

DWP Central Freedom of Information Team

e-mail: [freedom-of-information-request@dwp.gsi.gov.uk](mailto:freedom-of-information-request@dwp.gsi.gov.uk)

Our Ref: Fol 904

DATE: 6 April 2016

Dear Ms Harriman,

Thank you for your Freedom of Information request of 8 March 2016. You asked:

*At a recent briefing Deborah McMahon of DWP Universal Credit digital service stated that Post Office Card Accounts would not be able to be used under the Digital or "full" service- that if someone claimed UC under the Digital system they could only use a Post Office Card Account for an advance UC payment while setting up a bank/building society/Credit Union account.*

*However having a look at the current Digital Claim online it does allow Post Office Card Accounts to be entered.*

*Could you confirm if this will be changed so as not to allow Post office Card Accounts or will they in fact still be available to claimants under the Digital ("Full") Service?*

We currently hold no information on POCA being removed as a an option on digital services as we will accept POCA accounts for claimants to initially make a UC claim, however these accounts remain the exception to be used only where other banking facilities are not available to the claimant. We would then support the claimant where appropriate, via Personal Budgeting Support, to try to move them on to better banking facilities in the future. Research shows very few claimants should be unable to access traditional bank accounts or basic bank account facilities, particularly with current on-going work to improve basic bank accounts and make them more widely available. DWP is working closely with financial institutions to develop a range of banking products which would be available for all claimants, irrespective of their financial history or circumstances. The Department sees the use of a transactional bank account as a key enabler to preparing people for the world of work and enabling them to budget effectively.

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

Yours sincerely,

DWP Strategy Fol Team

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**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@dwg.gsi.gov.uk](mailto:freedom-of-information-request@dwg.gsi.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 [www.ico.gov.uk](http://www.ico.gov.uk)