementation of a Pre-Paid card is a key identified action within the *Direct Payments Strategic Plan*, which aims to assist with ensuring that service delivery is more person centred and monitored. Personalisation is a key concept underpinning the Care Act 2014 and the Children’s and Family Act 2014.

Approximately £8m pa is paid to service users via a direct payment which is currently administered and monitored by the SCC. The rationale for this change to a PPC was based on that current arrangements supporting the administration of direct payments are inefficient and often overly complex. Whereby service users are responsible for sending in excessive amounts of paperwork on a quarterly basis including:

- Timesheets for all employees
- Income and Expenditure sheets
- Bank statements
- Invoices and Receipts

Often paperwork can go missing and not be sent in when requesting backdating in excess of 4 years. There has been many recent examples of this within the team whereby bank statements have been missing for periods of time, one case in particular where the account hadn’t been reconciled since 2010 and bank statements missing from 2010-2013 which meant that the account couldn’t be audited. There is also the issue of a high risk of mis-appropriation in the account leaving the service user vulnerable and the Council at risk and clawing back of funds more difficult.

It was therefore agreed by the Strategic Leadership Team (SLT) in September 2014 to introduce a PPC into the Council (6 month period) utilising the cards for Adults and Children’s Direct Payments (DP) with new and existing direct payment service users. The assumption was that the introduction of a PPC would support a more proportionate approach to financial monitoring requirements; it would also have the potential to assist in safeguarding users. An expectation was that the Council will be able to quickly identify if there are periods where no money has been used, additionally to detect if
there is misuse or potentially fraud by others. Pre paid card accounts will not allow money to be spent that is not in the account preventing users becoming overdrawn and accumulating debts.

Since January 2015 colleagues from across the Council in partnership with SCC have been planning, engaging, developing internal processes and supporting service users through their PPC journey.

3 APPROACH USED

Sefton Council were allocated a maximum of 300 free cards, with no monthly fee and no point of sale charges, the only exception relating to charges was for lost/stolen cards, the Council agreed to charge the service user £3.50 for a replacement. During the last six months there have been no cards re-issued as a result of service users who have either lost or had their card stolen within the pilot period.

Due to the nature and volume of work required a small working group was established. The project activity was coordinated by the Transformation Team and supported by colleagues in:

- Commissioning
- Adult’s & Children’s Social Care
- Legal
- Audit
- Finance
- Communications
- Direct Payments Team (Sefton Carer’s Centre)
- Liverpool City Region

Purpose of the Group was to:

- Contribute to the development of Sefton’s prepaid card policy and development of processes associated to the changes required.
- Action tasks allocated at the working group associated with the delivery of the project.
- Report on the customer experience of the pilot

The pilot commenced on 1st October 2015 and ran in conjunction with existing Direct Payment processes. The aim from the outset was to ‘recruit’ as many brand new referrals onto a PPC as possible (70%) It was agreed that during the pilot period the PPC wasn’t a mandatory requirement, the option of a traditional DP remained a choice for the service user.

As part of a DP Advisors role and responsibility they would conduct a home visit for any new referrals to the service. At this point the advisor would share information about direct payments, with the intention to actively promote a PPC. As part of the introduction of a PPC the project team developed a ‘starter pack’ which included key documents and information for the service user/representative to consider the best option for them moving forward. The starter pack included:

- New Direct Payment Agreement 1 (DPA1) & Direct Payment Agreement 2 (DPA2) which reflect the new delivery payment method - PPC
- Service Users Step by Step User Guide
- Frequently Asked Questions (FAQ’s)
- Easy Read version of what is a PPC
During the pilot period, DP advisors received 41 referrals, 29 opted for a PPC, 3 opted for a holding account (managed by SCC) and 9 opted for a traditional DP.

During the planning phase of the project, colleagues from the Transformation Team and Commissioning Team visited neighbouring authorities who had recently either piloted or implemented a PPC. We used the visits to gain a level of understanding on what a PPC is and what it can offer and benefit both the Council and customer. We were also keen to understand what has worked well and what key issues both Councils experienced associated to their implementation.

A major lesson learnt from one particular visit was how critical the engagement process was with service users. One of the Councils we visited started their pilot with 30 volunteers, and unfortunately this number decreased to 19 by the end of their pilot, this demonstrated the importance of continuous communication, engagement and support was throughout the process.

The table below demonstrates the activity and engagement that has taken place before and during the pilot, it also identifies the range of methods utilised during the process.

<table>
<thead>
<tr>
<th>Item Description</th>
<th>Date</th>
<th>Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expressions of Interest letter/form sent out to approx. 800 existing service users currently in receipt of a direct payment.</td>
<td>June 2015</td>
<td>Letter posted seeking interest from existing users, which included:</td>
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<tr>
<td></td>
<td></td>
<td>- What is a PPC</td>
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<td></td>
<td></td>
<td>- What are the benefits of using a prepaid card?</td>
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<td></td>
<td></td>
<td>- How does the prepaid card work?</td>
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<td></td>
<td></td>
<td>Engagement Events held in the north and south of the borough</td>
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<tr>
<td></td>
<td>7th July 2015 – Sefton Carers Centre</td>
<td>Presentation given to those service users who expressed an interest in the programme – details included:</td>
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<tr>
<td></td>
<td>9th July 2015 – Living Well Centre</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>- What is a prepaid card Scheme?</td>
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<tr>
<td></td>
<td></td>
<td>- Benefits of a Prepaid Card</td>
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<tr>
<td></td>
<td></td>
<td>- Traditional Method versus New Method</td>
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<tr>
<td></td>
<td></td>
<td>- Ease of use</td>
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<tr>
<td></td>
<td></td>
<td>- Why do we need volunteers?</td>
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<tr>
<td>Documentation was shared at the events and posted which included:</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>- Copy of the presentation</td>
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</tbody>
</table>
| | | - Easy read version of a
<table>
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<tr>
<th><strong>Direct Payment Agreement 1 (DPA1) &amp; Direct Payment Agreement 2 (DPA)</strong></th>
<th><strong>July/August 2015</strong></th>
<th>DPA1 and DPA2 were updated to reflect the new delivery payment mechanism, which in turn were shared with those who expressed an interest in becoming a volunteer to review/agree and sign.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Letter and Step by Step Service User Guidance</strong></td>
<td><strong>September 2015</strong></td>
<td>Card Creation letter (how to activate, how to retrieve PIN, and schedule reminder) and step by step guide was posted to all volunteers who were about to commence the pilot.</td>
</tr>
</tbody>
</table>
| **Sefton Intranet/Internet and Yammer (internal Communication) Launch** | **September 2015 - March 2016** | As part of the implementation of the pilot the following communication and method was applied:  
- **Sefton Intranet (Internal)**  
  - Information about a PPC was published at the pilot launch (October 2015) including key details and contact numbers  
- **Sefton Internet (External)** Information about the DP Service and PPC pilot with key questions and answers, plus key contact numbers.  
- **Yammer (Internal)**  
  - During the planning stages of the project and pilot phase, continuous communication was published on yammer – Giving the workforce |
| Dedicated customer (service user) support transitioning from current account onto a PPC | October 2015 – November 2015 | • Dedicated telephone numbers for service users to ring during office hours and out of office hours via the provider.  
• Direct Payments mailbox set up  
• 1-1 support/home visits/SCC offered upon request |
|---|---|---|
| Drop in sessions held in the north and south of the borough | 20<sup>th</sup> October 2015 – Crosby Library (all day)  
22<sup>nd</sup> October 2015 – The Atkinson Centre (all day) | Support Sessions were set up to give all volunteers the opportunity to have 1:2:1 guidance with the project and DP Team, as part of the session volunteers were advised to bring their tablet/laptop/phone, this gave us the opportunity to support setting up accounts for the service users/representative which in turn reduced queries coming into the DP team. Of those volunteers who were unable to attend home visits were offered and drop in sessions were offered at SCC. |
| Customer Experience Event (Evaluation) | Monday 14<sup>th</sup> March 2016 (Crosby Lakeside Adventure Centre) | A critical part of the Pre-Paid Card pilot is evaluating the success, particularity what has worked well and what could be done differently as the process has evolved. The key to understanding the success is through our volunteers, and their feedback and experience over the last 6 months of using the card to pay for the care and |
Invites were posted out in February 2016 to every volunteer on the pilot requesting them/representative to attend a customer experience event. At the event we shared the following:

- Summary of Volunteer Feedback (Month 2)
- Describe in ONE word how you feel about a PPC
- Benefits to the Council Summary
- Table Exercise and Feedback – 9 questions asked based on their PPC experience and objectives.
- Hard copies of the questionnaires were shared and completed by the volunteers on the day.

### 4 VOLUNTEER BREAKDOWN

As a result of the PPC being introduced, a data cleansing exercise took place undertaken by the data cleansing team on all 46 existing service users who were transferring onto a PPC. The following tasks were completed:

- Data recording system being updated
- re-assessments completed and
- contact note added to each individual clients profile to state they are on a PPC.

The breakdown of volunteers is as follows:

- **48** service users volunteered to pilot the PPC (before the pilot commenced 01/10/2015, **1** service user deceased and **1** declined to take part = **46** volunteers with effect 01/10/2015.
- Of the **46** volunteers **39** were adults and **7** children
- Of the **46** volunteers **11** service users and **35** representatives (managing the account on behalf of service user)

- **29** new service users joined the pilot during the last 6 months
- Of the **22**, **3 were for** children and **26** for adults
- Of the 29, 8 were service users and 21 were representatives
- 9 service users transferred onto a PPC (6 safeguarding cases and 3 changed representative and opted to take part in the pilot)
- Total = 84 Volunteers
Pre-paid cards function as a substitute for a service user opening their own bank account; the card provider will open a bank account on behalf of a user and provide a card to use with it. Payments are then loaded directly onto an individual’s card that supports direct debits, standing orders and individual payments direct to other bank accounts of individuals and providers – use is as agreed per individual support plan that will meet the user’s assessed needs and personal outcomes. Users can top up their card with their assessed contribution or choose to pay in additional funds to their personal budget. It therefore does not require the opening of a separate bank account and so is a change in payment mechanism for the Council primarily, which supports a more efficient set up process.

From a customer and Council perspective pre-paid cards have many benefits. They are

- customer focused promoting independence
- one of the tools that support Government policy on personalisation (underpinned by the Care Act 2014 and Children’s and Family Act 2014)
- and can potentially reduce the associated administration costs of the direct payments service

The table below highlights the benefits identified from the beginning of the project verses evidence that has been practiced during the last 6 months of the pilot.

<table>
<thead>
<tr>
<th>Customer (Service User)</th>
<th>Benefit</th>
<th>Practice (during the pilot)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Prepaid cards are generally available to all, regardless of financial</td>
<td>There has been 0 cards refused during the pilot, 81 cards (84 service users as 3 have joint cards) have successfully been set up and approved and used according to their care plan.</td>
</tr>
<tr>
<td></td>
<td>circumstance- many potential benefits for those financially excluded e.g</td>
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<tr>
<td></td>
<td>using a bank account.</td>
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<td></td>
<td>No need to carry and manage cash</td>
<td>Funds were loaded directly onto the individuals account therefore the need for cash wasn't required and the risk of cash being miss spent was mitigated.</td>
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<tr>
<td></td>
<td>Promotion of life skills / social inclusion</td>
<td>See examples in highlight section below</td>
</tr>
<tr>
<td></td>
<td>Immediate access to funds</td>
<td>Account information/breakdown and use of online banking was available via customer portal 24 hours a day.</td>
</tr>
<tr>
<td></td>
<td>Funds cannot be ‘lost’ by disappearing into an overdraft</td>
<td>There is no ‘credit’ facility available on the PPC account therefore there was zero risk of the client going into an overdraft.</td>
</tr>
<tr>
<td></td>
<td>Removes considerable worry of sending in paperwork (bank statements etc)</td>
<td>Clients were no longer required to send in paperwork on a quarterly basis, saving them time and cost of postage meaning the process is much more efficient</td>
</tr>
<tr>
<td>Council</td>
<td>Good management information in real time- Data available for analysis</td>
<td>The back office portal enabled the DP Team to report on:</td>
</tr>
<tr>
<td></td>
<td>and reporting purposes</td>
<td>- Service user numbers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Details of surplus to be recovered</td>
</tr>
</tbody>
</table>

Owner: Strategic Support
| Makes more effective use of staff time & Spend can easily be monitored against care plan for care providers. | Processes associated to key areas of the DP service have reduced as a result of the PPC and example of that is in relation to monitoring: 
- Accounts light touch audit approach 
- Balances checked on a monthly basis against what is expected to be in the account (approx. 8 weeks monies) 
- Rolling 12 monthly reconciliation programme for regular accounts 
- ‘unusual’ occurrences investigated further - Real time back office functionality 
- No request required for outstanding bank statements due to instant access to transactions and transaction history.

The volume of reconciliation work has been reduced to 12.1 weeks per quarter (44.4 weeks per year) thus realising an ‘efficiency saving’ of **22.2 Weeks per financial year**. |
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<tbody>
<tr>
<td>Monitored spend leads to better outcomes for service users</td>
</tr>
<tr>
<td>Automates the audit trail</td>
</tr>
<tr>
<td>Better information allows effective service/demand planning</td>
</tr>
</tbody>
</table>
| Taking back funds when necessary - Money remain property of the Council until spent due to instant recovery. | Surplus is now identified and recovered more timely due to the information being available to the DP team instantly. 

The current way of processing a DP means that surplus is dependent on paperwork being received into the DP team, which in some circumstances can take up to 3 years – with Social Worker support. This no longer happens. |
When compared to the ‘traditional’ methods for administering Direct Payments, the pilot has shown that there are significant benefits to Service Users, summarised as follows:

<table>
<thead>
<tr>
<th>Traditional Method</th>
<th>New Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open a separate account with your bank, or a representative can help you</td>
<td>An online account will be opened with a prepaid card provider, and Sefton will have direct access through a portal</td>
</tr>
<tr>
<td>Pay for care services with a cheque book.</td>
<td>Pay for care services online, by telephone or by setting up a standing order / direct debit</td>
</tr>
<tr>
<td>Complete Income and Expenditure sheets for all bank transactions</td>
<td>Scan/Upload or send invoices/ receipts directly to the website or send them to the Direct Payments Team, to reconcile against their account</td>
</tr>
<tr>
<td>Send in bank statements, Income / Expenditure sheets, timesheets and invoices every 12 weeks</td>
<td>The Direct Payments Team have access to online viewing of their account to enable ‘light touch’ monitoring so sending paperwork is no longer required. Information in relation to their support is timely and more accurate</td>
</tr>
</tbody>
</table>

Highlights of the Pre-paid Card pilot identified 2 areas where confidence, independence and self-sufficiency have improved:

- 6 adults with learning disabilities that had a parent managing the traditional Direct Payment account and associated paperwork

  With the introduction of a PPC the 6 adults have been transferred to a PPC, which has been created in their own name promoting independence and self-sufficiency. The Clients have successfully been managing their PPC by making payments online and uploading their supporting documents

- 6 traditional direct payments cases that have misappropriated whilst on a traditional direct payment. As a safeguarding referral the care would be suspended and the support transferred to a traditional contracted agency, in some cases the employees will lose their jobs, and client would lose choice in their service.

  With the introduction of a PPC, the 6 cases mentioned above have been transferred onto a PPC meaning the continuity of care won’t be impacted as the employer would remain in place. An invoice is raised to the client for refund to Council of misappropriated funds. The PPC back office system allows for more rigorous auditing on a real time system. The PPC is now the preferred alternative option for the Safeguarding Team.
6 REQUIREMENTS & PROCESS

The provider requested a table of necessary requirements in readiness for the pilot period in relation to the configuration of the ‘back office’ portal. Alongside the requirements from the provider the project team developed processes and supporting documentation outlined and summarised below:

**Branding & Stationary/Marketing Documentation**

The project team explored the advantages and disadvantages and associated costs of branding the service users individual card. Due to the high costs, the group agreed to proceed with the non-branded approach, which to date has caused no issues for service users.

The following stationary was developed by the team in liaison with the provider:

- **Card Carrier Letter** – this gets sent out with every card that is issued to the service users
- **Letter of Authority** - This has not been used during Sefton’s pilot, but has been drafted if required, it details authorisation for a nominated person to speak to the provider on their behalf if required.
- **Internal Publicity** – Pre Paid Card Poster and Information Sheet designed to promote the introduction of a PPC in Sefton, which was shared with teams across the organisation.
- **Internal/External Web Development** – Published information and guidance relating to Direct Payments and specifically the introduction of PPC’s in Sefton. [https://www.sefton.gov.uk/social-care/adults-and-older-people/support-services-for-adults/direct-payments-prepaid-card-pilot.aspx](https://www.sefton.gov.uk/social-care/adults-and-older-people/support-services-for-adults/direct-payments-prepaid-card-pilot.aspx)

**Email Account**

A dedicated direct payments team email address was created to support the introduction of a PPC. It was recognised that multiple channels of communication should be available for service users to contact the direct payments team throughout the pilot and beyond.

**Fees and Charges**

There was no charges levied for the pilot period, with the exception of replacement cards, the project team agreed for the service users to incur a £3.50 charge for any lost or stolen cards, this decision was based on the service users taking full responsibility for their card rather than Council being responsible for picking up any associated costs.

**Wallet Names & Matrix Tracker (Table of requirements)**

The project team agreed the wallet names, they are:

- Adult’s Direct Payments
- Children’s Direct Payments

The matrix tracker asked a series of questions which we responded to in order to support the configuration of the back office portal and system. See sample of questions asked below:

- Where do we send cards?
- Do you want batch loading capability?
Who can create cards - please supply name and e-mail address
Who should have access to the Cards Created Report?
Do you want to display the View Account Details Tab in the Cardholder (Service User) Portal?
Do you want the FAQ Document in the Cardholder (Service User) Portal?

Merchant Category Codes (MCC)

A merchant category code (MCC) is a four-digit number assigned to a business by credit card companies (for instance, American Express, MasterCard, VISA) when the business first starts accepting one of these cards as a form of payment.

The project team reviewed the list of MCC provided and agreed to block the following codes:

5921 (Package Stores-Beer, Wine, and Liquor), 5933 (Pawn Shops) 7273 (Dating/Escort Services)
7297 (Massage Parlours) 7994 (Video Game Arcades) 7995 (Betting/Casino Gambling) 9223 (Bail and Bond Payments)

ATM

The project team debated whether or not to enable the use of ATM or disable usage during the pilot taking into account the Care Act 2014 guidance, after many discussions, the group agreed to disable the use. The rationale behind the decision was based on that in most circumstances cash withdrawals will not be permitted. However, if a care package is reliant on this method of payment, then a social worker can make an exception and the service user can request that they can obtain cash using the debit card via the direct payments team. All receipts for cash purchases would be retained for auditing purposes. We felt that this approach was the most viable as it would reflect the individual package set up for the Service User and would not be a blanket restriction and would be in accordance with the Care Act 2014.

Terms and Conditions (Service Users)

The provider requested Sefton to review the generic terms and conditions for the service user to acknowledge. The terms and conditions document is available to view and reference on the cardholder (Service User) portal. A full review and quality assurance of the document took place by Legal, Commissioning and the project team to ensure the document was fit for purpose and in plain English before publication.

Process

Operational processes and documentation was reviewed in line with the introduction of a PPC to ensure that all the necessary steps within the existing and new processes flow effectively.

An ‘Easy’ Guide and checklist was devised and shared with the direct payment advisors which included the key steps within the new process:

- Card Creation
- Blocking
- Loading Cards
- BAC’s Form

A high level end to end process map was also designed to identify key actions within the new way of working, which was shared and quality assured with the relevant teams.
Alongside the changes made for PPC’s, the direct payments team have also streamlined operational processes for service users who are in receipt of a ‘traditional’ direct payment, they include:

- Integration of two forms (Income and Expenditure sheets transformed into a simple tick list) into one for ease of use for the service user.
- Monitoring paperwork and schedule of return dates are now sent out annually rather than quarterly, electronic facility now available for all returns via direct.payments@sefton.gov.uk.

**Service User Pack**

A pack was developed in order to support service users through the process and pilot; it consisted of the following documents:

- Direct Payment Agreement – amended to reflect the new payment method
- Frequently Asked Questions (FAQ’s)
- Easy Read Fact Sheet – what is a pre-paid card
- Step by step guidance

**Test Payment Process**

The financial process remained the same as it is for a ‘traditional’ direct payment, the only difference being is that the bank details changed to the individual card accounts supplied by the provider – which relate to an automated account. No procedural changes regarding payment process were required as payments are made in the same way by Finance.

A test payment run had been completed, **(suppliers were created on Agresso via Self Service and further via BACS registration process)** whereby the dummy users (below) were set up using nominal sums of £1 (card 1), £2 (card 2) and £3 (Card 3). The test was successful, the test suppliers were then deleted and the funds subsequently returned.

**Provider Agreement**

An agreement was drafted by the provider and reviewed accordingly by Sefton’s Legal and Commissioning teams. The agreement was established to commence the pilot on 1st October 2015 for an initial period up to 31st March 2016, with the option to extend the arrangement for an additional maximum period of six months, with a charge being levied to the Council by the provider of £2 per PPC per calendar month for those cards still in operation beyond the initial term of the agreement whilst the pilot was being evaluated and, if approved to implement, then for the procurement period. The agreement also included the following statement to confirm that the pilot period was separate to any formal procurement process.

*The Provider acknowledges that if the Council undertakes any further schemes of a similar type to the pre-paid card scheme which is the subject of this Agreement (whether similar in scope, size, service, type or otherwise) the Council will disclose the identity of the Provider and such details of this pilot as the Council considers relevant (in its sole discretion) in order to conduct the procurement of such schemes in a fair, open and transparent manner.*
### 7 DATA

This section includes snapshots of data that has been collated during the pilot. The pie chart below illustrates the split between volunteers who have utilised their PPC for either online banking verses telephone banking during the last 6 months in relation to usage.

The pie chart below illustrates a breakdown of spend by category during the last 6 months in relation to usage.

The table below illustrates the total number of calls the provider received from service users/representatives by month during the pilot, highlighting that in month one of the pilot the volume of calls was considerably high in comparison to month six of the pilot were only 10 calls were received (from service user to provider)

<table>
<thead>
<tr>
<th>Month</th>
<th>Number of calls received</th>
</tr>
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<tbody>
<tr>
<td>October</td>
<td>87</td>
</tr>
<tr>
<td>November</td>
<td>12</td>
</tr>
<tr>
<td>December</td>
<td>4</td>
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<tr>
<td>January</td>
<td>18</td>
</tr>
<tr>
<td>February</td>
<td>9</td>
</tr>
<tr>
<td>March</td>
<td>10</td>
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</tbody>
</table>
In November (month 2 of the pilot) we sent a short survey out to 56 Volunteers. As part of being a volunteer on the Pre-Paid Card pilot we wanted to seek feedback and input into the process from a customer’s perspective of what is working well and what can be improved for future roll out. Of the 56 volunteers 31 (55%) completed the survey.

The questionnaire consisted of 5 questions, the purpose of the questionnaire was to gain an understanding on the initial set up and transfer process, from the customer’s viewpoint, and of the service users new prepaid card account. the results are detailed below.

**Question 1**

How did you find the process of transferring your funds from your current account into your new prepaid card account?

![Bar chart showing feedback on the process of transferring funds]

67% of volunteers who completed question 1 feedback that they found the process of transferring funds onto their new PPC easy.
Question 2

Please tick the relevant box about how you are finding the process of making payments on your cardholder (service user) portal:

83% of volunteers who completed question 2 fed back that they found the process of making payments on the cardholder (service user) portal easy.

Comments received from volunteers relating to question 2:

- Found it difficult getting computer to accept one of payees details, not sure if it was too long or didn't like forward slashes but once I managed to sort this was ok
- Followed instruction on information sheets given to me and the online instructions
- Once the bank details etc are put on the account all you have to do is put the amount due on each time. All my P/A's get one off payments
- The process was easy to follow
- Easy to use site, now that I am using it via the internet and not app
- Found the process very straight forward
- It is simple and very easy
- I think the instructions received by Sefton Council were easy to follow and understand. I have also made contact with the company I found them helpful.
- Very useful
- A payment cannot be post-dated so payroll has to be done on the day. This can be difficult when pay changes regularly and when I am on holiday.
- Quick and efficient
- Like every new system it takes a little bit of time inputting your relevant details initially, However once you save them and they are recognised the second payment took 3 seconds to input. Excellent.
- Because we are not really used to banking on computers
- The system was quite simple, it was just the matter of a phone call
- Time consuming to set up payees, confusing to make payment- boxes with invoice dates etc which we don't use. Cannot seem to set up a payments for a specific future date, so we have had to experiment to see when the funds are received into PA's accounts.
Question 3

Please tick the relevant box about how have you found the provider so far when contacting them:

![Bar chart showing responses]

51% of volunteers have found the provider helpful so far when they have contacted them, 38% have not had to contact them yet during the pilot.

Comments received from volunteers relating to question 3:

- Easy for a technophobe to understand
- Easy to contact by phone and my query was answered very quickly
- When activating my card, my DOB was wrong, however this was sorted promptly, although I wasn’t notified that the card was active – I just tried it.
- Very good when we contacted them on the phone
- Extremely helpful, I am not computer literate but they were extremely patient with me
- First phone call was very hard as computer speaks, bad line and foreign accent but since then been a little better, the line isn’t always good but were helpful as I was having difficulty making a payment to carer.
- Meeting up side by side provided confidence
- The new system is time saving
- I struggled to find Sefton’s page and called the provider who were very helpful and sorted out the problem
- Helpful when speaking to them but negotiating the automatic service to activate the card was difficult.
- I have not had to contact customer service team yet but I have used the IVR to activate the PPC and had no problem with the process.

Question 4

Please tick the relevant box about how you have found the support of the Direct Payments Team so far (during the Pre-Paid Card Pilot only)
74% of volunteers have found the support of the Direct Payments helpful so far during the Pre-Paid Card pilot.

Comments received from volunteers relating to question 4:
- Just a phone call away
- Very good support and they come out to my home during set up as I am disabled. Well done
- Once xxx had shown me what to do, I was surprised how easy I found it. The team are an excellent support as always
- On hand to take any questions and give very good advice
- Information Pack- very helpful
- Xxx has helped so many times over the years and I feel I can approach her and the team whenever necessary
- Very helpful as usual – with patience
- Help with transferring funds
- Helped with answering questions, re: transferring balance, uploading supporting documents, as there is no review window to see if you have uploaded it.
- Very helpful and supportive
- Very helpful and informative and solved my problems
- As always I have only experienced the team to be very helpful
- Very helpful
- Excellent and helpful during initial set up
- Good
- Explained to me in full when I raised questions
Question 5

Do you feel like you have received the right amount of information/advice & training material to help you set up your pre-paid card account?

83% of volunteers feel like they have received the right amount of information/advice and training material to set up their Pre-Paid card account.

Comments received from volunteers relating to question 5:

- No mention of future payment dates and amount of time from setting up payment to being received by PA
- Everyone involved has been very helpful
- The first instructions were incorrect, the direct payments team have been very supportive
- Excellent session provided at Crosby Library
- Very good
- All clear and easy to read
- Just enough information to help me with, step by step guide was useful
- Everything fine, with support
- So far so good
- I know what I am doing and if not they explain well
- Definitely, I was initially concerned about how long it would take to set up and input, but they explained everything to me in an easy way and informative manner
- Had to ring the provider over website information

Additional Comments included:

- The new system of payment is quite simple
- Very pleased with the paperless system, this was very time consuming. The new system has been easy to utilise
- I do wish to carry on using PPC, much easier and far less paperwork
- Online transactions are not as straightforward as normal online banking
- I may still require further help
- So far I find the system just as good
• I didn’t realise that you couldn’t get a balance from the PPC when using the ATM machine I used it twice and it was declined
• I don’t feel I have used or got to grips with the system enough yet to give a fair assessment
• I would like to be able to see documents and messages that I have uploaded
• This scheme is perfect so far, it’s a god send not having to do paperwork
• I would like to continue with this method as I find it easy to use, great because no paperwork every month

**Month 6 Feedback**

In March 2016, we held our second customer experience (evaluation) event, this time asking service users to attend Crosby Lakeside Adventure Centre (CLAC). 70 volunteers were invited to attend an afternoon facilitated by Transformation and the Direct Payments Team. An interactive feedback session took place with volunteers. Each table was facilitated by a DP Advisor and a series of questions were asked associated about their time and experience using a PPC.

The feedback has shown that there were common themes throughout the afternoon which included:

• Reduction in paperwork is a major benefit and reduction in costs of photocopying and postage
• More efficient way of working
• Ability to check balances online and make payments 24/7
• Support from DP Team
• Disappointed if scheme doesn’t continue
• Not being able to retrieve uploaded documents
• Name of payee doesn’t show up in transaction history making it difficult when reviewing previous payments
• Glossary of terms would have been useful

13 service users participated in the event, an anonymous questionnaire was also completed as part of the session by those that attended, and sent out in the post to those volunteers who were unable to make the session.

Of the 70 volunteers, 32 (45%) have completed the feedback questionnaire. The questionnaire consisted of 10 questions; the purpose of the questionnaire was to gain an understanding on how they perceive a PPC from a customer (service user) experience perspective (based on the original objectives set at the beginning of the project) the results are detailed below.
**Question 1**

Are you a service user or representative?

75% of the volunteers who completed question 1 are managing the PPC account on behalf of a client as a representative.

**Question 2**

Have there been any changes to the payment method to your agency/staff?

50% of the volunteers, who completed question 2, said that there have been no changes to the payment method to their agency/staff.
Comments received from volunteers relating to question 2:

- Don't have to write a cheque now and don't have to visit the agency every month because everything is completed online
- Everything running smoothly
- Now pay online
- Previously paid by cheque (3 days wait), now almost immediate
- Paid by cheque previously
- Paid by cheque previously now instant payment
- Easier and quicker to pay PA's
- The paperwork has increased faster payment
- Now pay over the telephone with card – no problems and easier

Question 3

Has a PPC enabled you to gain any skills, or helped you become more independent?

![Pie chart showing responses to Question 3]

50% of the volunteers who completed question 3 said that a PPC had gained skills and help them become more independent.

Comments received from volunteers relating to question 3:

- Still trying to get to grips with uploading documents
- We already use online banking
- More computer skills
- There is not much change, but the PPC is quite easily operated
- Not started using it yet only just registered
- Yes very easy to use
- Need further training, the carers centre are arranging this
- Gained more confidence in using a tablet, learning all the time
- More independent and in control
- Improved my banking skills
- Less paperwork
- Never used online banking before, more time now spent with my daughter
- Given me responsibility to pay bills
- I already used a computer
Question 4

Has it been an advantage to see the PPC account online?

78% of the volunteers who completed question 4 said it has been an advantage to see a PPC account online

Comments received from volunteers relating to question 4:

- It helps me control my finances
- Easy to access and quick to do
- Great can check up regularly on balance
- Fabulous
- It would help if the name of the person was alongside the payment
- Easy to access keep an eye on account, quick and efficient
- It’s better to see things visually
- The account is very easy to use and keeps track of the transactions
- Already have online access but will reduce paperwork
- Too old to use the online system
- Can observe account to see transactions
- It's easier to understand
- To see total balance online up to date after making payments
- Same if not as good as using a bank account
Question 5

Have you found any restrictions when you make a payment? If yes how have you overcome them?

70% of the volunteers who completed question 5 said they haven’t found any restrictions when making a payment.

Comments received from volunteers relating to question 5:

- Found it difficult to find sections of the website
- By contacting the team who were very helpful and helped resolve the issue
- Had a few problems at the start
- Paying the Inland Revenue online
- Haven’t used it yet
- No problem
- First payment takes longer to approve
- The transaction history does not show enough details of the payee on the statement
Question 6

Has the reduction in paperwork been a benefit to you?

91% of the volunteers who completed question 6 said yes to the reduction of paperwork benefiting them

Comments received from volunteers relating to question 6:

- Just great
- Yes definitely
- A real benefit as used to pay 4 staff which took ages now quick and easy
- Simplified things but need further training to gain confidence
- It will be
- Any system that reduces paperwork is a benefit
- Saves cheques, petrol, paper and time
- So much easier –less hassle
- Less time spent on photocopies and checking balances on each payment made monthly
Question 7

Is there anything you would change about the PPC system, if yes please explain

- Yes: 6, 19%
- No: 6, 19%
- No Comment: 20, 62%

62% of the volunteers who completed question 7 said that there is nothing they would change about the PPC system

Comments received from volunteers relating to question 7:

- Only to receive statement regarding amounts, payments etc
- Glossary of jargon
- I would like it to include access to see the uploaded documents
- Everything is ok as it is
- To have an app, to be able to see uploaded documentation
- I would prefer to have access on the programme to see the agencies invoice
- A list of who payments have been made to in the history, rather than just amounts so you can see who has been paid what
- Would like to see documents and comments uploaded, would like payments advice to include precise info in terms of dates and hours. There were a few problems initially and I found it difficult to check as I was only given a global sum.
- Follow up training
- Leave well enough alone, or as they say if it’s not broke, don’t fix it
- Too early to comment
- Not now that I am used to it
- Straight forward
- Preview when sending invoices online
- It would be better if it was more like a bank account, being able to add and pre-date a payment would be useful
Question 8

If a PPC solution is rolled out to other DP users, do you think there will be any issues? If Yes, please explain

47% of the volunteers, who completed question 8, said they don’t think there will be any issues if a PPC was rolled out to other DP users.

Comments received from volunteers relating to question 8:

- Depends how computer literate they are, I found it easy others may not
- Better explanation needed
- Because my bank was very helpful with the transition and the DP staff are very helpful too
- I have had a few problems. I attended the training session 1 month after to identify any problems would be helpful
- If you are used to online banking etc it shouldn’t be a problem, will be for the ones who aren’t.
- It need a level of technology knowledge but not a great deal
- As long as people are getting plenty of support and help which I was, it shouldn’t be a problem
- Perhaps if people haven’t got access to the internet they may experience problems
- If a lot more DP users enroll there will be initially more workload for the DP team to deal with, perhaps some of the existing users could also support new intake
- Most of problems now resolved so new users should find it a lot easier
- I think we are apprehensive towards change but once talked through it, it should be a smooth transition
- Shouldn’t be any major problems
- The people who have been using the old system may struggle with using the internet
- It is very straight forward and easy to understand
- Again it is not as user friendly as online bank accounts, other may find it difficult
- If not used to computers
Question 9

Has your confidence in using a PPC improved as the pilot has progressed, if yes how?

77% of volunteers who completed question 9 said that their confidence has improved as the pilot has progressed.

Comments received from volunteers relating to question 9:

- Improved in confidence of the system
- I have become accustomed to its restrictions
- Excellent
- Found accessing the website easier
- Seem to have had no problems whatsoever
- A few teething problems to begin with, which are now resolved
- I am now capable of using PPC online
- Much more confident
- Navigate quicker
- Much more confident than at the beginning and gives the user more independence and control
- Few problems at the start but help was always
- Need a training session to rectify problems
- The webpage is very easy to follow and if you think you may have made a mistake it is easy to check back and make sure you haven’t
- Not known yet
- It is quite easy now
- No problem, see it online builds confidence
- Become more confident with it
- The more I’ve used it the more used to it I’ve become
- It has become quicker and easier to use each time
**Question 10**

If we told you now that a PPC would no longer be an option, what would your reaction be?

**Comments:**

- Disappointed
- I would be annoyed
- Disappointed
- Devastated, I don’t have a cheque account or the time for all the extra paperwork
- I wouldn’t mind as I was fine with the previous system in any event
- Would very much like to continue with a PPC, would be disappointed unless a similar system was to be tested
- Disappointed as so much easier, less paperwork and less problems
- Do not change it, there’s no problem with the scheme
- Disappointed
- I would not be happy as it is a very good and easy system to use and us carers need all the help we can get and of course this is the future
- Disappointed, with further training I feel it would be an advantage to use this system
- I would not be happy
- Makes life less straightforward
- Very upset and disappointed to go back to the old system, would be very hard work now as it’s so much quicker and easier, I love it very disappointed and would feel like it was a backwards step
- Great, leave you to pay directly
- It would be a disaster
- Pull it and I will go mad
- Oh no
- Horrified, I just love it has made my life so much easier
- Disappointed
- Not happy as so much better
- I would be extremely disappointed
- Disappointed
- Disappointed but never used any other system
- Feel it would be a loss
- I would prefer to use a bank account
- I would be ok with it
- It would be a pain having to switch back over to internet banking

If the PPC is approved, tall negative feedback and comments will be analysed accordingly by officer involved in the full implementation and roll out. They will consider any changes necessary to resolve or mitigate the negatives.
9 CASE STUDY – CUSTOMER EXPERIENCE

As part of evaluating the success of the pilot, below are two short case studies, one from the customer’s (service user) perspective and one from a member of the direct payments team.

The first case study is from a representative who was responsible for managing a direct payment on behalf of her son for the last 3 years, as a result of the introduction of a PPC; her son is now managing his direct payment successfully via a PPC, in turn promoting independence and self-sufficiency.

Before the PPC Pilot

Our son has been in receipt of Direct Payments for three and a half years, and has always found the monitoring of paperwork very difficult to complete and hence very stressful. He has never been able to complete the tasks on his own.

Before the PPC pilot, there was always so much paperwork to remember to copy, complete and send in quarterly.
- Bank statements – choosing the correct ones to copy
- Invoices – choosing the correct ones to copy
- Income summary sheet to complete
- Expenditure summary sheet to complete
- Employee Timesheets to complete

For anyone with limited organisational skills, completing these tasks at the end of a quarter was both stressful and time consuming.

We have however, always made any payments (employees, HMRC, insurance etc) on-line as once payees were set up, this was the easiest way to do it.

Because of our son’s inability to complete the above tasks unaided, someone has always had to do these tasks with him.

Taking part in PPC Pilot

We chose to take part in the PPC Pilot Scheme as we saw it as a way of reducing the amount of paperwork to complete, to copy and send in at the end of each quarter. By doing this we anticipated that:
- Once familiar with the system, our son would be able to do more of the tasks himself
- It would not be as stressful for him (and us)

Our son has found it relatively easy to photograph and upload via the website:
- Invoices as soon as they are paid
- Employee Timesheets as soon as they have been completed.

These are now the only ‘paperwork’ tasks which have to be done. Payments are made via the website in much the same manner as on-line banking.

Overall, being part of the PPC Pilot Scheme has helped our son and therefore us too.
**Traditional Direct Payment**

There are three main elements to the monitoring process of a DP bank account:

- Reconciliation of the account
- Surplus recovery and
- Final audit/closure of account

**Reconciliation of accounts**

Every 13 weeks the DP team is responsible for sending paperwork to over 800 service users. The client then has to complete the paperwork and return to the team on a quarterly basis to enable full reconciliation.

This includes:

- Timesheets for all employees
- Income and Expenditure sheets
- Bank statements
- Invoices and Receipts

The completion of the paperwork is very time consuming for the service users and is a duplication of information provided on the bank statements and invoices.

The paperwork is sent back to the team and is ‘booked in’ on a spreadsheet. Any missing paperwork is followed with a letter to the service user and then for the extreme outstanding cases, followed with a joint visit with a DP advisor and a Social Worker.

Service users are reminded that they have signed an agreement to provide the paperwork and any breach of this agreement will result in the Direct Payment being suspended and a traditional care package arranged in its place.

Due to the high volume of workload within the Team, there is currently a backlog in the reconciliation of service user’s accounts.

**Surplus recoveries**

Once the accounts are reconciled the DP Team can accurately predict the surplus available in each direct payments account. Surplus recovery is dependent on complete paperwork being returned and accurate information provided.

**Final audit / Closure of accounts**

Final audit / closure of accounts are dependent on information being returned from the service user, next of kin or solicitors dealing with the estate.

If the service user dies, we are not automatically informed who the next of kin / executor is dealing with the estate. We have had situations in the past where the estate has been dissolved and the direct payment account balance has been included.

Account closures are also included in the outstanding work backlog.
Pre-Paid Card

The three main elements remain:
- Reconciliation of the account
- Surplus recovery and
- Final audit/closure of account

However, the way that we now process has completely changed; as we no longer receive any paperwork into the team, effectively becoming a paperless office.

Reconciliation

A light touch audit is now done of the DP account with a full reconciliation completed every 12 months, all the information (Invoices) are available to view via the back office portal, therefore no requests need to be made for outstanding/missing paperwork. All information is timely and accurate.

Surplus Recovery

Based on the live information provided we can now accurately predict spending on the PPC account, where as previously surplus was recovered based on information at least 3 months in arrears. This new way of processing will eliminate overspending on the account by the service user, as currently they often see a surplus building up and spend it.

Final audit/closure of account

This has proven to be the most beneficial element of the PPC system, as accounts can be suspended when the service user deceases, and their money cannot be accessed.

The PPC system allows final agency/care provider payments to be made on behalf of the service user by the DP team, and the remaining balance is refunded to Sefton immediately.