



## Post Office News - May 2020

### **New Post Office cash services to help self isolating**

The Post Office has acted to make access to cash easier for people who are self isolating during the coronavirus pandemic. The company has made 2 of its services - [Payout Now](#) and [Fast PACE](#) available to all UK bank, building societies and credit unions.

Payout Now allows people to ask for a one-time barcode sent via text, email or post for a stipulated amount. A trusted individual can exchange the voucher at a post office for the cash requested. Previously, only a named person, such as a carer, could collect cash in this way on someone's behalf. Now any trusted individual can do so. This allows people who are shielded or self-isolating to access cash without having to hand over a debit card and PIN to someone else.

Under the Fast PACE (a pre-authorized cheque encashment service) system, customers contact their bank to check they can use the service. They write a cheque to "the Post Office", print the name on the back of the cheque of the person collecting it for them and sign that side too. The individual can then collect the cash from a post office after their ID is verified.

### **Cash delivery service for Post Office card account holders**

Separately, a new [cash delivery service](#) has been launched by the Post Office and the Department for Work and Pensions (DWP) to ensure the most at-risk households can access their state pension and benefits payments.

Initially this service is available to around 27,000 Post Office card account (POCA) holders in England. The DWP is contacting the most vulnerable POCA customers identified using its own data combined with the NHS list of individuals advised to shield due to health conditions. When notified by the DWP of those who require a cash delivery, the Post Office will ensure cash is sent to their home using Royal Mail Special Delivery to arrive by 9pm the following day. We understand that the

DWP is working with devolved administrations and health authorities in Scotland, Wales and Northern Ireland to extend the scheme.

Post Office Ltd (POL) says it has adapted part of its foreign exchange cash delivery business to enable the overnight delivery of cash. POL describes the service as “a last option mechanism for customers... who cannot visit their normal payment location.”

However, with 900,000 people currently using the POCA system to access their pensions and benefits, some [stakeholders are concerned](#) older people advised to stay at home, are still having to visit post offices to collect their payments. It has been [estimated](#) that only 3% of POCA pensioners have been contacted and that there has only been a 25% decrease in POCA withdrawals at post offices during the pandemic.

The [DWP says](#) for people who need help, DWP visiting officers can discuss a number of options available to customers over the phone. POCA customers can also use the [Permanent Nominated Agent](#) process to allow a trusted relative, friend or carer to access money from their account at a post office. A fast track telephone based version of this service is currently being developed.

## **Citizens Advice highlights problem of post interception for survivors of domestic abuse**

As [stakeholders](#) ask the government to tackle rising domestic abuse during the pandemic, Citizens Advice’s campaign to protect domestic abuse survivors from having their post intercepted was [featured on BBC Radio 4](#).

Our [research](#) shows that almost half (47%) of survivors have had their post intercepted, opened or hidden by the perpetrator. This has resulted in missed medical treatments and isolation from vital support networks. We also estimate that survivors have lost £7.1 billion in the last decade.

Citizens Advice is recommending that the Department for Business, Energy and Industrial Strategy (BEIS) invests in an Address & Collect service, which would work like a PO Box, provided at post offices. This would ensure that people in unsafe living situations have equal access to post.

## **Recommendations for the postal sector during lockdown**

People are increasingly relying on delivery to access their essential items and receive important information while social distancing. In this context, it’s more

vital than ever before that the sector continues to provide the services that people rely upon, and in a way which works for those who need it most.

Citizens Advice is calling on the [postal sector to take action](#) to support communities through the Covid-19 crisis -

- Royal Mail should prioritise continued consumer access to the universal service over other parts of its business. This could include deprioritising some products offered by Royal Mail, including the delivery of marketing mail.
- The industry should ensure contact-free delivery doesn't make post less accessible for disabled people. Our [research](#) shows disabled people experience significant problems when receiving deliveries to their home, including having parcels left in inaccessible locations. To avoid these problems, [parcel delivery companies should](#) allow at-risk groups to use the safe place option to specify their delivery needs.

We also recommend that the government funds more affordable post diversion packages for charities who are unable to afford the £1,005 - £2,910 per address fee to have their post diverted from their offices to another location.

### **Royal Mail suspends Saturday letter deliveries**

Royal Mail has [announced](#) that from 2 May they will no longer deliver letters on a Saturday, except for Special Delivery Guaranteed, and 1st and 2nd Class Signed For services. The company says this change to its universal service obligation (USO) for letters is a temporary reduction from 6 days to 5 as a result of the coronavirus emergency.

The [Communication Workers Union](#) (CWU) has criticised the move which the union had not agreed to, and is concerned that this could lead to a permanent change. The union says it may mount a legal challenge on the reduction of the USO.

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