

Spotlight on: Method of Payment Universal Credit

Post Office card accounts (POca)

A Post Office card account (POca) is a basic account that can only accept benefit and pension payments. It cannot be used to accept wages/salaries, or to set up direct debits for housing costs and household bills

POca should ONLY be used for those claimants who cannot manage a bank, basic bank account, building society or credit union account. Ask for confirmation that this is the case before agreeing to pay by POca.

If a claimant does have a POca account, their commitments should include a step within the voluntary section about the claimant taking steps to obtain a bank account or basic bank account.

Claimants should be encouraged and supported to use an existing bank account, building society or credit union account at every intervention. These discussions should be recorded in claimant history and the outcomes noted.

Once a claimant has opened a bank building society or credit union account it is important that work coaches highlight the need for the claimant to close the POca as soon as possible, by obtaining and completing a form via the Post Office.