

# Using Money Safely

## A Guide for those forced to Isolate by COVID-19

If you are isolated due to the Coronavirus then at some point you may need someone to get supplies on your behalf. If you do need to give money to someone you will be doing it at your own risk, but there are some ideas for how to minimise the financial risks.

### Online Payments

For online payments you will need to use your bank card or credit card but there are other payment mechanisms you might consider if you need assistance from others to collect or purchase items on your behalf:

1. Digital Bank Cards – These work like normal bank cards but you can limit the amount that is spent just like a ‘Top up’ Prepaid card (see below). You will need to check which provider you prefer, but examples include Starling, Monzo, Revolut.
2. Get a Prepaid Card – These cards can make purchases online and in shops like a normal debit or credit card. The difference is that you just ‘top up’, like TfL Oyster Cards, the amount that can be spent on the card. You simply top up the card with the amount of money you want to spend. Search online for Prepaid cards to find different providers and their terms and conditions.

### Online Deliveries

- If you are able, then please use the online delivery services of retailer. You may need to plan this well in advance, as deliver services are currently extremely busy.
- Ask delivery people to knock on your door and then leave the items outside.
- Do not let people inside your home.
- Wash your hands thoroughly (min. 20 secs) after receiving and handling any deliveries.

### Click & Collect Services

- You order online and get someone (friend/relative/neighbour/volunteer) to collect it for you. Ask them to follow the same process for receiving online deliveries.

### Giving Cash or Card for Someone Else to Spend

This should be avoided wherever possible, but we are in an emergency situation and if your only other option is to risk others by going outside then you may have to consider giving a card or money to someone.

The first people you should ask are trusted family members, friends, and neighbours. However, if you don't have anyone you know that could help, you can ask for a local volunteer to help.

SVS in partnership with SO: linked services have provided support in Southampton for formal or informal volunteering during the Coronavirus outbreak, more info here:

<https://www.solinked.org.uk/>

You also can email us at: [volunteer@southamptonvs.org.uk](mailto:volunteer@southamptonvs.org.uk)

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Please also refer to your bank for safe use of your money and accounts.

## Help from a local charity or community group

A number of local community organisations in Southampton will be able to provide you with help.

Please, visit SO:Linked site here: <https://www.solinked.org.uk/>

If you need to find support, please fill out the form online here:  
<https://www.solinked.org.uk/community-navigation>

Or Call us on **023 8021 6050** and a friendly community navigator or someone from one of our local area teams across Southampton will be in touch to listen and help. This service is funded by the CCG and Southampton City Council and is free service.

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## For local organisations providing volunteers

Make sure volunteers have a copy of your volunteer handbook and have confirmed they understand and will comply with this. Apply your existing volunteer, Health & Safety, safeguarding and data protection policies.

If you are asked to provide a volunteer to help with shopping or other task that involves any form of financial transaction and/or requires the volunteer to enter the person's home – the advice is:

- These tasks should only be undertaken by volunteers with a current DBS check.
- Volunteers must provide the customer with a form of photo-id for the client, such as a passport or driving license.
- Organisations who can, should also provide volunteers with an ID badge. A letter on headed paper might suffice, confirming that the bearer is a volunteer from your organisation.
- Give the client the volunteers name and gender, and the approximate time they will be arriving.
- If the volunteer is taking the clients bank card or cash in order to purchase shopping (before going to purchase it), they should offer to leave their photo ID with the client until they have delivered the shopping.
- Inform the client what form of identification the volunteer will provide and tell them that the volunteer will offer to leave this with them until they have delivered the shopping.
- Volunteers must collect and provide the user with a receipt.
- Ask the volunteer and the client to contact you (or you can call them) after the support has be provided to confirm that all went well.
- Keep a clear record – the client and the volunteer, the transaction and confirmation that both parties have reported that all is well.

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