90 local authorities and housing organisations turn to PayPoint for accessible financial support for struggling families

South Lanarkshire Council confirms 'Cash Out' delivers immediate and wider access to crucial funds vs vouchers

Increasing numbers of local authorities are utilising the instant cash solution from PayPoint to financially help families quickly, as the current lockdown brings further suffering. Government free school meals and Winter Hardship Fund vouchers provided to recipients as an eGift card to be spent in a certain number of large supermarkets, are limiting convenience and choice for thousands of families.

90 local authorities and housing organisations across the UK are easing the financial impact of the pandemic in partnership with PayPoint, including South Lanarkshire Council. The council had a small scale but longstanding relationship with PayPoint, which traditionally supported the provision of the Scottish Welfare Fund including crisis grant vouchers. The first Covid-19 Lockdown saw them having to react quickly to facilitate the distribution of school meal vouchers on mass and fast. However, PayPoint's Cash Out service provided an immediate means of providing them with funds to help them feed their children in the absence of free school meals and remains an essential service for its residents today.

Stephen Pendrich, Benefits and Revenue Advisor for South Lanarkshire Council explains: "Early in the first Lockdown, we knew we needed to find a fast and efficient solution to deliver school meal payments to all of our eligible residents in need of financial support. eGift vouchers for large supermarkets were not inclusive enough, particularly considering the geographical challenges in South Lanarkshire.

"PayPoint stepped in to deliver an instant answer when we urgently needed it. At first, we saw a 70%-80% redemption rate, but this grew to an average of 91% following further communication from the council. To this day, PayPoint's Cash Out remains a vital service for our residents, alongside bank transfer which we later introduced to offer as an alternative way of providing financial support."

In addition to delivering immediate financial aid to families, other councils working with PayPoint are using Cash Out to reimburse the travel expenses of the wonderful volunteers who tirelessly deliver medicines and prescriptions to individuals shielding during the current lockdown. This is easing the financial strain on the community during these stressful times, as well as supporting local businesses by encouraging more customers into local stores in the PayPoint network.

PayPoint's Cash Out solution works in real-time to seamlessly enable eligible families to receive vouchers via email, letter or SMS to be presented to obtain a cash payment. Demonstrating the speed at which people can benefit from the service, a PayPoint Cash Out voucher was recorded as having been presented to obtain cash just over a minute from receipt¹. There are 27,700 retailers across the UK providing access to Cash Out, offering greater convenience than the eGift card alternative, which is limited to specific supermarkets. Access to the Cash Out facility is via an online portal which removes the need for local authorities to invest in any development and

requires minimal setup, easing the burden of the Covid-19 crisis.

Danny Vant, Client Services Director of digital payment expert, PayPoint, commented; "The eGift voucher solution works for many families, but it also excludes, inconveniences or limits many others. Offering flexible payment solutions means families can choose the best option for them, whether that is a bank transfer, supermarket eGift voucher or cash to spend in a smaller, more local and more familiar shop.

"PayPoint is committed to providing consumers and businesses with the best, real-time payment solutions. Helping families to gain access to the financial support they need, helping them to manage their current challenges, is an important part of this commitment. With Cash Out, local authorities can broaden their range of pay out solutions to meet the needs of all of their residents receiving government support."

For further information visit PayPoint Cash Out