

## SHOPPING & HANDLING MONEY – Guidance for Covid-19 community response groups & their volunteers

### GENERAL SHOPPING GUIDANCE

#### DO'S

- ✓ Keep safe, following [government guidelines](#). This includes:
  - Always staying 2m or 6ft away
  - Regularly washing your hands with soapy water for at least 20 seconds. **Important to do this before and after each set of shopping**
- ✓ Carry ID and call ahead so they know who you are
- ✓ If not just collecting an order: shop to a set list of items, obtain a receipt
- ✓ Take a photo of the receipt to share with the householder/their family, and the community group
- ✓ Place items at a pre-arranged location outside address (porch is ideal) and alert household to delivery e.g. ringing bell
- ✓ Retreat to a minimum of 2 metres to ensure there is a response to alert
- ✓ If you come across a problem, get advice from your community group about how to deal with it
- ✓ Keep an audit trail of any transactions involving money. Be transparent in what you do

#### DON'TS

- ✗ Don't accept gifts/items of shopping. Although they are likely to just be for well-meaning reasons, don't accept gifts as a thank you from shopping recipients as this can inadvertently create expectations and obligations (on both sides)
- ✗ Don't hold people's information for longer than you need it. Volunteers should delete personal data (names, addresses, phone numbers) from their phones once no longer needed. Groups should ask permission each time they want to share a person's personal information, and tell people how they can request their personal data is deleted
- ✗ Don't bring shopping inside the property in order to minimise any possible risk of spreading infection. If the recipient is infirm, you could ensure that the shopping is spread between several bags to make them easier to lift. If the recipient has a carer, you could arrange to deliver the shopping shortly before they arrive so that they can bring the shopping inside
- ✗ Don't handle cash, except as a last resort. A range of alternatives you should consider first are listed on the next page

## HANDLING MONEY

**Cash should only be used as a last resort:** there is the risk of spreading the virus, and other methods of payment are easier to trace and less vulnerable to abuse.

Using someone's bank card and PIN is **not recommended in any situation** as it exposes the volunteer and recipient to the risk of fraud or accusation of fraud.

## PREFERRED OPTIONS FOR TRANSACTIONS

Option	Description	Pros	Cons	Additional information
<b>Option 1</b>	Recipient/family pays shop online/over the phone – volunteer then collects and delivers the shopping.	Secure Contactless	May need to plan far in advance as service may be very busy	Family help might be needed to set up online shopping account.  This option also applies to major supermarkets with delivery services (NB large Tesco stores accept payments over the phone), but many local independent/smaller chain shops are also now offering delivery services – for example, the <a href="#">Risborough Basket</a> scheme.
<b>Option 2</b>	Volunteer Shopping E-Gift Cards/Vouchers: available from: <ul style="list-style-type: none"> <li>• <a href="#">ASDA</a>: e-gift cards re-loadable online</li> <li>• <a href="#">Aldi</a>: vouchers for set amounts</li> <li>• <a href="#">M&amp;S</a>: e-gift cards for set amounts</li> <li>• <a href="#">Waitrose</a>: e-gift cards for set amounts, can be sent now or on a future date</li> <li>• <a href="#">Sainsbury's</a>: e-gift cards for set amounts</li> <li>• <a href="#">Morrisons</a>: regular e-gift cards for set amounts</li> <li>• <a href="#">Tesco</a>: regular e-gift cards for set amounts.</li> </ul>	Secure	Has to be paid for online.  Aldi vouchers have to be posted, but can be sent to any UK address	Family help might be needed to purchase online.

	Recipient orders in name of volunteer, or, if in their own name, they can then forward the e-gift card to the volunteer.			
<b>Option 3</b>	<a href="#">Companion Card</a> : Natwest, RBS and Ulster bank. Card can be topped up by up to £100 every 5 days and given to a trusted person or carer to enable them to make purchases on behalf of the individual. To enhance security, the carer's card will be associated with the customer's existing bank account but kept separate on the bank's systems. The card does not share a PIN or long card number with the customer's existing debit cards, and ATM withdrawals are restricted to £50, as well as being subject to fraud monitoring systems.	Secure	Currently only offered by 3 banks	Contactless way of handing over the card could include putting it in an envelope and leaving it in an agreed place by the front door for volunteer to collect.
<b>Option 4</b>	<a href="#">Starling Bank's Connected Card</a> : a second debit card added for a trusted volunteer. Money comes out of a designated Space in the app rather than main account. Can be topped up whenever required. Capped at £200.	Secure	Only offered by Starling Bank. Managed through an app	Contactless way of handing over the card could include putting it in an envelope and leaving it in an agreed place by the front door for volunteer to collect.
<b>Option 5</b>	<a href="#">Post Office Payout</a> : available in post offices and now in many banks/building societies. One-time barcode sent to volunteer (text/email/post), volunteer then draws out the amount of cash designated to the barcode.	Secure	Not offered by all banks/building societies	
<b>Option 6</b>	Payment by cheque – older people in particular may still have access to a cheque book.	Secure	Majority of shops of all sizes no longer accept cheques	Necessary to confirm in advance with shop if cheques accepted.
<b>Option 7</b>	Volunteer expenses paid by community group. The volunteer does the shop and pays for it, then provides a copy of the receipt to the community group for reimbursement as expenses.  The recipient of the goods pays the community group, before or after the delivery (by cheque or online/telephone banking).	Transparent – less open to abuse	Matching receipt to individuals. Process-heavy. Group needs a bank account. Transaction fees charged	The community group needs money available in a bank account and a process for paying individual volunteer expenses. Options include PayPal or contactless payment devices such as <a href="#">Sum-up</a> or <a href="#">Izettle</a> , which work with an app on a volunteer's phone. These usually charge a transaction fee.

				<p><a href="#">Expend</a> is offering its spending and expense management tools to new customers for free until September 2020 for up to 20 users. Ideal for charities needing a way to pay for goods and services and volunteer expenses.</p>
<b>Option 8</b>	Community group purchases food and makes up food boxes of key supplies at a set price, card payments taken over the phone, then volunteer delivers.	Transparent – less open to abuse	Food boxes may not contain what is needed	
<b>Option 9</b>	Between volunteer and recipient direct - volunteer pays for the shopping using their personal card or cash, keeps receipts, and the recipient settles up with them by cheque or online/telephone banking		Infection spread	Contactless way of paying by cheque could include putting it in an envelope and leaving it where volunteer will leave the shopping.
<b>Last resort option</b>	<p>If taking cash from someone to do shopping is the only possible option:</p> <ul style="list-style-type: none"> <li>• Stick to small amounts (e.g. £20) at any one time</li> <li>• You could wear disposable gloves to reduce the risk of spreading the virus</li> <li>• You could ask them to put it in a see-through bag so you can count the cash without handling it.</li> </ul>		<p>Lack of cash Theft Infection spread</p>	<p>People you're shopping for will have a limited supply of cash, so it is worth noting that this is not a long-term option for paying for shopping.</p> <p><b><u>The risks of theft, or of accusation of theft, are highest with this method so it is strongly recommended to explore all other options first.</u></b></p>