

## Risk Assessment – Money Handling by volunteers during Covid-19

### 1. Purpose

The purpose of this paper is to identify risks associated with money handling by volunteers, to mitigate risk and highlight known solutions.

### 2. Background

It has been brought to the public's and Government's attention that there are risks associated with money handling by volunteers, particularly within communities and mutual aid groups that have emerged as a response to Covid-19. People who are self-isolating may not have access to normal payment methods and therefore putting themselves at risk.

The potential risk is high to volunteers having allegations brought against them regarding money handling and prescriptions. Also, to the beneficiaries regarding scams, receiving incorrect prescriptions, as well as giving out bank details to people that are unknown to them. There is a duty of care to volunteers, beneficiaries and organizations especially currently with the increase in community groups/mutual aid groups emerging to support community needs.

### 3. Risks

What is the activity?	What are the hazards, risks and consequences?	Who's at risk	How can you reduce risk
<p><b>Money Handling (cash)</b></p>	<p>Risk to volunteer of potential misunderstanding about financial arrangements and purchasing decisions causing potential accusations</p> <p>The risk of criminal activity through the misappropriation of cash by the 'volunteer'; and</p> <p>Handling cash is a health risk.</p>	<p>Volunteer/ beneficiary</p>	<p>Volunteers to ensure they have agreed with recipient what items are to be bought, what to do if items not available, and whether appropriate substitute purchases are acceptable. Where possible, ensure volunteers should have the recipient's contact details so they can discuss product availability and clarify any other issues, while shopping.</p> <p>Volunteers to ensure they have agreed with recipient how financial transactions will take place. Bank transfer would be the best way to be reimbursed followed by exchange of cash (taking care to avoid contact)</p> <p>The supermarket volunteer card options and Starling Bank Connected Card described in Section 3 can fully eliminate this risk by removing the handling of cash (but not the</p>

			<p>Post Office /Nat West options). Suggest this is included as a new risk category.</p> <p>Volunteers to ensure they provide receipts and retain a photo of receipts for all purchasing on behalf of someone else</p>
<p><b>Sharing of bank card details</b></p>	<p>Risk to volunteer of potential misunderstanding about financial arrangements and purchasing decisions causing potential accusations</p> <p>Risk of criminal activity through the misappropriation of funds by the ‘volunteer’.</p> <p>Scammers - Risk to beneficiaries being scammed out of money, bank details etc</p>	<p>Volunteer/ beneficiary</p> <p>Beneficiary</p>	<p>Do not share any bank or credit card security details and have very strict procedures in place if they are to be used for any transactions.</p> <p>Be very careful when handling money and put in procedures to ensure money or cash is handled by as few trusted volunteers as possible, preferably with more than one volunteer.</p> <p>Make a record of all money transactions and keep receipts.</p> <p>Check to see if the isolating person can call a local trusted shop and place an order for shopping over the phone and make payment over the phone</p> <p>An isolating person may highlight that they want to pay for their shopping by a Grocery Choice voucher or other voucher/bank option.</p> <p>Advice from Police Scotland; <a href="https://www.volunteerscotland.net/about-us/news-blog/news/police-scotland-advice-on-volunteering-during-covid-19/">https://www.volunteerscotland.net/about-us/news-blog/news/police-scotland-advice-on-volunteering-during-covid-19/</a></p>
<p><b>Accusations/threat of legal prosecution</b></p>	<p>Risk to volunteer of accusations of theft/fraud (fear)</p>	<p>Volunteer</p>	<p>Do not place yourself in compromising positions where you may feel unsafe, for instance helping late at night.</p> <p>Be aware that if you are helping someone you don’t know personally, they may not want to share personal details with you like phone numbers</p> <p>You should also warn those you are helping not to let strangers into their home – and not to give strangers money under any circumstances.</p>

<b>Volunteers being 'out of pocket'</b>	Risk to volunteer of being 'out of pocket' for shopping if the service user doesn't have the means or capacity to pay for shopping	Volunteer	Always agree how payment for goods will be provided before shopping is done.  Never purchase goods without payment in advance
<b>Safeguarding/PVG</b>	Risk to vulnerable groups who do not know volunteer or their background	Volunteer/beneficiary	PVG is not a requirement but the volunteer could request a basic check (normally £25 but free for the moment for COVID-19) and that would give a snapshot in time of the volunteer's record. It may give some peace of mind to both parties.
<b>Collecting prescriptions (additional risk to money handling)</b>	Risk to service user if volunteer collects incorrect prescription. Risk to volunteer for providing incorrect medication or allegation of theft.  Risk of misappropriation of drugs by criminals for onward sale/misuse	Volunteer/beneficiary	Prescriptions should be picked up in pairs. Volunteers collecting prescriptions should message organisers when they have collected prescriptions. Volunteers should message organisers when they have delivered prescriptions. Organisers should message the requester to confirm they have had their delivery before deleting the request. If you collect a prescription, do not advise on doses, preparation or administration of medicine
<b>Public Liability Insurance for Volunteers (additional risk to money handling)</b>  <b>*Separate paper to follow</b>	Risk of injury to volunteer when carrying out duties – no public liability cover is available  Volunteers being attacked and robbed when carrying goods	Volunteer	Health and safety/manual handling training to be provided.  Volunteer in pairs and not late at night when it is dark.

#### 4. Current solutions

##### a. Volunteer Cards

Some supermarkets have created Volunteer Cards to make it easier to shop on someone else's behalf. They work very much like an online gift card:

1. User will buy online
2. Send to their volunteer (or print and leave for them in a safe place)
3. Repeat or if available top up with extra funds online

The following supermarkets provide clear information on how to use their Volunteer Cards:

- Aldi: [view here](#)
- Asda: [view here](#)
- Co-op: [view here](#)
- Marks & Spencers: [view here](#)
- Sainsbury's: [view here](#)
- Waitrose: [view here](#)

The Post Office have recently launched two new schemes called Payout Now and Fast Pace.

#### **b. Payout Now**

Payout Now allows the recipient to arrange for a nominated amount of cash to be picked up from any Post Office branch. It works as follows:

- User contacts their bank, building society or credit union who will be able to issue a barcode voucher
- The one-time use barcode voucher will be issued for a nominated amount and will be sent via SMS text, email or post
- The barcode voucher can be exchanged in a Post Office branch on their behalf by a family member, friend, carer or volunteer for cash

The Post Office works with most banks, building societies and credit unions, however, as this is a new service during coronavirus, we'd advise that users contact their own bank.

#### **c. Post Office Fast Pace & Payout Now**

Fast Pace allows the recipient to arrange for a nominated cheque amount to be cashed that day from any Post Office branch. It works as follows:

- User contacts their bank and informs them that they want to withdraw cash using the Fast Track Cheque Encashment service
- The bank will then inform the Post Office of the maximum cheque amount they are allowed to cash
- The user completes the cheque as normal, payable to 'The Post Office' and prints the name on the back of the cheque of the third party collecting it for them and signs that side too
- The customer can then arrange for any family member, friend, carer or volunteer to collect the cheque from them
- That person then presents the cheque with their own ID such as bank card or driving licence at any Post Office
- They can be reimbursed or take the cash back to the individual (following safe social distancing guidelines) as appropriate

Payout Now - a voucher-based product sent by SMS text, email or post to self-isolating customer who can share it with a trusted individual to withdraw cash on their behalf;

- Contact their bank, building society or credit union who will be able to issue a barcode voucher to their customer.

- The one-time use barcode voucher will be issued for a nominated amount and will be sent to the customer via SMS text, email or post.
- The barcode voucher can be exchanged in a Post Office branch on their behalf by a family member, friend, carer or volunteer for cash.

#### **d. Card for Carers**

NatWest and Royal Bank of Scotland are introducing a new 'companion card' a supplement card to an existing current account that enables vulnerable customers and those in extended isolation to give trusted volunteers a way to pay for their essential goods. The card can be topped up by up to £100 every 5 days and given to a trusted person, volunteer or carer to enable them to make purchases on behalf of the individual.

To enhance security, the carers card will be associated with the customer's existing bank account but kept separate on the bank's systems. The card does not share a PIN or long card number with the customer's existing debit cards and ATM withdrawals are restricted to £50, as well as being subject to Royal Bank's fraud monitoring systems.

#### **e. Other money transfers**

Services such as Paypal or Revolut allow individuals to send money to each other without exchanging bank account details. Bank transfers can also be arranged over the phone or online, but these require sharing account details. Remember, it's much easier during this lockdown for someone to pose as someone they're not. A good rule of thumb is to avoid sending money through these less secure routes, especially to anyone that you don't know personally.

Starling Bank have created a Connected card, to help volunteers who are supporting the self-isolating. The Connected card has been designed to help personal account customers who are self-isolating during the coronavirus emergency and are relying on trusted friends, neighbours and community volunteers to get their shopping in. The cards avoid the need for IOUs, cash, contact, cheques or the exchange of sort codes and account numbers.

#### **BENEFITS**

- Isolating person needs to open online bank account (takes c 24hours)
- Then applies for second card with max £200 limit (and able to top up thereafter)
- Card is Mastercard and has restricted in- store usage

#### **ISSUES**

- Vulnerable person needs to open online account
- They require still to hand card to third party to shop (liability max £200)
- Online app on phone required to operate and top up.

### **5. Recommendations**

The information in this paper identifies various of options and guidance to help support volunteers, beneficiaries and organisations from allegations or fear of allegations of theft, fraud, incompetency, misappropriation of funds. The risks also reflect where harm will lie i.e. misappropriation of funds/groceries, etc which falls on the service user and allegations of theft, fraud, etc. which fall on the volunteer.

This paper outlines a whole range of money handling options and good practice guidance, but there is possible confusion over the array of different options. All these solutions meet the need to support the self-isolating and shielding, they alleviate some risks but do not remove them all.

There is a need for a clear set of common principles that can be applied by mutual aid groups, communities, beneficiaries and organisations to help safeguard individuals such as;

1. Volunteer in pairs
2. Have same volunteer matched with a vulnerable person each week so that a relationship is established
3. Volunteers to ensure they have agreed with recipient how financial transactions will take place - Having written agreement of spending limits, allergies, substitution preferences for everyone
4. Volunteers to ensure they have agreed with recipient what items are to be bought, what to do if items not available, and whether appropriate substitute purchases are acceptable.
5. Never purchase goods without payment in advance
6. Do not place yourself in compromising positions where you may feel unsafe
7. Set an agreed maximum payment/exchange e.g. £45
8. Always ensure transactions are made through a supporting group or organisation
9. In addition to Basic Disclosures for safeguarding, organisation/individual should check identity and address of volunteers through a formal form of ID and keep a record of this.
10. Use of appropriate PPE – gloves and masks, particularly if handling cash. Perhaps spraying cash with disinfectant? A lot of shops are not accepting cash now.

There will always be a risk of allegation/fear of allegation, the solutions provided by supermarkets, banks etc will not alleviate this therefore safeguarding guidelines such as provided by the Royal Voluntary Service and Police Scotland should be clearly outlined to volunteers, beneficiary's community groups and organisations as a prevention tool.

## **Appendix 1**

### **Royal Voluntary Service Guidance**

The options below are in order of preference and ease for both you and the person you are supporting.

a. Supermarket click and collect service – Where possible, and if able, we are encouraging people to use a click and collect service if this is available at their local supermarket. The isolating person can place the order online and then share a reference number with you to go and collect the shopping on their behalf.

b. Phone, pay and collect – Check to see if the isolating person can call a local trusted shop and place an order for shopping over the phone and make payment over the phone. Then when ready, you can go and collect the shopping and deliver on their behalf. Please note major supermarkets are unable to support this process.

c. Payment over the phone at check out– This option will allow you to go to a local store and payment details for the shopping can be taken over the phone by the shop assistant.

- i. The isolating person should be sure that their local shop can do this by calling them in advance. Most Spar stores have confirmed this payment option. Check the local store is participating before you travel.

- ii. The isolating person will give you their shopping list and a code word for use at the till
- iii. When going to the shop, speak to a shop assistant and explain that you are a volunteer and you would like to use the “Customer not present” payment option. Then show your ID profile page on the GoodSAM app.
- iv. When at the till, share the code word suggested by the isolating person with the shop assistant. This will make the isolating person feel more comfortable when sharing their card details over the phone once they have heard their code word. Please note major supermarkets are unable to support this process.

d. Pre-paid supermarket physical voucher/gift card or e-voucher/e-gift card - if the isolating person has a physical supermarket gift card/voucher or an e-voucher/e-gift card (available online or a friend or relative could buy in store), they can share this with you. Digital e-vouchers can also be bought online either on a general gift card site or directly from the store’s website. Many other supermarkets are developing their websites to enable people to buy cards directly.

- i. You will need to collect the physical card/gift card or print out of the e-voucher/e-gift card before your shop. You will need to collect and return the physical card/print out.

e. Prepaid cards – If the isolating person has a physical prepaid debit card, they can share this with you. You will need to collect and return the card.

f. Grocery choice – An isolating person may highlight that they want to pay for their shopping by a Grocery Choice voucher.

- i. The individual will need to exchange their Grocery choice voucher online with a retailer of their choice.

- ii. You will then be able to collect and return the e-gift card/voucher from the individual. These can be used at several stores. Payment options Royal Voluntary Service – Getting started as a Community Response PLUS volunteer – V3 – S Lloyd g. Paying with cash – As a last resort and if all options above have already been exhausted you are able to pay for the shopping with cash.

- iii. We do not permit you using your own money to purchase the goods, you must visit the isolating person to collect the cash before going shopping. ii. If you are using this option you must show your ID profile page on the GoodSAM app to the isolating person before accepting the cash. iii. You must supply a receipt for the goods purchased to the isolating person.

- iv. When returning with the shopping please place the receipt and any change on the doorstep, sanitise your hands after handling cash and follow social distancing guidelines.

- v. The maximum value of cash that can be exchanged is £45.00.

- vi. If there is a disagreement over cash please contact the support team.

h. Cash access scheme (Post Office) - If the isolating persons bank allows it, they can ask for a one-time barcode to be issued and sent via text, email or post for a stipulated amount. You can then go and collect this barcode and go to the Post Office and exchange the voucher for the cash requested. We have advised that the individual calls their bank to see if they offer this service in advance. Please note – If you are given a physical pre-paid card/gift card or paper e-voucher/e-gift card please ensure this is handed back to the isolating person. Please follow social distancing and hygiene

guidelines. We advise that all prepaid cards and e-vouchers are put into a box or bag to reduce contact. To find out which supermarkets support the above payment methods visit - <https://volunteering.royalvoluntaryservice.org.uk/documents/payment-options-for-shoppingisolating-people-v3-14042020-979.pdf>