



Questions

about your Simple Payment card



HM Government

1. What is Simple Payment?

Simple Payment is a service delivered jointly by the government, Citibank and PayPoint.

2. What is a Simple Payment card?

Normally the government makes benefit, pension, or child maintenance payments direct into an account. This could be with a bank, building society, credit union or Post Office® card account.

A Simple Payment card is a way for people who don't have an account to collect benefit, pension or child maintenance payments.

When a payment is due, take your Simple Payment card to any PayPoint outlet that also displays a Simple Payment sign. Your payment will be available for collection there.



- To collect a payment you'll need to give **your memorable date** (which is initially set as your date of birth) and something to **prove who you are**. This may be a valid UK photo or paper driving licence, passport, a current gas, electricity, water or land line phone bill (less than three months old).
- We have included a full list of proof of identity documents you can use in question 10. We also tell you how you can change your memorable date (question 8) to make your payments even more secure.

If you already have an account or need additional services such as direct debit to pay bills or an account to receive wages, then the

Simple Payment card is not for you. You should contact the office that pays your benefit, pension or child maintenance to arrange payment into a bank or building society account.

3. When will my payment be made?

Your money will be available for you to collect using your Simple Payment card from the day the office that pays your benefit, pension or child maintenance payments has told you that you will be paid.

4. Where can I use my Simple Payment card?

You can use your Simple Payment card at PayPoint outlets that also display a Simple Payment sign.



5. What is a PayPoint outlet? How do I find one where I can use my Simple Payment card?

PayPoint outlets can be found in your local newsagents, convenience stores or supermarkets.

Not all PayPoint outlets provide Simple Payment, only ones that also display a Simple Payment sign.

To find your nearest Simple Payment PayPoint outlet, search online at www.direct.gov.uk/simplepayment

Or call us on **0845 600 0046** (textphone 0800 032 5864), Monday to Saturday 8am to 8pm.

6. Why do I need a memorable date?

To ensure your payments are safe and secure you will be asked for your memorable date whenever you use your Simple Payment card. Your memorable date is initially set as your date of birth.

7. Should I change my memorable date?

Yes. Other people may know your date of birth, so we suggest you change your memorable date. Choose a date only you would know, and will remember. For example, this might be the date of a special anniversary or occasion.

8. How can I change my memorable date?

You can change your memorable date at any time by calling us on **0845 600 0046** (textphone 0800 032 5864) Monday to Saturday 8am to 8pm. We'll be happy to make the change for you.

9. What if I do not have any proof of identity?

If you do not have any of the items on the list opposite to prove your identity, you should contact the office that pays your benefit, pension or child maintenance. They will give you a letter that you can use to collect your payments.

10. What do you mean by proof of identity?

Proof of identity means proof of who you are. This must be one of the following original documents (not photocopies):

Official documents

- Your passport (or an old one if your photo still looks like you).
- Your valid UK photo or paper driving licence.
- A foreign national ID card, or card issued by Northern Ireland Electoral Office.
- A biometric residence permit issued by UK Border Agency.
- Your original birth certificate, marriage certificate or decree absolute.
- Naturalisation/UK citizenship certificate.

Council documents

- Your original UK rent document or tenancy agreement.
- Your council tax bill or statement (for this year).

Other proof

- UK Housing Benefit or Council Tax Benefit letter of authority.
- Letter of authority or recent evidence that you get a state benefit (for example State Pension, Jobseeker's Allowance etc.).
- A UK based travel pass with your photo.
- A recent UK utility bill (water, gas, electricity or land line phone) that's less than three months old.

11. How do I use my Simple Payment card?

Use the Simple Payment card on your usual payment day (or any day after that) to collect your benefit, pension or child maintenance payments. The office that pays your benefit, pension or child maintenance will tell you what day to expect your payment.

Take your Simple Payment card to a PayPoint outlet that displays a Simple Payment sign; you will also need to give your **memorable date** and **proof of identity**. Your payment will be available for you to pick up there.

12. Do I need a PIN number to collect payments with my Simple Payment card?

No. All you need is your Simple Payment card, **memorable date** and **proof of identity**.

13. Can I collect part payments with my Simple Payment card?

No. You can only withdraw full payments subject to a daily limit of £600. For more details refer to question 14 of this booklet.

14. Is there a limit on how much money I can collect?

Yes. You can collect any individual payments due up to a total value of £600 per day.

If you are owed more than £600 you can collect the balance on another day. This balance is also subject to the daily limit.

For example, if you are owed two payments, one of £205 and one of £400, you will be able to collect these over two days but not on the same day.

15. How will I know how much money I can collect?

If you go to any PayPoint outlet that displays a Simple Payment sign, you can find out what payments are ready for collection from your Simple Payment card. This is called making a balance enquiry. You'll need to have your Simple Payment card, **memorable date** and **proof of identity** to do this.

A balance enquiry lets you know about the payments you have ready for collection.

You can also make a balance enquiry by phoning us on **0845 600 0046** (textphone 0800 032 5864), open Monday to Saturday 8am to 8pm. You will need your Simple Payment card, your **memorable date** and your **National Insurance number** to hand.

16. If I need cash urgently, can I use my card to withdraw extra money?

No. You can only withdraw the payments that are due for you to collect.

17. Will I get a receipt with my money?

Yes. Every time you collect a payment you will get a receipt which you should keep safe. The receipt shows the amount of money you've collected. Every receipt has our phone number. You can call us if you have any questions about your payment.

18. Somebody else usually collects my payment for me. Can they still do that now?

Yes. Someone else you **trust** can use your Simple Payment card to collect payments for you. There are two different ways to do this.

If the **same person** always collects your payments for you:

- We can send them their own Simple Payment card to use on your behalf
- When they collect your payments for you, they need to show their Simple Payment card, give **their** memorable date and show proof of **their** identity
- Please ask them to keep the PayPoint receipt for you, so you can keep track of your money
- Just call us on **0845 600 0046** (textphone 0800 032 5864), open Monday to Saturday 8am to 8pm. We'll arrange to send a second card for them to use
- You can cancel this arrangement or nominate a different person at any time. Just call us and we'll arrange this for you

If **different people** collect your payments for you:

- You can give them your own Simple Payment card to use each time
- Don't forget to give them **your** memorable date and **your** proof of identity to show at the PayPoint outlet. They will also need to show proof of **their** identity
- Always make sure they give you back your Simple Payment card and proof of identity along with your payment
- Please ask them to give the PayPoint receipt to you, so you can keep track of your money

19. What if my card gets lost or stolen?

Just call **0800 032 5872** (textphone 0800 032 5864) at any time, and we will block your card and send you a new one. If your payment is due before the new card arrives, let us know and we will make alternative arrangements for you to collect your payments at any PayPoint outlet that displays the Simple Payment sign.

20. If I lose my card, could somebody use it to steal my money?

No. Your Simple Payment card has no information about you on it, so other people won't be able to use it. As long as you have not given your memorable date, or proof of identity to anybody else, your money will be safe.

If the card is lost or stolen, please phone **0800 032 5872** (textphone 0800 032 5864) at any time. We will **block your card** and **send you a new one**.

21. When will my card expire?

The Simple Payment card will not expire. If you no longer wish to use the card because you now have an account then please contact us on **0845 600 0046** (textphone 0800 032 5864) open Monday to Saturday 8am to 8pm and we will cancel the card. Please remember to tell the office that pays your benefit, pension or child maintenance so that you get your payments paid into your account.

If your card is damaged in any way, please phone us on **0800 032 5872** (textphone 0800 032 5864) at any time, and we will send you a replacement card.

22. Instead of using a Simple Payment card, can I have my payments made into an account?

Yes, if you have an account with a bank, building society, credit union or Post Office the government can pay your money straight into it. If you'd like to arrange this, please call the office that pays your benefit, pension or child maintenance payment.

23. My life has changed in a way that might affect my benefit, pension or child maintenance entitlement.

This might affect the amount of money you get. Please call the office that pays your benefit, pension or child maintenance payment and tell them about the change.

24. What if I change my address?

You need to tell us straight away. Please call us on **0845 600 0046** (textphone 0800 032 5864) Monday to Saturday 8am to 8pm. You must also tell the office that pays your benefit, pension or child maintenance payment as well.

25. Will I be charged for using my Simple Payment card?

No. You will not be charged for using your card.

26. I have trouble seeing. Can I have letters and leaflets in large print or Braille?

Yes. We can send you details in large print or Braille. To arrange this, please call the phone number on the back of your Simple Payment card or have someone do it for you.

27. Can I use my Simple Payment card to pay in money, like savings or wages?

No. The Simple Payment card is only for collecting the payments you are due. It is not a bank, building society or credit union account so it can't be used for paying in money and you will not get any interest for money you don't pick up.

28. Can I use my Simple Payment card to pay for goods and services?

No. The Simple Payment card is only for collecting the payments you are due from PayPoint outlets. It cannot be used in shops to pay for goods and services.

29. Can I use my Simple Payment card to set up direct debits to pay bills?

No. The Simple Payment card is only for collecting payments in cash.

If you want to pay your bills by direct debit (for example, to take advantage of savings offered by utility companies), you will need to talk to your local bank, building society or credit union for details of the different accounts they can provide. You should then contact the office that pays your benefit, pension or child maintenance payment to arrange payment into your new account.

30. What should I do if I need help using my card?

Please call us on **0845 600 0046** (textphone 0800 032 5864), Monday to Saturday 8am to 8pm. We are ready to help.

31. What should I do if I have a question about my benefit, pension or child maintenance?

You should contact the office that pays your benefit, pension or child maintenance if you have any questions about it.

32. What should I do if I'm not happy with my card or want to make a complaint?

If you are unhappy with your card or the service you receive or you wish to make a complaint please phone us on 0845 600 0046 (textphone 0800 032 5864), Monday to Saturday 8am to 8pm.

Calls to 0800 numbers are free from BT land lines but you may have to pay if you use another phone company or a mobile phone. Calls to 0845 numbers are charged at local call rates from BT land lines, but you may have to pay more if you use another phone company or a mobile phone. Calls from mobile phones can cost up to 40p a minute, so check the cost of calls with your service provider.