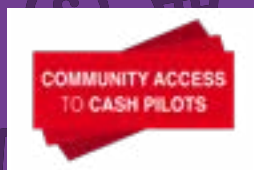


# How to get access to cash and banking services in a changing world



Produced by the Community  
Access to Cash Project, 2021

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# Welcome

The way many people bank and pay for things has changed in the 21st century. Nowadays many people use telephone and online banking, and there are fewer branches. New ways to pay – such as contactless cards – mean people carry less cash. Did you know that in 2018 only one payment out of every three was in cash – that's half what it was in 2008. And Covid-19 has meant cash is being used less and less.

But many people in the UK still rely on cash, and branch-based banking. As recently as 2018, one in six people in the UK said they couldn't survive without cash.

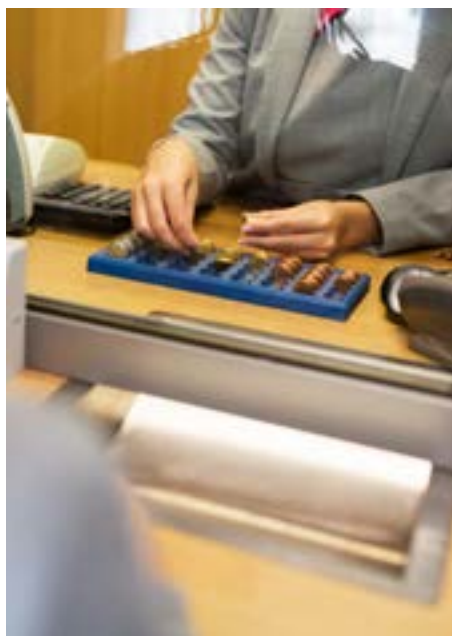
In many communities, it has become harder to get hold of cash and harder to use it too – as growing numbers of shops and restaurants have started only accepting payment by card.

## About us

The Community Access to Cash Project was set up to find solutions for communities across the UK that are no longer having their banking and payment needs met.

Nine communities around the country are taking part in a series of trials which aim to find new ways of supporting those residents and businesses that are struggling because of changes they've seen in recent years.

The aim is not necessarily to protect cash forever. But it is to make sure that everyone has a choice that doesn't leave them worse off. And for the foreseeable future, that means making sure people can continue to get cash without paying any fees and charges – whilst also making sure businesses get the support they need to continue accepting cash.



## About this guide

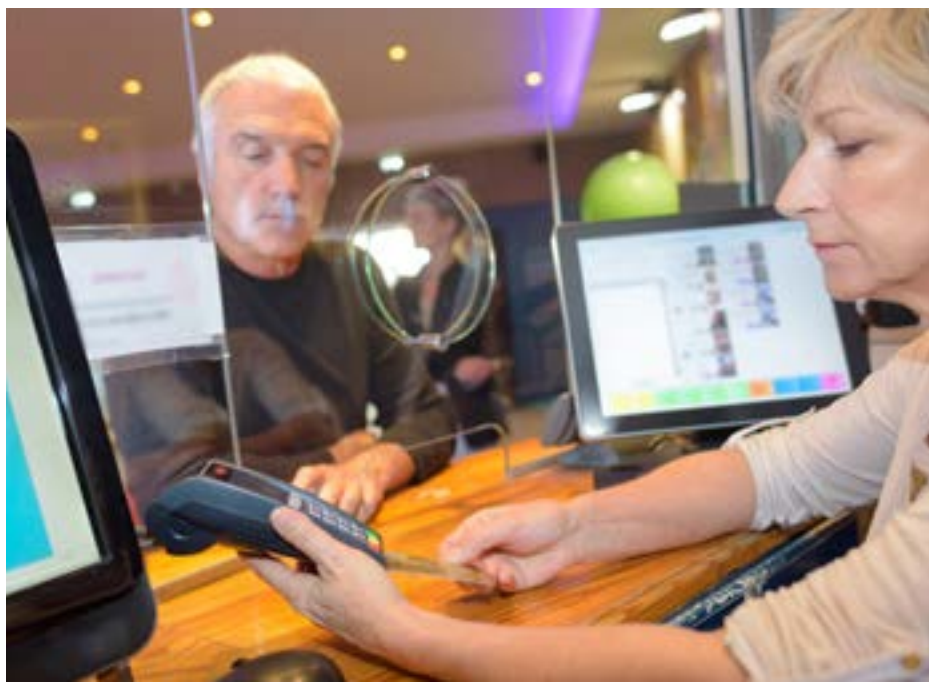
Part of the project's aims is to help match people up with some of the solutions that already exist – but which they may not know about.

This guide aims to do that. If you have a banking need that's not being met, this guide will help direct you to the solutions that are currently available. And where there has been no alternative solution up till now, the pilots in your community will look to introduce new ideas to fill those gaps.

This guide includes:

- Services you can access in person
- Services you can access by phone, post, or online – through a website or through a mobile phone application (app).

This guide was published in December 2020 and all information was correct at that time.



## How to get cash from your bank account

### ATM

If your local community has an ATM (cash machine), this is an easy way to get money out from your bank.

Most ATMs are free, but some charge for taking cash out. To find your nearest free ATM, visit [www.link.co.uk](http://www.link.co.uk).

If you don't have a free ATM nearby, or the nearest one is in a place where you don't feel safe making a cash withdrawal, there are other ways to get hold of cash safely and without having to pay.

### Local bank branch

You can usually withdraw cash over the counter at your bank for free.

Beware that a small number of banks, such as Danske Bank, will charge you for some over the counter transactions – so make sure you check with your bank if you're not sure.

Most banks won't allow you to withdraw money over the counter if you aren't their customer. So you may want to switch your account to the bank who has a branch nearest to you. You can switch by going into the branch of the bank you want to move to. Or you can begin the process over the phone.





## Post Office

You should be able to withdraw cash from your bank account over the counter for free in your local Post Office. All the main high-street banks have signed up to this service.

Some of the smaller banks don't offer this service yet. As of December 2020, those who don't offer this include: Al-Rayan Bank, Bank of China, Cynergy Bank, Cumberland Building Society, ICICI Bank, Isle of Man Bank, Metro Bank, Monese, Monzo, Revolut, Punjab National Bank, State of India Bank or UBL.

See page 21 to check which services your bank allows you to use through the Post Office.

## Cash delivery services

If you don't have a local bank branch, ATM or Post Office nearby – or you're unable to use those services – you may be able to get cash delivered to your home for free. Several banks now allow some of their customers to order cash delivery to arrive within 24 or 48 hours of ordering, and the services are usually free.

At the time of writing this guide in December 2020, the following banks offered cash home delivery services: RBS, NatWest, Ulster Bank, Tesco, Virgin Money, Clydesdale, Yorkshire, TSB, HSBC UK and Barclays. These services were set up to support customers during the pandemic and may not be available once things return to normal.



## Cashback

There are two different types of cashback:

1. No purchase needed: Some shops are testing a new service to give cashback without you needing to buy anything. Ask your local shops if they are participating in a cashback trial – or look for the advert in their windows.
2. Only with a purchase: Other shops can only give cashback when you buy something. You may have to make a small purchase of a few pence to make a withdrawal. Some shops may have a minimum amount they are willing to let you withdraw.



## Allowing someone to make a cash withdrawal on your behalf

Many banks will allow you to nominate someone to come into branch and withdraw cash on your behalf. You'll need to go through a process of setting them up formally as your representative. Ask your bank for details about what you need to do.

Some banks also offer Carer's Cards; your nominated Carer can then have a debit card for your account.

You can read more about getting someone to help you with your banking needs on page 14.

## How to pay cash and cheques into your account

There are a number of different ways you can pay cash and cheques into your account.

### Using a branch

If you have a branch of your local bank in your community, you can pay in cheques and cash over the counter, or through a deposit machine at the branches. If you don't know how to use a deposit machine, ask a member of staff and they will help you.

### Post Office

If you have a Post Office in your local community, many banks will allow you to pay in cash and cheques into your account over the Post Office counter or through deposit machines.

Most major banks participate in this scheme. However, Nationwide Building Society is the main exception. Nationwide customers cannot pay either cash or cheques into their account at a Post Office.

A small number of banks allow you to pay in cash at Post Offices, but don't allow you to pay in a cheque. These include: Cashplus, Handelsbanken, Starling, The Change Account and Virgin Money.

A number of other smaller banks do not offer any services via the Post Office. These include: Al-Rayan Bank, Bank of China, Cynergy Bank, Cumberland Building Society, ICICI Bank, Isle of Man Bank, Metro Bank (although services are available for business customers), Monese, Monzo, Revolut, Punjab National Bank, State of India Bank or UBL.

See page 21 to check which services your bank allows you to use through the Post Office.

## Mobile banking

If you have access to your bank account through your mobile phone, you may be able to pay in cheques via your mobile banking app.

A number of banks now allow you to take a picture of the cheque and pay it in without having to physically take it to the bank. Banks who offer this service include: Halifax, Barclays, Lloyds, HSBC UK, Bank of Scotland, Starling and First Direct.

There may be a limit on the amount of the cheque; if the app says cheque is higher than the limit, you'd still need to pay it in at the bank.

## Paying in by post

You should never send cash in the post. But some banks will allow you to pay a cheque in by post. You'll usually need to include a paying in slip. Check with your bank to find out if they offer this service.

## Depositing cash if you're a business

If you run a business, you may also be able to pay money into your business bank account through the Post Office.

As part of the Community Access to Cash Pilots, the Post Office will be introducing deposit machines to some of its branches. Some communities will also be trialling a "bag drop" system, where business customers can hand over their money in a special envelope without having to wait for it to be counted. The Post Office will then count the money at the end of the day.

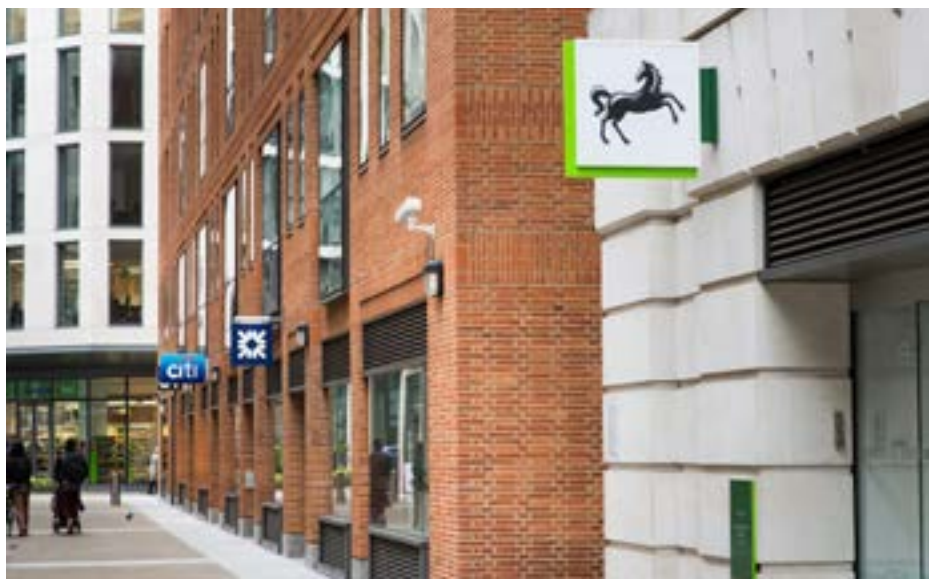
Some communities will be trialling a bag drop system offered by a private company, who will allow for deposit bags to be dropped securely in a shop or other safe location. The company will collect the deposits once a day and will count and process the transactions back at their secure cash centres.

Some banks also offer cash collection services for businesses. Check with your bank to find out if they offer this.

## Checking your balance

There are a number of different ways you can check your bank balance:

- **At an ATM.** Even fee-charging ATMs will usually let you check your balance for free.
- **Over the phone.** If you have access to telephone banking, you can call your bank and ask for your balance.
- **At the Post Office counter.** All banks that participate in the Post Office banking scheme allow you to check your balance by using your debit card at the counter. However, a number of smaller banks are not part of the scheme. These include: Al-Rayan Bank, Bank of China, Cynergy Bank, Cumberland Building Society, ICICI Bank, Isle of Man Bank, Metro Bank, Monese, Monzo, Revolut, Punjab National Bank, State of India Bank or UBL.
- **Online banking.** If you have access to online banking you can check your balance on your computer, tablet or mobile phone. (See more about getting set up with online banking on page 16)
- **In branch.** If your bank still has a local branch, you can find out your balance at the counter.



## Making payments

If you need to make a payment – either to a company or an individual – there are lots of different ways to do it.

### Paying bills

- **Through your bank account with automated regular payments (Direct Debits and Standing Orders)**  
Direct Debits and standing orders automatically take the money from your bank account. Paying by Direct Debit also often saves you money. Many firms will charge customers more if they choose to pay any other way. But remember that you must have enough money in your account on the day the Direct Debit is due to be paid or you may be charged a “returned payment fee”.
- **Paying online by debit or credit card**  
Another easy way to pay most bills is using a card online. Depending on the bill you’re paying, there will usually be an option to add your card details to your account.
- **By phone**  
You can pay most bills over the phone using a debit or credit card. You will find the phone number to call and instructions on your bill.
- **Pay at the Post Office**  
You can pay many bills through Post Offices in the UK, using the Payzone system. This allows you to pay in cash or by card at a Post Office counter.
- **Internet and mobile banking**  
You can also pay most bills direct from your online banking account – either from a computer, or through the mobile banking app on a tablet or phone.

- **Convenience stores**

You can pay some bills in convenience stores where the Paypoint or Payzone logo is displayed.



- **By post.** Many companies will let you pay by sending a cheque in the post. You should never send cash by post.
- You may soon be offered a new method by your bill provider or bank, called **Request to Pay**. This will allow you to decide exactly when and how to pay your bill, including allowing you to pay in instalments throughout the month. You may also delay the payment date if you need to wait for more money to come into your bank account. You will also be able to contact your bill provider to ask questions about your bill or to ask for support if you are experiencing financial difficulty. Ask your bill provider and bank when they will be launching Request to Pay if this sounds like a good option for you.

## Opening a bank account

If you want to open a bank account, you may not need to have to go into a branch to do it. This can usually be done via telephone or online, but will depend on whether you've had a bank account before and the type of identification documents (ID) you have.

If you have a British passport or a full UK current photo driving licence, you will usually be able to open a bank account online or over the phone. If you don't have either of those documents, there are many other acceptable forms of ID you can use instead. You would normally be asked to provide two different documents, one from each list below.

Proof of identity	Proof of address
Current EU/EEA passport, photo driving licence or identity card	Bank, building society or UK credit union statement
All other current signed passports, with a valid UK Visa where applicable	Utility bill (such as gas or landline bill) dated within the last six months
HMRC Tax Notification	Current EU/EEA photo driving licence
Young Scots Card	UK credit card statement
Biometric Residence Permit	Benefits entitlement letter
Blue disabled drivers pass	HMRC Tax Notification
Benefits entitlement letter	UK, EU/EEA mortgage statement
UK Armed Forces ID Card	Current UK provisional driver's licence
Home Office Immigration Status Document accompanied by proof of right to reside	Tenancy agreement issued by a solicitor, housing association, local council or reputable letting agency
Home Office Application Registration Card	Local authority tax bill for the current year
Northern Ireland Voters Card	

If you don't have these documents either, call the bank you want to open an account with and ask for their help. Banks will usually try to work with customers to explore what ID the customer has that would be acceptable. If the bank isn't able to help you, contact your local advice centre and ask for their help speaking to the bank.



## How to arrange for someone to do your banking for you

If you're unable to leave your home and can't meet your banking needs over the phone or online, there are various schemes that allow you to appoint a trusted person to do some or all of your banking for you.

### Asking someone to get cash out for you at the Post Office

There are two ways you can use to ask someone to get cash out from your account by going to the Post Office for you.

#### Post Office's Payout Now Scheme

A number of banks – including Santander, Virgin Money and Bank of Ireland – have signed up to the Post Office's Payout Now scheme. This allows you to call your bank and ask for a voucher to be issued for a set sum of money. The bank will then send you a one-time barcode by text, email or post. This can be used at any Post Office to collect the money, without needing to show any identification.

This can be used if you want someone to get cash out – or pay a bill – for you. You fix the amount in advance, so it's a safe and simple way to get access to cash or pay a bill with someone else's help.

#### Post Office's Fast PACE Scheme

Fast PACE is a same-day cheque cashing service, run by the Post Office. It allows you to agree the name of a trusted person with your bank. You can then write a cheque for the amount of cash you need, which the trusted person can cash on your behalf at the Post Office.

### Giving someone else access to your bank account

Giving someone access to your bank account is known as "third-party access". Some banks developed ways to make it easier to grant third party access during the pandemic – and some may continue this service for some customers even after the pandemic ends.

Banks offer different options for third party access, depending on the amount of money you need. For example, some banks may offer a 'companion' or 'carer' card which can be given to a trusted person to make purchases for you. Many can be topped up daily. Banks that offer carer's cards include Starling, NatWest, RBS, Lloyds, Halifax, Bank of Scotland and Santander.

Other banks have set up processes to allow customers to send nominated representatives into a branch to withdraw cash on their behalf, or have set up simplified processes to arrange for a third-party to permanently support them with their banking.

Some shops are offering volunteer e-gift cards or vouchers, giving customers a contact free way of allowing others to pay and collect their weekly shop. These can be bought online, with the exception of the Co-op card, which you can order on the phone.

If you need to ask someone to help you with your banking, make sure you fully trust the person you're asking. You will be giving them confidential information about your account so it's important they are trustworthy.

If you can't use any of the services described above, in some instances banks will allow someone else to contact your bank on your behalf. You'll need to sign a "third-party mandate" to give them permission to do so.

This is a short-term agreement in writing that tells your bank or building society that it can accept instructions about your money from a specific named person while you still have mental capacity. You can speak to your bank to request a third-party mandate arrangement, although it is allowed to refuse your request.

### Lasting Power of Attorney

A longer-term option is to grant someone Lasting Power of Attorney for your affairs. This allows them to act on your behalf across all your financial accounts. To start the Power of Attorney process, you need to apply to the Office of the Public Guardian. You can read more at <https://www.gov.uk/power-of-attorney> or call the Office of the Public Guardian on 0300 456 0300. (Not applicable in N. Ireland)



## Getting support to set up online banking

Online banking is now one of the easiest ways to manage your banking needs. It gives you 24/7 access to your account, so you can check your balance and make payments. There are a range of places offering support to get started.

Most banks offer support over the phone or in branch to help you get set up on mobile or internet banking. Your bank may have a guide you can download on their website. Or your bank might offer training and support to help get you get started using digital services. For example, Barclays run Digital Eagles Tea and Teach sessions, and Santander offer free Virtual Scam awareness events.

The majority of these schemes are online only. So if you can't access them, you can call your bank or go in-store for advice and help on how to set up internet banking.

At the time of writing this guide in December 2020, the following banks were offering support schemes for those who need help getting set up and using online banking:

- Lloyds: the Lloyds Bank Academy offers a range of guides and digital lessons through We Are Digital
- Barclays: the Digital Eagles programme offers online video guides to getting online
- NatWest: online guides and digital support
- Santander: written and video guides on the website
- HSBC UK: online guides and how to videos



In the Community Access to Cash Pilot towns, representatives from the major banks will offer appointments in the community on a regular basis. So if you'd like to see someone face to face, look out for new banking hubs in your community in 2021.

There are also support organisations who provide digital skills training. You can ask what's on offer at your local community or advice centre, or library. Alternatively, look at Learnmyway.com – a digital training provider run online and through community organisations.

## How to set up online banking

The process of setting up online banking varies depending on your bank. Registration may include:

- Visiting your local branch (if you can), otherwise you may be able to do this over the phone;
- Having a password posted to you;
- Receiving a card reader you'll need to log on with.

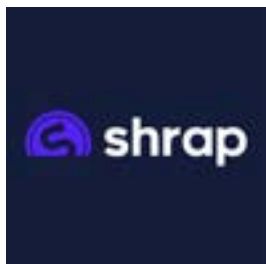
If your bank offers internet banking, check its website for step-by-step guides or videos to help get you started.

If you're concerned about safety and security when it comes to mobile banking, Which? publishes a number of free guides on its website (<https://www.which.co.uk/money>) explaining how you can protect yourself.

## Online tools to help you make the most of your money

The Money Advice Service is the UK's financial wellbeing service. You can find a range of tools to help you learn skills in managing money, including using digital tools, on their website: [moneyadviceservice.org.uk](https://moneyadviceservice.org.uk)

Many new online money management tools – for use on computers and mobile phones – are being launched regularly by entrepreneurs. Here are just a few to show the kinds of tools available – perhaps one of them will suit your needs and help you manage regular bills, cut your costs, and even start to save regularly. You can download these and many others from the app store on your phone.



### Shrap

A mobile phone app that collects your change so you don't need to have physical coins. Once you've downloaded the app onto your phone, each time you pay for something in cash, the cashier can download your change onto the Shrap app instead of giving you coins. You can then use the Shrap app to make small purchases of up to £10 for no charge. If you love paying in cash, but don't like carrying or keeping track of the coins, this might suit you. It's being tested in the Community Access to Cash pilots in Denny, Ampthill and Rochford. So look out for it if you live or work near there.

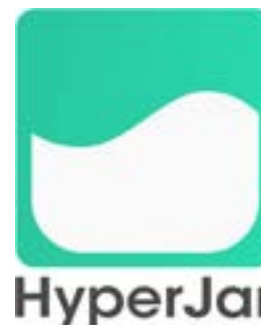
[shrap.co.uk](https://shrap.co.uk)



### Sonect

The Sonect app allows you to withdraw cash directly in the store using your smartphone. You use the app to choose a participating store, and the amount of cash you want to withdraw. In the store you simply show the app to the retailer, and they will scan its barcode and give you your cash. It's being tested in the Community Access to Cash pilot in Burslem, Stoke-on-Trent, so look out for it if you live or work near there.

[sonect.net](https://sonect.net)



### Hyperjar

A free jam-jar budgeting app that allows you to set up different pots, or jam jars, for your spending so you always know how much you've got left to spend. You can also create a savings pot linked to a specific retailer, and earn interest on those savings until you spend the money. The downside is that you must spend those savings with that specific retailer, but this would work well for anything you buy regularly from the same shop, or for big new purchases you want to save up for.

[hyperjar.com](https://hyperjar.com)



## Monzo

This is an online only bank account which lets you set limits on spending, set up jam jars to help you budget, shows you clearly where you're spending and how much, and has an automatic savings option when you spend. If you want to try using online banking but like the control and certainty of cash, you might like this.

[monzo.com](https://monzo.com)



## Squirrel

A mobile phone app-based account that splits your salary up into your bills, goals, and a weekly allowance to spend on whatever you like. If you like using cash because it gives you control over your spending, Squirrel might work for you. The downside is that it isn't free; the price in November 2020 is £9.99 a month.

[squirrel.me](https://squirrel.me)



## One Banks

One Banks is designed to offer a one stop shop for your banking needs, no matter who you bank with. It operates staffed kiosks where you can do all your basic bank transactions - and speak to a human being if you need to. The first One Banks kiosk is operating in the Community Access to Cash pilot town of Denny - and is situated inside the Co-operative supermarket. One Banks plans to open other kiosks across 2021.

[onebanks.co.uk](https://onebanks.co.uk)

## Banking with the Post Office

Here's a list of banking services available at the Post Office for customers of different banks. If your bank is not mentioned here then you cannot currently use the Post Office for banking.



	With a debit card			With a debit card	With a paying-in slip	
Bank	Cash withdrawal Debit card	Cash deposit Debit card / barcoded / deposit only card		Balance enquiry Debit card	Cheque deposit envelope	Cash deposit Deposit slip
Adam & Co	✓	✓		✓	✓	✗
Allied Irish Bank (GB)	✓	✓		✓	✓	✓
AIB (NI)	✓	✓		✓	✓	✓
Bank of Ireland	✓	✓		✓	✓	✓
Bank of Scotland	✓	✓		✓	✓	✓
Barclays	✓	✓		✓	✓	✗
Cahoot	✓	✓		✓	✗	✗
Cashplus	✓	✓		✓	✓	✗
Clydesdale	✓	✓		✓	✓	✓
Coutts	✓	✓		✓	✓	✗
Co-operative Bank	✓	✓		✓	✓	✗
Danske	✓	✓		✓	NI Only	✗
First Direct	✓	✓		✓	✓	✗
Halifax	✓	✓		✓	✓	✓
Handelsbanken	✓	✓		✓	✗	✗
HSBC UK	✓	✓		✓	✓	✗
Lloyds	✓	✓		✓	✓	✓



	With a debit card			With a debit card	With a paying-in slip	
Bank	Cash withdrawal Debit card	Cash deposit Debit card / barcoded / deposit only card		Balance enquiry Debit card	Cheque deposit envelope	Cash deposit Deposit slip
Metro Bank	✗	Business customers only		✗	Business customers only	Business customers only
Nationwide	✓	✗		✓	✗	✗
NatWest	✓	✓		✓	✓	✓
RBS	✓	✓		✓	✓	✓
Santander	✓	✓		✓	✓	✗
Smile	✓	✓		✓	✓	✗
Starling Bank	✓	✓		✓	✗	✗
The Change Account	✓	✓		✓	✗	✗
Thinkmoney	✓	✓		✓	✓ (1)	✗
TSB	✓	✗		✓	✓	✓
Ulster	✓	✓		✓	✓	✓
Virgin Money	✓	✓		✓	✗	✗
Yorkshire Bank	✓	✓		✓	✓	✓

(1) Deposit slip NOT required in cheque deposit envelope

This table shows the services available for personal banking customers. Most of these banks also allow their business account customers to access some services at the Post Office. CAF business account holders can also pay cheques in via the Post Office.



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