Payment Exception Service

The Payment Exception service is a way for people who do not have a bank account to collect benefit or pension payments. They're only available in very limited circumstances.

Payment Exception has replaced Simple Payment. Contact the office that pays your benefit if you used Simple Payment and have not received a letter about moving to the new service.

Benefits are no longer paid by cheque.

How do I use the Payment Exception Card?

The Payment Card is reusable and allows you to collect your payments in cash at any **PayPoint** outlet that displays the Payment sign, such as local newsagents, convenience stores or supermarkets.

The card does not have any financial value itself and does not hold any personal details about you.

How do I collect my money?

When you visit a PayPoint outlet that displays the Simple Payment sign, you will need to bring along three things:

- your Payment card
- your memorable date (this will be your date of birth to begin with, but you can change this to another memorable date)
- proof of identification (such as your passport or a utility bill that is less than three months old).

If you do not have a card you'll be sent either:

- a voucher by email
- a text message with a unique reference number

You must claim your payment within 30 days of it being sent to you.

To collect a payment, show your card, voucher or text message at the PayPoint outlet. You can find PayPoint outlets in your local newsagents, convenience store or supermarket.

Find a Payment Exception Service point near you.

What if I don't want to use the Payment Exception Service?

People who want to continue using the **Post Office** to collect their money will still be able to do so by opening one of the bank accounts that are available from Post Office branches, or by using the Post Office card account.

What if someone else collects my money on my behalf?

If someone else, such as a carer or a family member, collects your money for you they can continue to do so.

- **Regular Carers**: If a regular carer or family member collects your payments for you, you will be given an additional card. The carer can then collect the payment by presenting their own card, proof of ID and memorable date.

- **Multiple Carers**: If you have more than one carer who collects your money for you then no additional card is needed. You will give your card, proof of ID and your memorable date to the person who is collecting your payment that day. Your carer will then present your card (and memorable date and appropriate ID) at the PayPoint outlet, along with their own ID, to collect your payment for you.

Help I've lost my Payment Card

Contact the office that pays your benefit as soon as possible to report your lost or stolen card. Your card will be blocked and you'll be sent a new one. You won't miss out on any of your payments. Depending on your circumstances, you might also be able to get immediate access to your payment if you need to.

The Benefits of using the Payment Exception Service

- It offers the same flexibility and level of service for you and carers as the cheque system previously did
- PayPoint Outlets have longer opening hours and so there is more flexibility about when you can collect your money
- There are options available if you would prefer to use the Post Office
- Your money can be collected from any PayPoint outlets displaying the Simple Payment sign

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Where to get benefits advice

You can get benefits advice from a local independent service. They can help guide you through the application process and explain how some benefits may impact upon another. Services in

Newcastle include:

- **Citizens Advice Newcastle (CAN)**.
- **Newcastle Welfare Rights Service** have **self help material** on their website
- **Search Newcastle** give benefits advice to older people in the West of Newcastle
- **Disability North** give disability related benefit advice, help with appeals and representation at tribunals

Search for Benefits advice organisations

Location:
Postcode:
Search

Other Useful Information

- Simple Payment information on **www.GOV.uk**
- **Direct Payments** article on Information Now
- **Money Advice Service** provides online information on the full range of benefits that you may be entitled to. This also includes where to find more help and advice.

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Useful Organisations

Citizens Advice Newcastle (CAN)

Email: citycab@newcastlecab.org.uk

Website: http://citizensadvice-newcastle.org.uk

Telephone: 0808 223 1133

Address: 4th Floor, City Library, NE1 8AX

Newcastle Welfare Rights Service

Email: welfare.rights@newcastle.gov.uk

Website: www.newcastle.gov.uk/welfarerights

Telephone: 0191 277 2627

Address: **POSTAL ADDRESS ONLY - No face-to-face advice is given here, NE7 7LX

Post Office Customer Care

Website: https://www.postoffice.co.uk/help

Address: FREEPOST Post Office Customer Care, BS1 9HY

Department for Work and Pensions (DWP)

Website: https://www.gov.uk/government/organisations/department-for-work-pensions

PayPoint

Website: https://consumer.paypoint.com/

Money Helper

Email: pensions.enquiries@moneyhelper.org.uk

Website: https://www.moneyhelper.org.uk/en

Address: Holborn Centre, EC1N 2TD

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