

PAYCO POLICIES & PROCEDURES
&
PAYCARD POLICIES

BUDGETS:

- Money is available on every Monday or days that are established in the monthly budget. Checks may not be picked up early. PayCard weekly loads are done every Monday. Checks may only be picked up by the client listed on the check or a pre-approved representative.
- For budgets that have a weekly check picked up twice a week, the checks are available on Monday and Thursday *only* of each week. Be advised that the amount available for a weekly check is divided by two to determine the bi-weekly amount.
- **Budget changes MUST be in by the 22nd of the month** and will go into effect the following month.
- Individuals with large back payments must establish a separate budget for those funds.
- All vehicle purchases must be approved by the CEO. Please note that beneficiaries receiving SSI benefits will typically not be permitted to purchase any type of motor vehicle. This includes SSI recipients who receive large back payments.
- PayCo reserves the right to adjust discretionary funds to cover rent and utility costs that exceed the monthly budget.
- PayCo is not a lending institution; therefore monies cannot be borrowed under any circumstances.
- PayCo is not responsible for errors due to inadequate or erroneous information provided by the beneficiary, **this includes bill payment.**
- PayCo will return all conserved funds to the Social Security Administration in the event of a beneficiary's death or change in payee.
- Utility bills are kept on file for one year only.
- Upon termination of services, beneficiary has until the end of their final month with PayCo to review their account. After that 30 day period if the beneficiary wants to review their account a fee per hour will be charged.

RENT/HOUSING:

- Only one rent check is issued per month.
- All rent checks are mailed. **SSI recipients' rent checks are mailed on the 1st of every month, SSDI recipients' rent checks are mailed on the 3rd of every month.**
- Motels/hotels are not considered permanent housing and will not be approved unless the individuals account balance exceeds \$2000.00
- Requests for changes regarding rent payment must be made in writing by the 22nd of the month for the next month.
- If you are homeless or become homeless, PayCo must save 45% of your monthly income for future housing. Again, motels/hotels do not meet the housing criteria for the Social Security Administration (SSA).
- All SSI recipients not paying rent and living somewhere will see a reduction in their monthly entitlements as establish by the SSA.
- A signed lease must be turned in prior to paying any landlord.
- **All rent checks must be made payable directly to the legal landlord as described on the county auditor website.** NO rent checks are payable to family, friends or unauthorized individuals. Leases are legal contracts. This policy is to protect our clients from paying rent to unauthorized individuals who have no legally binding agreement with the client. This allows our clients to enforce the terms of their lease and avoids losing money to parties who are not responsible for the property.
- **Leases must be submitted from the legal landlord.** Most leases do not allow for a tenant to sublet a property. In the event a person is willing to sublet, either **have the landlord** add your name to the lease

as an official tenant or provide an official letter stating they are approving a sublease arrangement with all normal details included for time span, amount, etc.

- The Number living in the household does affect rent payments. SSI recipients cannot pay rent for other individuals in the household. PayCo is only responsible for the rent payment of its contracted clients.
- PayCo will only pay the equal portion of all individuals included on the lease. Meaning, if there are two tenants listed and PayCo is payee for one of the two people, we will pay ½. This does not include additional occupants which tend to be minors. It is specific to how many ‘tenants’ are listed.

ADDITIONAL REQUESTS FOR FUNDS:

- Additional request for funds not allocated in the budget may be withdrawn by special requests.
- Individuals who are not paying rent to a legitimate landlord by PayCo **may not** request additional funds unless total balance is over \$1000.00. In this case, the normal additional request for funds rules apply.
- For clients who have an excess of money in their account, it will be required that receipts are returned upon the completion of any purchase. Checks for \$300.00 or more will be, with **no exceptions**, required to provide receipts. In the event receipts are not returned, PayCo reserves the right to deny any further requests. Receipts must show the date, amount and form of payment to be accepted. Accepted receipts will be intact and legible. Any receipts that are not within the guidelines of this policy will be returned to the client.
- If a paper check is given and the receipts show credit, debit or any other form of payment, the receipts will be rejected as they are not appropriate proof of the original funds and how they were spent. The form of payment on a receipt must match the type of funds received. For example, if a paper check is given, payable to the client, the client would cash it and therefore receipts for those funds should indicate ‘CASH’. If a paycard is loaded, receipts will show ‘Debit’ or ‘Credit’ and indicate the last 4 digits (or more) of the paycard used, which should be the client in question.
- Additional request for funds are limited to **three** requests per month. If more money is needed and the funds are available, a new budget must be established with your account manager.
- PayCo reserves the right to deny requests if deemed inappropriate or illegitimate. PayCo also reserves the right to deny request due to insufficient documentation such as invoices, receipts, etc.
- Individuals are entitled to (3) requests per month for \$100.00 each. Requests may be combined to equal the maximum amount of \$300.00, but in that case, **counts as all 3 requests**
- PayCo reserves the right to increase our fee in cases of excessive and inappropriate use of our services.
- PayCo reserves the right to terminate services at any point in cases of threatening, belligerent, violent, or inappropriate behavior. PayCo has zero tolerance for any of the above instances.

BILLS:

- Bill should be mailed directly to PayCo at PO BOX 6006, Columbus OH 43206. It is important that the clients name remains on the bill, only change the billing address.
- RENT, GAS, and ELECTRIC payments are made in full each month unless there are insufficient funds in the client’s account. As stated previously discretionary funds may be adjusted so that the bills are paid in full.
- PayCo is not responsible for any late fees associated with bills that are NOT mailed directly to our office from the bill vendor. We do not assume responsibility for bills/late fees that are beyond our control as a result of being mailed elsewhere and then re-routed to our office. The ‘send to’ address will indicate where the bill is mailed to
- If funds are low in an account, PayCo will prioritize GAS, WATER and ELECTRIC payments. Phone and cable bills will not be included in the monthly budget unless there are adequate funds for food. If the phone is a requirement for housing or other reasons, the client will be set up with the Lifeline program. Many clients receiving SSI and without a housing subsidy cannot afford cable.
- Payments for bills that are not included in the monthly budget will be the responsibility of the client.

- Clients will be notified by mail/phone call or email as soon as possible in the event there are insufficient funds to pay bills that are on the monthly budget. Clients will be asked to make an appointment to adjust their monthly budget. However, budgets may be adjusted, as needed, at the Agency's discretion.
- **Bill payment will depend on the number of residents living in the household.**
- PayCo will incur the cost of checks that are lost in the mail. PayCo will advocate with the vendor to waive any late fees.
- Stop payment for lost checks requires two business days to reissue and will be entered at the discretion of the Agency.
- Clients with vehicles are required to show current proof of vehicle insurance. All insurance bills for vehicles must be mailed directly to PayCo each month for payment. PayCo assumes no liability for insurance bills that are not mailed directly to our organization as we require the full cooperation of our clients to ensure this rule is followed. In the State of Ohio, vehicle insurance is law and must be followed as such. It is the client's responsibility to inform PayCo of vehicle ownership as well as establishing the appropriate insurance coverage.
- Checks that are picked up are the responsibility of the recipient and a \$40.00 stop payments fee will be charged to their account in the event of loss. If a check is less than \$40.00, a stop payment will not be an option.
- Negative balances are prohibited.
- One bus pass per month is issued.
- Property damage to the Agency by client will be billed to the client's account.
- Bills can be emailed to us at paybills@paycopayee.org
- It is important to note that bills sent to PayCo electronically (fax or email) must contain the following information: Client name, amount of invoice, account number, address for submission.
- PayCo does not allow bills to be paid 'automatically' each month, meaning, via ACH draft or debits from our client account. This is a precautionary measure to ensure that we are able to approve payments that are being made and to avoid payments for inactive clients to be taken.
- It is the responsibility of the client/advocate to ensure all bills are submitted with the correct information as described above, PayCo will not contact vendors for missing information, we rely on your assistance to provide us specific information to process payments.
- **CHECK CASHING POLICY**
 - Checks are only written to clients, legal guardians, approved landlords, Vendors for bill payments (utility companies, furniture companies, etc), approved Supported Living providers.
 - Checks may not be cashed by anyone other than who the check is payable to
 - Third party checks are prohibited to individual persons.
 - Exceptions for checks to be payable to any other person or entity outside of what has been described above requires a meeting between the client and their PayCo representative along with any legal, authorized authority persons who share in decision making on behalf of the client. Any exceptions will be reviewed, denied, approved by PayCo Administration.
 - PayCo will not approve checks to be cashed or distributed to unauthorized individuals.
 - Checks may be distributed to authorized individuals as agreed upon at the initial intake meeting.
 - PayCo will not be responsible for checks received by clients and then distributed to unauthorized parties.

INITIAL BUDGET MEETING REQUIREMENTS:

Please bring the following documents to your initial budget meeting. PayCo will not be responsible for any late fees associated with rent, utilities, or any other fee incurring bill, if the following documents are not presented prior to receiving your first check:

- Identification (current State ID or Drivers License)
- Lease or Mortgage Statement – Lease must be a legitimate document indicating the owner of the property as the landlord.
- Any current utility bills

PayCo is obligated, by law, to notify the Social Security Administration in the event of the following:

- | | |
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| <input type="checkbox"/> Hospitalization beyond 30 days | <input type="checkbox"/> Incarceration beyond 30 days |
| <input type="checkbox"/> Change in employment status | <input type="checkbox"/> Change in marital status |
| <input type="checkbox"/> Change in number in household or in rent | <input type="checkbox"/> Change in address |
| <input type="checkbox"/> No contact with PayCo, beyond 30 days | |

PAYCO PAYCARD POLICIES & PROCEDURES

Please review the following guidelines and rules regarding obtaining and maintaining a Paycard

- PayCards are debit cards that can be used as a replacement for paper checks.
 - Once a client begins using a Paycard they will no longer receive a paper check for spending funds.
- There is no fee to sign up for a paycard. However, the cost of a replacement card, if misplaced, damaged, or destroyed, will be the responsibility of the client. Replacement cards are \$5.95, this is not a PayCo fee, this is a fee that is charged by the card distributor, Transcard.
- All communication about the Paycard goes through PayCo. Please do **NOT** contact Transcard for any of the following reasons; replacement, balance inquiry, fraud, unloading, or cancelling a card. All of these questions listed should be directed to your Account Manager who will be able to answer any questions and process any paycard related inquiries/disputes/etc.
- These cards **cannot** be used at an ATM
- To withdraw funds from your Paycard, present your card to any bank (inside of the bank) and request with a teller to withdraw the amount you desire. For each load you receive, it is advised, if you are planning on withdrawing cash, withdraw the entire amount to avoid a fee. Each time you get a load on your card, you get (1) free withdrawal.
- PayCo reserves the right to discontinue use of the Paycard and replace it with paper checks in the event the Paycard is not deemed a good fit for an individual.
- All replacement card orders should be done through your Account Manager. Please do not call Transcard for any replacements.
- Weekly paycards are 'loaded' every Monday for regular discretionary spending by 11am.
- To find out the balance on your paycard, you can go online via computer or cell phone at www.transcardgift.com or contact your PayCo Account Manager.
- PayCards should NEVER be used by anyone other than the person listed on the card.
- Do not share your PIN number (if applicable) with anyone
- Do not allow anyone to access your funds from your PayCard

- If you lose your PayCard, notify your Account Manager immediately so that any funds on the card can be removed.
- PayCo is not responsible for funds that are taken as a result of PIN sharing, granting card access and any other activity that results in misuse of the funds on the card.
- It is your responsibility to guard your paycard as though it were paper money!
- In the event of fraud or theft of funds, a police report must be filed. Once a report is filed, provide a copy to your Account Manager who will then make a fraud report with the card distributor, Transcard. Your Account Manager will walk you through this process and assist with resolving issues.

All PayCo clients can apply for our Paycards but PayCo reserves the right to deny an application. Our cards are a great fit for most clients but not all.