**PAYCO POLICIES & PROCEDURES**

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**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.
* 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.

**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 area 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 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 clients 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

**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:***

□ Hospitalization beyond 30 days □ Incarceration beyond 30 days

□ Change in employment status □ Change in marital status

□ Change in number in household or in rent □ Change in address

□ No contact with PayCo, beyond 30 days

**PAYCO**

**PAYCARD POLICIES & PROCEDURES**

Paycards are PayCo’s replacement for checks. Once a client signs up for a Paycard they will no longer be able to receive a paper check. 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. Please review the following guidelines and rules in regard to obtaining and maintaining a Paycard.

* There is no fee when signing up for a paycard. PayCo covers the cost of the first order, however, the cost of replacement 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 distributer, Transcard.
* All communication about the Paycard goes through PayCo. Do **NOT** contact Transcard for any of the following reasons; replacement, balance inquiry, fraud, unloading, or cancelling a card. All of these questions listed are the responsibility of PayCo.

* These cards cannot be used at an ATM, clients may go into a bank and make a teller withdraw once per card reload at no charge. Any additional withdrawals will have a charge.
* PayCo reserves the right to discontinue use of the Paycard and replace it with paper checks in the event the Paycard is not perceived as a good fit for an individual.
* All replacement card orders should be done through PayCo. 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](http://www.transcardgift.com) or contact your PayCo Account Manager.
* 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.