



# Sefton Direct Payments

## Know your Customer Form (KYC)

This form must be completed by the Direct Payments recipient (Account Holder)

### 1. Account Holder Details (Recipient)

Account holder name:	
Address	
Postcode	
Date of Birth	
Contact Telephone	
Email Address	
NI Number (employers only)	

### 2. Client / Service User details

Client name	
Address	
Postcode	

### 3. Account Holder Verification

The Direct Payments Team create prepayment cards on behalf of the account holder. We are required by ***The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2019*** to verify the account holders' details.

We are required to confirm the account holder's identity and retain documented proof of the account holders name, address and date of birth. Please see attached list for documents allowed.

**All documents sent must either be photocopies, scans or photographs.**

**Sefton Council** will share the requested information with **EML Payments Group**, for the purpose of meeting The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2019.

The Accountholder consents to the processing of any personal data as defined in the current data protection legislation and UK GDPR for assessing, implementing and monitoring of Direct Payments and for complying with any or regulatory requirements or obligations to third parties.

All personal information will be destroyed within 1 year of the prepayment account closing.

Signature of Account Holder: \_\_\_\_\_ Date: \_\_\_\_\_

**OFFICE USE ONLY**

<b>Service User</b>		<b>Council ID</b>	
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<b>Account Holder Verification</b>		
	<b>Document Type</b>	<b>Copy on file</b>
<b>Name</b>		Y / N
<b>Address</b>		Y / N
<b>DOB</b>		Y / N
<b>Prepayment Card Detail</b>		
<b>Wallet</b>	691 / 692	
<b>Date batch loaded</b>		

<b>Cardholder Name</b>	
<b>Account number</b>	
<b>Supplier Id</b>	
<b>Sort Code</b>	23-75-24
<b>Address</b>	<b>City International Operations 200</b>
	<b>St Swithins House</b>
	<b>St Swithins Lane</b>
	<b>London</b>
<b>Postcode</b>	EC4N 8AS

<b>DP Adviser</b>	<b>ADULTS / CWD</b>
	<b>Agency/Payroll/Mixed</b>
<b>DP Start Date</b>	<b>1<sup>st</sup> Payment onto PPC</b>
<b>Hours Per Week</b>	<b>Gross Weekly £                  CC £</b>
<b>Biff Sheet Completed</b>	

## KYC Verification Documents - Checklist

The below lists are a guide in relation to the appropriate types of recognised documents that should be verified by any organisation who are authorised to conduct their own KYC to establish Proof of identity (POI) and Proof of Address (POA).

For programme types NOT under a Court of Protection/Appointeeship referral – the following documents should be verified prior to the issuance of a PFS prepaid Card.

### 1. Record of Identity Confirmation

- EITHER 1 Document from LIST A
- OR 2 Documents from LIST B (or 1 if you have indicated that you have visited the cardholder at their home address)
- OR 1 document from LIST B AND 1 document from LIST C

#### List A

Conditions for all documents in this list:

- Photograph must be a true likeness

DOCUMENT	DETAIL to be Checked/Recorded
Current valid signed passport (UK or International)	Passport number: Date of Issue: Country of Issue: Expiry Date:
Current EEA or UK photo card driving licence	Licence number: Expiry date: (Must NOT be provisional. Must be signed)
European National ID Card (UK Citizen card accepted also)	ID number: Date of Issue: Country of Issue: Expiry Date:

#### List B

DOCUMENT	DETAIL
Council Tax Letter/Book	Issuing Authority: Council Tax Number:
Current full UK driving licence - old style (without photo)	Licence number: Expiry date: (Must NOT be provisional. Must be signed)
Letter from the Department of Work and Pensions	Benefit Reference Number: (Ensure applicant is of pensionable age)
Benefit Book / Statement issued by Department of Work and Pensions	Benefit Reference Number: (Date of birth must match that recorded in section 1)



## Prepaid Financial Services - KYC Document Guide

Benefit Statement	Benefit Reference Number: (Date of birth must match that recorded in book)
Biometric Residence permit issued by Home Office to EU nationals	Permit number: (Must be photographic, indicate country of issue and be current. Photograph must be true likeness)
Authorised letter of other sort confirming address (Police letter, Social worker, landlord etc.)	Date issued: Authority issued by: (Must be less than 3 months old)

### List C

DOCUMENT	DETAIL
Utility bill or statement (e.g. gas, telephone, electricity), or a certificate from a supplier of utilities confirming the arrangement to pay for the services on pre-payment terms.	Company issuing bill: Account number: Date of issue: (Must be less than 6 months old, mobile telephone bills or any bill printed from the Internet are NOT acceptable)
Bank Statement	Bank Name Branch Location: (Must be less than 6 months old)
Building Society of Credit Union Statement	Institution Name: Location: Date of issue:
House insurance certificate	Policy number: Date of issue: (Must be less than 12 months old, only the original policy or certificate may be used)
Council issued blue badge	Reference number: Date of issue: (Must be current and issued within last 12 months. Photograph must be true likeness)
TV licence renewal notification	Licence number: Date of issue: (Must be current licence dated within last 12 months and must be a renewal not a first licence)
Motor insurance certificate or policy	Policy number Date of issue (Must be less than 12 months old, only the original policy or certificate may be used)
Personal Assessment Record/Statement /Direct Payment Plan – conducted at Cardholders Address	Date of Assessment: Signature of assessor: Address of assessment: (Address must match cardholder and assessment be less than 3 months old and signature of authorised council representative)