* Payment methods

A client can be paid:

* into a UK bank account
* into a building society account
* into an international bank account, **if both the benefit and country of the bank account are eligible**
* into someone else’s bank account they can access
* with the i-Movo (New Payment Exception Service) voucher scheme, unless the payment is for Funeral Support Payment or Best Start Food.

Check the client’s identity before you discuss payment methods.

* If the client has a UK bank, building society or credit union account

You’ll need to take their account details. The format for each type of account can vary so check the relevant headings below.

* If they have a UK bank account

You’ll need their:

* sort code, for example, 12-34-56
* account number. 8 digits, for example, 12345678.
* If they have a building society account

You’ll need their:

* sort code, for example, 12-34-56
* account number, 8 digits, for example, 12345678
* roll number, if they have one

The roll number:

* can contain a combination of letters and numbers and special characters such as full stop, dash, slash, underscore or space (. - / \_)
* should be no more than 18 characters in length
* can be numbers only
* cannot be letters only
* If they have a credit union account

You’ll need their:

* sort code, for example, 12-34-56
* account number. 8 digits, for example, 12345678
* membership number if they have one. This should be 4 or 6 digits.
* If the client has an international bank account

You’ll need their:

* account name
* international bank account number (IBAN)
* bank identifier code (BIC).

Remember to check that:

* the account name is the exact same as the IBAN account name
* the first 2 characters of the IBAN number are a prefix of the eligible country prefix. A list is available here - manual international payments
* the next two characters are numbers
* the total length of the IBAN is more than 14 and less than 35 characters
* there are no special characters, for example, % &, in the IBAN field
* the total length of the BIC number is 8 or 11 characters and is made up of numbers and letters.
* If the client does not have a UK bank or credit union account

We can pay the money into someone else’s account. The other person must agree to this and allow the client access to the account.

Tell the client that the account the money is paid into will be kept private. They can read our privacy statement at [**www.mygov.scot/social-security-data**](https://www.mygov.scot/social-security-data/).

* If the client cannot pay the money into someone else’s account

If the client does not have access to a bank account, they may choose to be paid via i-Movo (New Payment Exception Service). This is a secure voucher-based payment system.

You should only offer i-Movo (New Payment Exception Service) as a payment method when the client:

* is applying in their own name
* has no access to a UK bank account or building society.

The client needs to know the following about the i-Movo (New Payment Exception Service) payment method:

* payments are applied to a card or sent in voucher format by text or email
* the client must have both the voucher and a valid form of ID to cash the voucher
* the client can cash the voucher at a PayPoint location or a Post Office
* vouchers have a £100 limit and multiple vouchers will be issued if their payment is more than £100
* if there’s a problem cashing the vouchers at one Paypoint location - the client may need to try another Paypoint location
* vouchers are valid for a period of 90 days from issue date. To avoid any disruption to payment,  clients need to cash the voucher within the dates that the vouchers are valid. If their vouchers have expired, clients will need to contact Social Security Scotland so we can reissue them.
* Pay a client with i-Movo (New Payment Exception Service) vouchers

When processing a change in circumstances for a client and updating bank details manually on SPM.

1. Confirm with the client how they would like to receive their vouchers; by email, SMS text message or directly to their iMovo card.

2. On the Client Record, check if the client has an existing bank account evidence and if so, add an end-date and untick the preferred checkbox.

3. Create a new bank account evidence and select the i-Movo (New Payment Exception Service) checkbox and also the preferred checkbox.

4. Create a task and include if the client would like to receive their vouchers by email, SMS text message or directly to their iMovo card.

5. Assign the task to Organisational Unit = Finance Team to set up a new i-Movo (New Payment Exception Service) profile and generate the bank account details for the client.

6. Set the task ‘End date’ to the next working day.

The operational finance team will create a new bank evidence record on the client record and clear the bank account verification. They’ll then close the task and tell the client advisor to proceed with the application.

* For applications created via IEG, AEM

SPM will automatically create the task to operational finance team if:

* applications are via IEG or AEM
* iMovo (New Payment Exception Service) is selected

You do not need to manually create a task.

* For applications created via Digital Portal

If the client has selected ‘No Bank Account’ via the Digital Portal, they should contact Social Security Scotland to discuss alternative payment methods.

You should offer i-Movo (New Payment Exception Service) if the client meets the criteria in the section,**If the client cannot pay the money into someone else’s account.**

If the client wishes to proceed with i-Movo (New Payment Exception Service), you should.

1. Select the i-Movo (New Payment Exception Service) checkbox on the bank account evidence on the client record on SPM.

2. Create a task and assign a task to Organisation Unit = Finance Team. Add the relevant Benefit Type, Select Type ‘Payments’ and Sub Type ‘i-Movo payment Request’ then ask to:

* set up a new i-Movo (New Payment Exception Service) profile and generate the bank account details for the client.

3. Set the task ‘End date’ to the next working day.

4. The operational finance team will contact the client to confirm their preferred delivery method; email, SMS or card. They’ll create a new bank evidence record on the client record and clear the bank account verification. They’ll then close the task and tell the client advisor to proceed with the application.

An application cannot be authorised until the new bank details have been updated and verified on SPM by operational finance. An error screen will be presented.

To get paid, the client must take their voucher and a valid form of identification to a PayPoint location or a Post Office.

 Valid forms of identification are:

* a valid UK photo or paper driving licence
* UK, Irish or foreign passport
* birth, marriage or civil partnership certificate
* benefit entitlement letter. That is less than 3 months old
* council rent book or tenancy agreement
* council tax or rates demand or bill
* utility bill
* photographic identification  - UK travel pass
* services forces identity card
* foreign national identity card
* Immigration and nationality department form SAL1
* Northern Ireland electoral identity card
* biometric residency permit
* naturalisation, UK citizen certificate or BF7a form

You can check where the client’s nearest Paypoint is on the [**Consumer Paypoint page.(link is external)**](https://consumer.paypoint.com/)