

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. An account in the claimant's maiden name can be used once the account has been verified.

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.

Where a claimant does not have their own account, they are required to open one.

For more information see [choosing a bank account for your Universal Credit payment](#).

Where a claimant has tried to open an account and had their application refused or is not able to access bank accounts or use standard banking products a different payment method is considered for a first payment or payments for a limited time.

The methods of payments are:

- Payment Exception Service
- Hospital account
- Third-party bank account

These methods of payment are used when all other standard banking payments have been explored and options discounted.

A method of payment discussion is conducted with the claimant at every opportunity where they are encouraged and supported to use an existing account or open a new account to have their payments paid into. These discussions and the outcomes are recorded in Claimant History.

See Method of payment discussion for further details

Payment Exception Service

The Payment Exception Service provides payments to claimants who cannot open a bank account. The claimant will receive one of the following:

- a payment card
- an email with a voucher code
- a text message with a voucher code
- PDF voucher (collected from the Jobcentre)

This allows the claimant to collect their Universal Credit payment from any PayPoint or Post Office during opening hours and if sufficient funds are available in the outlet.

The vouchers are limited to a value of £100 each and 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.

Hospital Account

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 more information see: Appointees, Personal Acting Bodies and Corporate Acting Bodies

Third-party bank account

Claimants may ask **for** their payment to be paid into someone else's account; this is known as a third-party bank account. This method is used by exception and only when all options have been reviewed and discounted.

Claimants must confirm they have the account holder's permission to use their account and the account holder is asked to confirm their details. Claimants must be sure they can access their money.

Claimant does not have ID or correct ID needed to open an account

In these circumstances a referral to Help to Claim is considered. Help to Claim is a new service being provided by Citizens Advice and Citizens Advice Scotland to

help claimants make a Universal Credit claim and get their first full correct payment.

This service can support the claimant to gather the evidence needed to open a bank account.

For more information see: [Help to claim](#)