

<b>Name of service area / function:</b>		<b>Lead officer for this EIA:</b>	
Prepaid Cards		Name: David Walker Phone Number: 01904 552261 Job Title: Head of Financial Procedures	
<b>Describe the service area / function:</b>			
<p>This is a pilot project aimed at implementing a solution that will provide customers with a Prepaid debit card regardless of financial status and history, and requires no bank account. It is been piloted to help the council provide wider community access to income channels especially for those customers who have no bank accounts. The key objectives are to:</p> <ul style="list-style-type: none"> <li>• provide wider community access to income and payment opportunities;</li> <li>• offer choice and minimise exclusion;</li> <li>• protect tax payers interests by minimising administration;</li> <li>• improve customer access to modern payment options including on-line purchasing;</li> <li>• support local business by removing costly cash and cheques;</li> <li>• support the financial inclusion agenda.</li> </ul>			
<b>How will you carry out this EIA?</b>			
This is a desktop review.			
<b>EIA start date:</b>	<b>EIA finish date:</b>	<b>Date EIA reviewed:</b>	<b>EIA signed off by:</b>

<b>Initial “desktop” 25 May 2011</b>	<b>Initial “desktop” 25 May 2011</b>	<b>Annually</b>	
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<b>Considerations</b>	<b>Issues</b>	<b>What evidence do you have to support this?</b>	<b>Groups affected.</b> Race, Disability, Gender, Age, Sexual Orientation or Religion.
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	<p>During the detailed EIA we will think about the impact of the allpay Prepaid solution on the 6 strands and list the things already done (positives), things we don't do (gaps) and things that might cause people from the 6 strands a problem (issues) eg</p> <ul style="list-style-type: none"> <li>• Does the eligibility criteria disadvantage certain groups, even unintentionally?</li> <li>• Is access (physical or communicative) denied to or harder for some groups?</li> <li>• Does one group experiences poorer quality of treatment compared to another?</li> <li>• Will the proposed solution have a positive impact on the 6 strands?</li> <li>• Does the proposed solution conflict with any of our legal equalities duties?</li> </ul>	<p>As we identify positives, gaps and issues during the detailed EIA and consultation we will need to ensure this is recorded here eg</p> <ul style="list-style-type: none"> <li>• local, national or regional research or data</li> <li>• complaints or customer comments</li> <li>• results of surveys (yours or others if relevant)</li> <li>• comments or feedback from frontline staff</li> <li>• articles in local or national media</li> <li>• equalities legislation</li> <li>• previous consultation or focus groups</li> <li>• guidance on the intranet</li> <li>• issues identified in government policy</li> <li>• profile of York</li> <li>• existing service business plans</li> <li>• satisfaction or service take-up data</li> </ul>	
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<b>Buildings / location</b>	The solution provides greater access to customers in buying services and products including online procurement.	Customers or their representative already visit locations where supplies or products are procured the Prepaid card will also allow for on-line procurement including home delivery .	The solution applies to all groups covered by the EIA.
<b>Information and Communication</b>	<p>All pilot customers are to be communicated with before commencement this may include:</p> <ul style="list-style-type: none"> <li>• Face to Face</li> <li>• Written communication</li> <li>• allpay communication</li> </ul>	As this is a pilot customers will be contacted about taking part on a voluntary basis and will be provided with full support from both the council and allpay.	This may include all groups.

<b>Appropriateness of service</b>	<p>The solution is a Prepaid card that operates in the same way as a bank debit card. It is in use in several Local Authorities in the UK.</p> <p>It provides greater access for customers especially where they have no bank account and have been unable to transact electronically.</p>	<p>The solution requires administration of funds applied to the card and appropriate separation of duties.</p>	<p>The solution applies to all groups covered by the EIA</p>
<b>Opening Hours</b>	<p>The solution provides for 24/7 access to services and products through online as well as retail outlets</p>	<p>Information on how to use this solution is included on service literature, on bills and on the council website.</p>	<p>The solution applies to businesses in York and worldwide.</p>
<b>Costs / charges</b>	<p>The costs associated in using this solution are met by the council in most instances however customers will be charged a £1 transaction fee for withdrawing cash from a free ATM. Where a customer chooses to use a fee charging ATM this charge will apply on top of the providers fee.</p>	<p>Information on how to use this solution is included on service literature, on bills and on the council website.</p>	<p>This ensures that that no group is affected financially by this solution</p>

<b>Consultation / user involvement</b>	<p>The has been subject to internal consultation with pilot Directorates and relevant managers.</p> <p>More formal consultation and customer feedback will take place during the pilot.</p>	<p>Briefing papers to the relevant DMT's.</p> <p>Formal feedback and consultation will be undertaken during the pilot. This information will be fed back to the relevant officers and management teams for consideration before any broader roll out of the solution</p>	<p>The policy applies to residents and all groups.</p> <p>This may include all groups.</p>
<b>Performance management</b>	<p>Implementation of a formal performance management procedure to measure the success of the pilot solution.</p>	<p>There will be regular performance monitoring of the pilot and this will form part of the feedback to relevant officers and management teams at the end of the pilot</p>	<p>This may include all groups.</p>
<b>Service Planning</b>	<p>The pilot and its outcomes will allow managers across the council to consider this solution in terms of their own services and service planning .</p>	<p>The solution would be evidenced within Directorate service plans</p>	<p>This may include all groups.</p>

## Consultation

The intention over the next six months is to pilot the solution in the Adults area in relation to personal budgets and Court of Protection customers.

Feedback from the pilot and consultation will be reflected in next years EIA

During the detailed EIA we will need to consider

- Who to consult with
- The method(s) of consultation
- How to make our consultation accessible
- How to use the results
- How to feedback to consultees

ACTIONS	Considerations	Objective	Action	Success

## Summary

Key issues

1. Need to implement effectively with customers
2. Need to receive and understand customer feedback
3. Need to see and understand broader uses corporately
4. Need to develop a robust business case for solution



	5.
Key actions.	1. Identify positives, gaps and issues for each of the consideration sections during the detailed EIA and consultation
	2. Improve links between solution and service objectives and priorities
	3. Put EIA into easy read/plain English
	4. Undertake meaningful consultation with staff and customers using the Engagement Strategy toolkit, and staff reference group etc
	5.