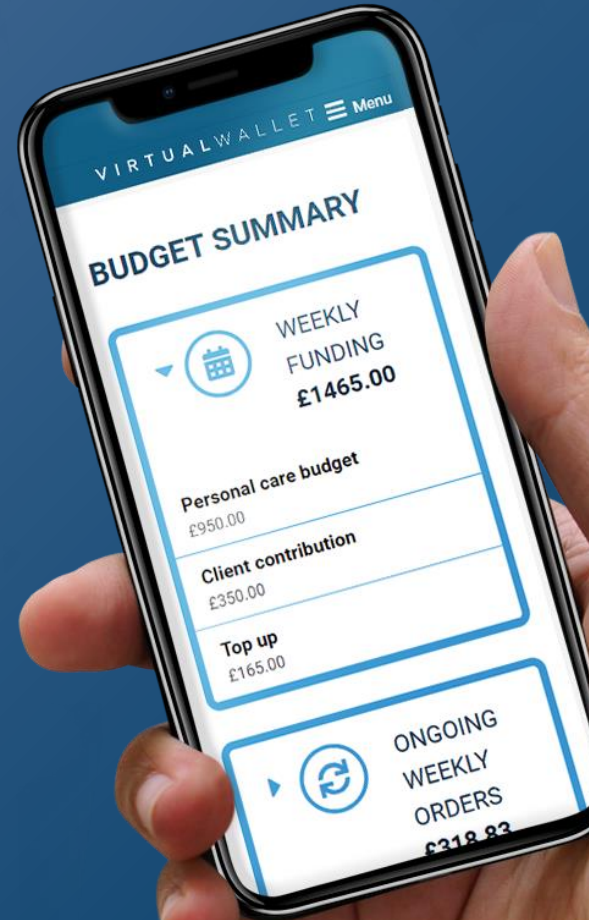


public partnerships
VIRTUALWALLET



Direct Payments in Croydon

April 2021



Croydon are working with Public Partnerships to deploy a web-based **Virtual Wallet** solution, which will sit alongside the direct payment support service from Independent Lives and information resources such as the Croydon Adult Support website.

Virtual Wallet will be the **default** offering to all **new personal budget** recipients.

The Virtual Wallet **support team** will be on hand to support individuals and PAs with the Virtual Wallet.

The **Independent Lives** service will still provide ‘on-the-ground’ **information, advice and support** to individuals (including PA recruitment and setup), although individuals can use the Croydon Adult Support **eMarketplace** to find support.

The graphic features a purple header with the Croydon logo and tagline 'Delivering for Croydon' on the left, and 'CROYDON ADULT SUPPORT' on the right. A hand holds a smartphone displaying a 'VIRTUAL WALLET' app interface with a 'BUDGET SUMMARY' showing 'WEEKLY FUNDING £177.82' and 'ENDING WEEKLY OVERSE £120.50'. Below the phone, the text reads 'VIRTUAL WALLET Puts the management of your personal budget in one place - your hand.' A circular logo states 'Provided by PCG assist Powered by assist'. The 'HOW IT WORKS' section explains that Croydon Council will determine the budget and lists three steps: 1. Funds credited to Virtual Wallet, 2. Choose & book your care & support, and 3. System automatically pays provider. The 'BENEFITS' section states 'Personal budgets have always been attractive. Now they just got easy.' and lists six benefits: Easy to use, 24-Hour access, real-time updates, Eliminates the need for a traditional bank account, Safe and secure, and Meets all your council's & NHS needs. The footer includes 'publicconsultinggroup.co.uk'.

How Virtual Wallet works

The solution can be adapted to work for any type of personal budget - from small one-off grants to complex personal health budgets. We can link pre-payment cards to an individual's budget.

There are three common steps for every user:

1. Funds credited to Virtual Wallet



Money in from:

- CCG
- Council
- Client contribution
- Top-up
- Other funds - NHS

2. Choose & book care & support



Arrange and manage:

- PAs
- Services
- Products

3. Payments are automated

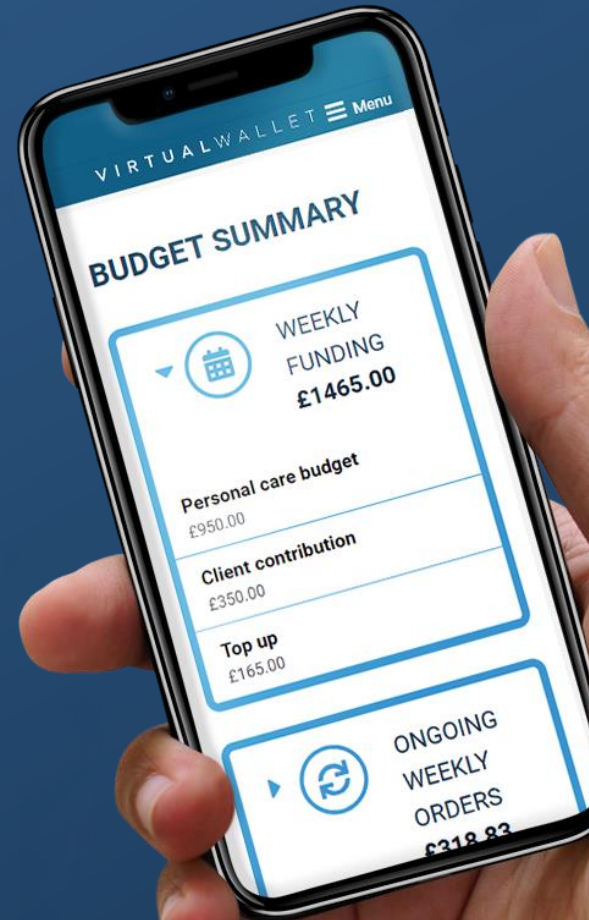


Money out:

- Automated payments to providers and PAs
- Physical £PBs held in client bank account
- Clawbacks

Setup Processes

*Creating a Virtual Wallet in
Croydon*

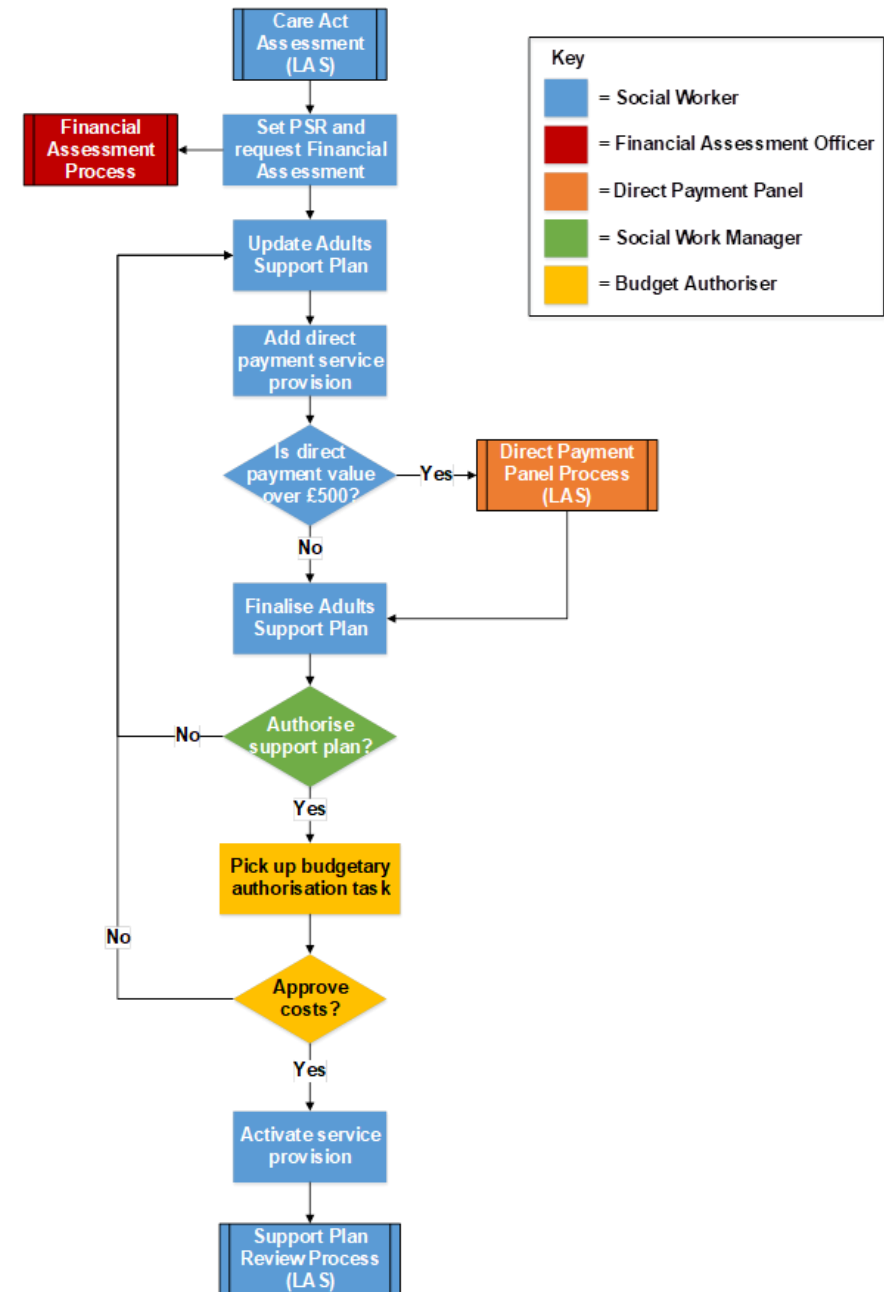


Croydon Internal Processes

The new **Direct Payments Pack for ASC** and the **Direct Payment LAS Guidebook** details the process.

It follows the normal assessment process (including support plan and financial assessment), but instead of sending it to brokerage there is an option to select a Direct Payment and PCG Virtual Wallet.

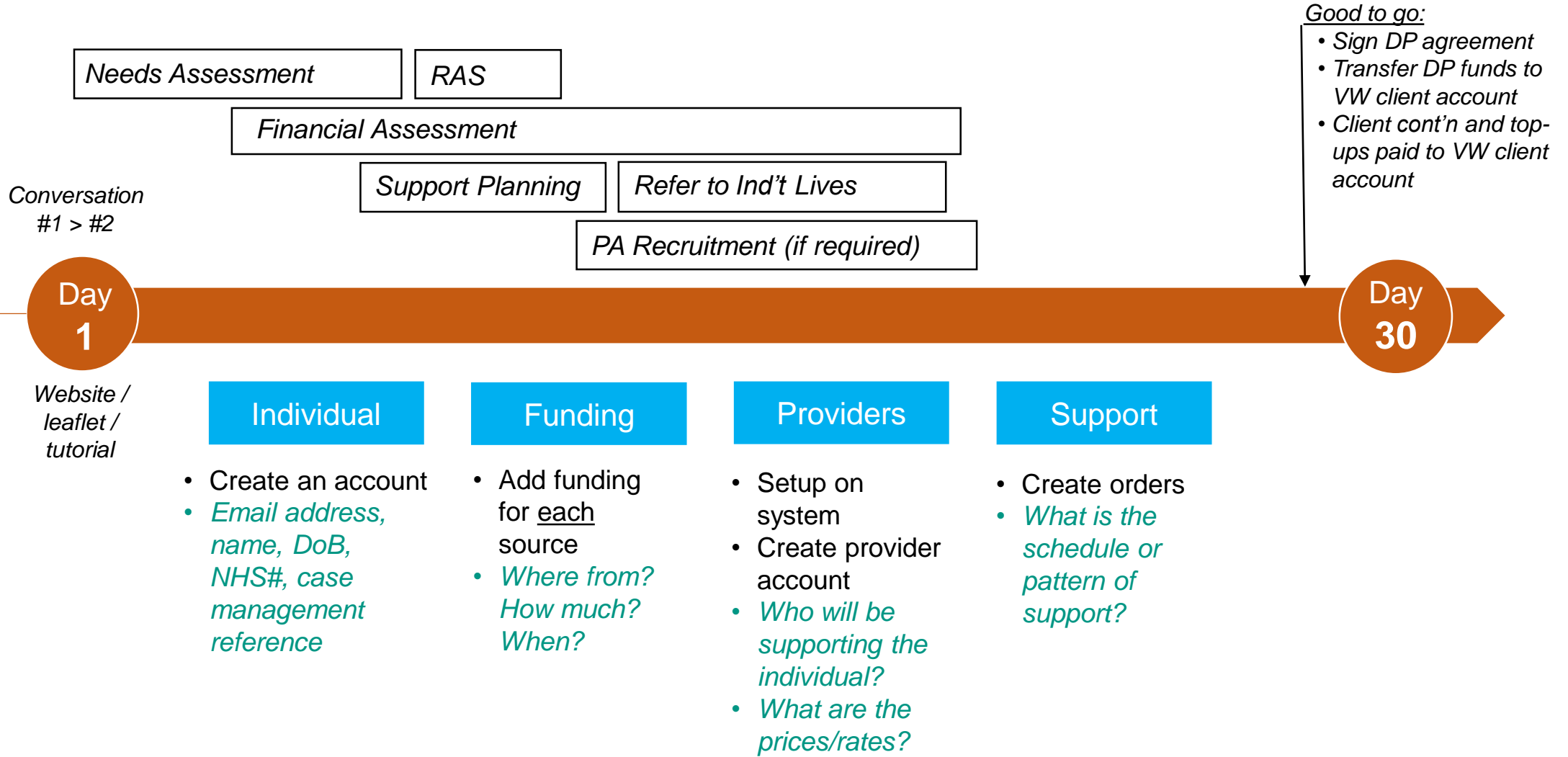
To 'activate service provision', the social worker needs to make a referral to Virtual Wallet.



Setup / New Referrals / Croydon

CROYDON
Systems & Activities

Public Partnerships
Virtual Wallet



Website /
leaflet /
tutorial

- | Individual | Funding | Providers | Support |
|---|--|--|---|
| <ul style="list-style-type: none"> • Create an account • <i>Email address, name, DoB, NHS#, case management reference</i> | <ul style="list-style-type: none"> • Add funding for <u>each</u> source • <i>Where from? How much? When?</i> | <ul style="list-style-type: none"> • Setup on system • Create provider account • <i>Who will be supporting the individual?</i> • <i>What are the prices/rates?</i> | <ul style="list-style-type: none"> • Create orders • <i>What is the schedule or pattern of support?</i> |

Setup / New Referrals / Croydon

Individual

Create individual's
VW account

- *Email address, name, DoB, NHS#, case management reference*

Funding

Add funding for
each source

- *Where from?*
- *How much?*
- *When?*

Providers / PAs

Setup on system
& create provider
account

- *Who will be supporting the individual?*
- *What are the prices/rates?*

Support

Create orders

- *What is the schedule or pattern of support?*

Complete '**New Referral to Virtual Wallet**' form on JIRA ticketing system

Done by CC social work / community team.

Can attach forms (from LAS) to reduce duplication?

(will be replaced by updated online onboarding process / interface with Controcc/LAS in the future)

PCG Help Centre / PCG Help desk
New Referral to Virtual Wallet

Customer Reference
|

Individual's Name (optional)
|

Individual's email
|

Address
|

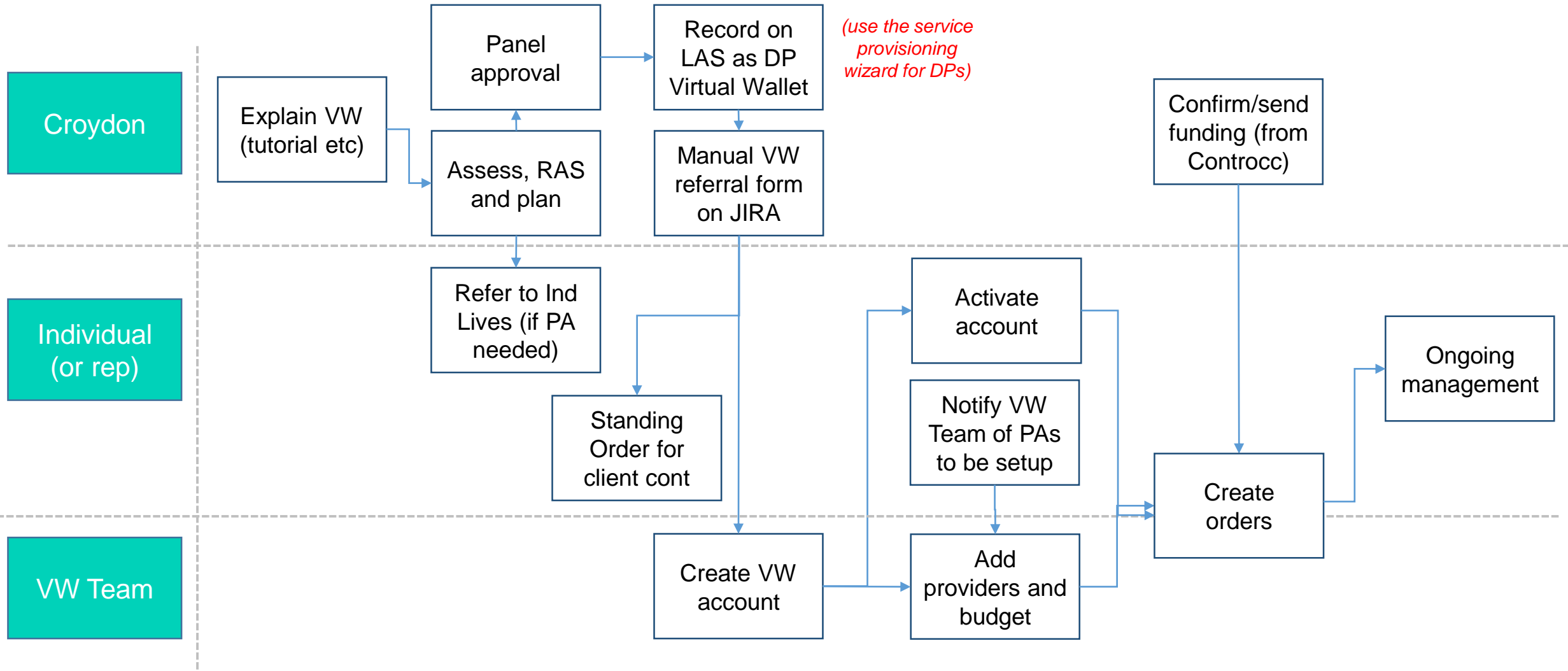
Authorised Representative Name (optional)
|

Authorised Representative email (optional)
|

Authorised Representative relationship (optional)
 None
 Family member
 Professional
 other

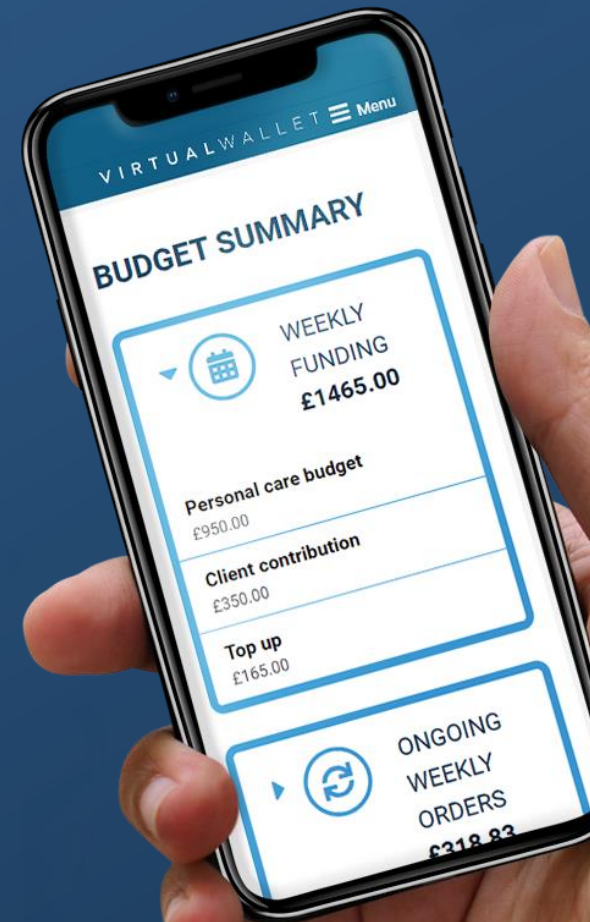
Notes (optional)
|

Setup / New Referrals / Croydon

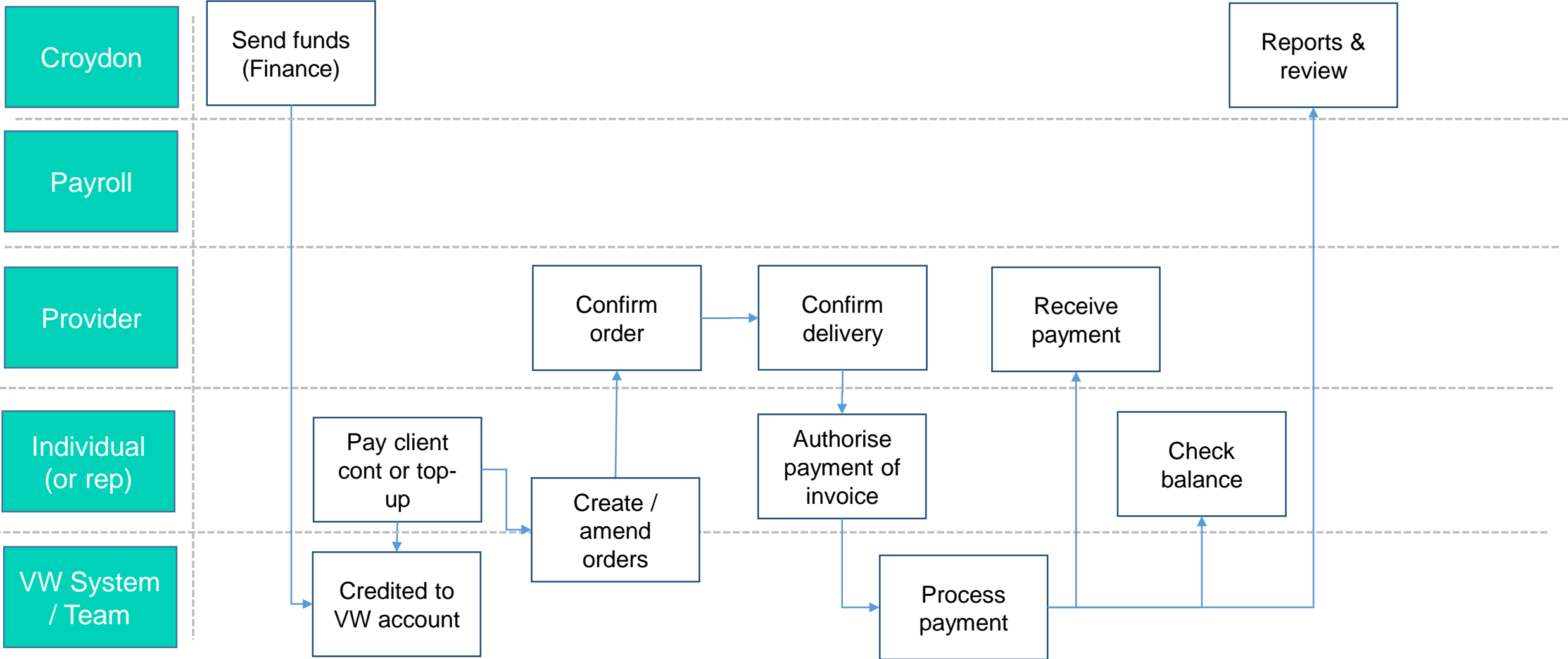


Ongoing Management Processes

*Operating Virtual Wallet in
Croydon (Provider Support and
PAs)*



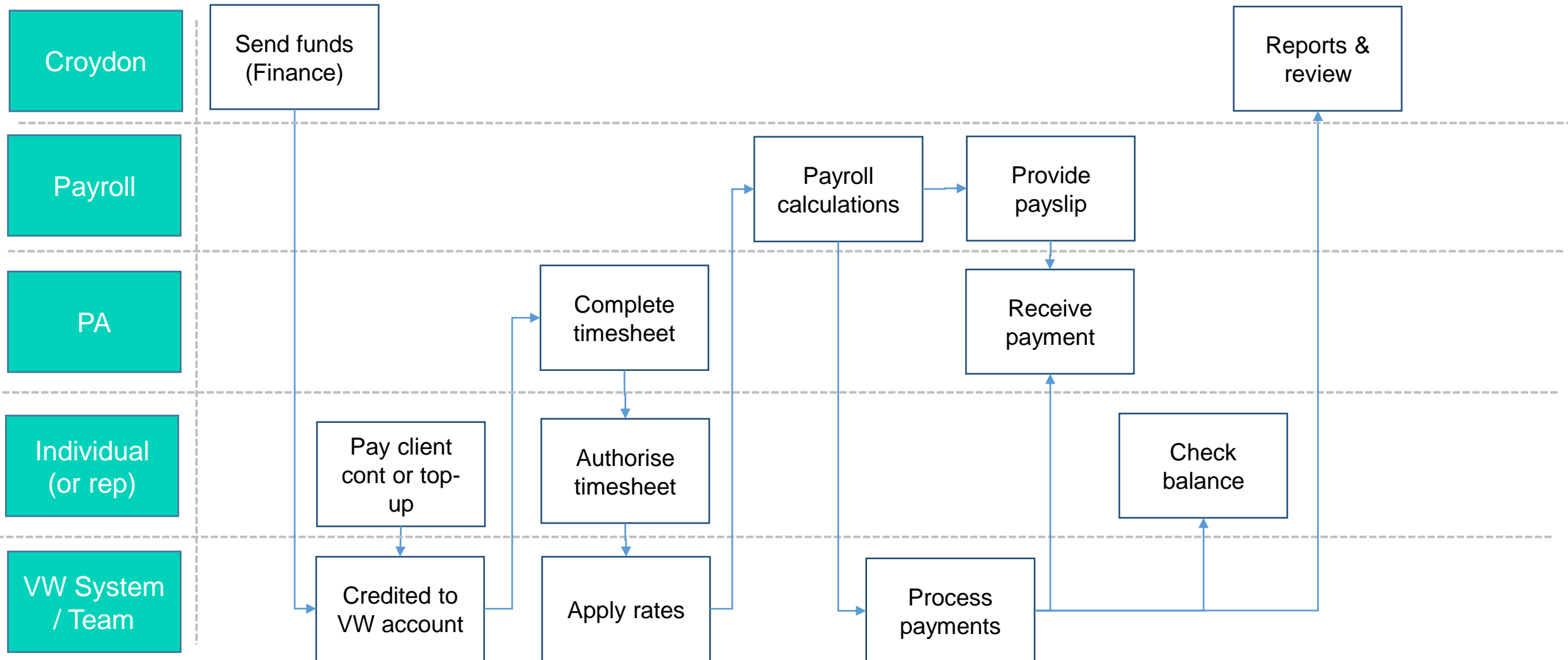
Ongoing Management / Croydon (Provider Support)



Ongoing Management / Croydon (Provider Support) - Notes

- » Individual (or rep) and Provider are responsible for agreeing the rates and advising VW Team.
- » The VW Team are responsible for onboarding Providers, so there is nothing that the Individual, CC or IL need to do except passing initial contact details along.
- » Individual / VW Team create a schedule of orders, which are sent to the Provider.
- » Provider confirms delivery on the VW system, and the VW system automatically creates an invoice, the Individual has the option to authorise / query payment of the invoice.
- » VW system prevents Individual from over-spending:-
 - Insufficient funds (e.g. no client contribution) at the ordering stage;
 - 'Failsafe' block on paying invoices (the Individual's account cannot go negative).
- » Non-payment of client contribution in to VW should be rare (as have already signed DP Agreement and it is often a standing order/every 4 weeks):
 - System sends reminder to the Individual (7 days to resolve);
 - System notifies exceptions to CC Payments Team.
- » Queries and disputes are resolved between Provider and Individual, with VW assisting if needed.
- » IL should have not need to have any involvement where Individual only has a provider agency.

Ongoing Management / Croydon (PA Support)



Ongoing Management / Croydon (PA Support) - Notes

- » IL will support the Individual (and/or their rep) to identify and contract with a PA. Note that the new 'PA Directory' tool may be helpful here.
- » Individual / IL will notify VW Team of the chosen PA's details so that they can be setup on the VW system.
- » PA completes their timesheet on VW system (which is authorised/auto-approved by the Individual).
- » The pay-rate to the PA is "held" within the VW system.
- » Payroll Dept will receive a file regularly from VW, including the confirmed PA hours (and the rate).
- » Payroll Dept perform the payroll calculations and submit a file back to VW.
- » VW processes payments to PA, HMRC and pension.
- » VW Team / Individual will notify Payroll Dept as required of any changes affecting a PA such as tax code change (or when a new PA needs setting up).
- » Ongoing queries from Individuals/PAs will be dealt with via VW system / VW Team (who will then pass the query to Payroll Dept if it is payroll-related)