

DWP Policy Group Freedom of Information Team

e-mail: freedom-of-information-request@dwp.gsi.gov.uk

Our Ref: FOI2019/10158

26 March 2019

Dear Mr Frank Zola,

Thank you for your Freedom of Information (Fol) request received on 8 March. You asked:

Is there any basis a UC claimant cannot get ongoing UC payments paid into their Post Office Card Account (POCA), when the claimant declines to open a transactional bank, building society or credit union account? What is the legislation that enables the DWP to refuse to make ongoing UC payments into a POCA, when a POCA is the only account a UC claimant has or is the only account they want ongoing UC payments to be paid into?

Please disclose a copy of your internal UC guidance and phone transcripts on POCAs, for Universal Support, Provider and Jobcentre staff and UC helpline staff providing support to complete new UC claims.

This information request is not seeking information about the apparent benefits of having a transactional bank, building society or credit union account or any other reason the DWP may be encouraging claimants to open such accounts.

DWP Response:

In relation to paragraph 1:

It may be helpful if I explain the role of the Freedom of Information Act. The Act provides a right of access to recorded information held by a public authority like DWP (subject to certain exemptions). The Act does not provide that a public authority must create new information to answer questions; nor does it provide that a public authority give advice, opinion or explanation in relation to issues/policies under question.

In cases where a customer does ask a question, rather than request recorded information, we do our utmost to provide the recorded information that best answers the question. Once the public authority has provided the recorded information, it has met its obligations under the Act; interpretation of the information provided is left to the requestor.

The information we hold that best explains / answers your questions in the order you asked them is as follows:

DWP's standard Method of Payment is to pay into a bank, building society or credit union account, of the customer's choice. Payment into this standard method is encouraged as it provides a safe, modern and reliable method of payment, which gives customers greater choice about where and when they collect their money.

Post Office card accounts may be set up for an initial payment to allow an individual time to open a mainstream account and for those who are unable to open or access a mainstream account continuing payments can be made for all benefits including Universal Credit. However, the Post Office card account is a very simple account which can only receive pensions and benefits payment. As the Post Office card account does not allow payments of salary, regular reviews of whether this method of payment is suitable for a working age benefit recipients needs will take place.

For those who are unable to access standard accounts DWP will offer a payment exception service or process, these are currently the Post Office card account or HM Government Payment Exception service.

In relation to legislation that enables the DWP to refuse to make ongoing UC payments into a POCA, I can confirm that the information is not held.

In relation to paragraph 2:

I can confirm that the Department holds some of the information requested.

The information held can be found in the attached '*Spotlight on Method of payment in Universal Credit*' is available for Universal Credit helpline staff and Jobcentre staff.

If you have any queries about this letter please contact me quoting the reference number above.

Yours sincerely,

DWP Policy Group Fol Team

Your right to complain under the Freedom of Information Act

If you are not happy with this response you may request an internal review by e-mailing freedom-of-information-request@dwpgsi.gov.uk or by writing to DWP, Central Fol Team, Caxton House, Tothill Street, SW1H 9NA. Any review request should be submitted within two months of the date of this letter.

If you are not content with the outcome of the internal review you may apply directly to the Information Commissioner's Office for a decision. Generally the Commissioner cannot make a decision unless you have exhausted our own complaints procedure. The Information Commissioner can be contacted at: The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow Cheshire SK9 5AF https://ico.org.uk/Global/contact_us or telephone 0303 123 1113 or 01625 545745