

Method of payment in Universal Credit

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Payment of Universal Credit

Universal Credit is paid into a bank, building society or credit union account that is in the claimant's or partner's own name.

Some claimants may not have a bank account at the time they make their claim. It is important that the claimant has a bank account in their own name. It has never been easier to open a bank account, or other form of transactional account. There are a wide range of accounts to suit user needs.

If the account presented is in the claimant's maiden name and it has been fully verified, they can use that account for their Universal Credit.

If the claimant has an appointee, the appointee becomes the claimant for Universal Credit purposes and the bank account can therefore be in the appointee's name.

A small number of claimants are not able to open or access traditional bank accounts or use standard banking products. To make a first payment of Universal Credit, consider making a payment using a different method; this is for initial payment only.

An appointment must be made to follow up with a sustainable payment method, revisiting the requirement of using a traditional account which ensures proprietary and financial inclusion.

For more information about choosing an account for Universal Credit payments, see [Money Helper](#) website.

Situations which may require a payment by exception

To make a first payment of Universal Credit, consider making a payment using a different method, there are strict controls and conditions.

Payment methods by exception include, but in no particular order:

The **Payment Exception Service (PES)**, which provides payment using vouchers that are redeemed using a link PDF, SMS or email at PayPoint outlets and Post Offices. These vouchers are limited to a value of £100 each and they are only redeemable if the outlet has sufficient funds available. PES vouchers are valid for 90 days and any vouchers not

redeemed within this period will expire and funds returned to DWP. As cash is handed directly to the claimant, this payment method may make the claimant more vulnerable and is not financially inclusive.

For more information see the related content

A Hospital Account may be appropriate where a claimant is a hospital in-patient, and it is expected they will be in hospital for some time. They may ask for their Universal Credit to be paid into the hospital's account. Notification from the hospital and the claimant is needed if they wish this to happen.

If this is not possible, the hospital can be made a corporate appointee.

For further information, see Appointees, Personal Acting Bodies and Corporate Acting Bodies.

In exceptional circumstances the claimant may ask you to make their payment into someone else's account. Claimants should not use this method unless they are 100% sure they can trust the account holder. This is known as a Third Party Account and account holders should be invited in to confirm their details. This is paid by exception, and only when all other options have been reviewed and discounted.

Consideration must also be given to other financial support available. This may include signposting to the Universal Credit online 'Money Manager' Tool or making a referral to money guidance or debt advice. [Money Helper](#) and [Managing your money in uncertain times](#)