

6Manitoulin-Sudbury District Services Board POLICY & PROCEDURES MANUAL	
Section: H. Ontario Works	Effective Date: April 27, 2020
Topic: 11. Administration	Replaces: NEW
Subject: Reloadable Payment Cards (RPC)	
Policy No. H.11.6	Page 1 of 4

POLICY

The Reloadable Payment Card (RPC) is intended to be an alternate electronic method of payment for Ontario Works recipients unable to use direct bank deposit (DBD). RPC should only be issued when Social Assistance Recipients (SAR) clients are unable to obtain a bank account.

DBD is the preferred method of payment, followed by RPC. Paper cheques should only be paid in exceptional circumstances.

PROCEDURE

There could be several reasons that individuals can be denied a bank account: Unpaid fee, too many overdrafts, bounced cheques, fraud, account abuse etc.

When the bank refuses to open a bank account for SAR clients, it may be best to issue a RPC.

Case Manager or Integrated Program Assistant (IPA) will determine if client is an appropriate candidate for RPC.

Issuing RPC in office

1. The Case Manager reviews and provides client with Reloadable Payment Card [Disclosure Agreement](#) and obtain verbal consent from the recipient to be issued a RPC. The Case Manager must create a note in Social Assistance Management System (SAMS), identifying the date the RPC disclosure was. Case Manager sends email to local IPA to request RPC with clients' Member ID.
2. The IPA navigates to the Financials tab on client's Person Page, selects RPC on the navigation bar, selects New.
3. The IPA selects Instant under Issue Card and enter the proxy number in the Proxy Number field. Then clicks Save and Register.
4. The IPA updates Manual Cheque/RPC log with the information required in the tab of their office ie: RPC Little Current.
5. The IPA reviews status to ensure it changes from New to Registered or Registration Failed. *if status is Registration Failed, toggle to see the reason. Click List Actions and Edit to make corrections. Then, click Save and Register.

6Manitoulin-Sudbury District Services Board POLICY & PROCEDURES MANUAL	
Section: H. Ontario Works	Effective Date: April 27, 2020
Topic: 11. Administration	Replaces: NEW
Subject: Reloadable Payment Cards (RPC)	
Policy No. H.11.6	Page 2 of 4

6. Once status of registration is confirmed, the IPA will inform the Case Manager that the RPC is ready, and funds can be issued.
7. The Case Manager can then issue the payment by clicking Issue Payment on the Product Delivery Case (PDC).
8. The Case Manager will add liquid resource evidence and a note in SAMS:
 - a) "Cash" as the Liquid Resource Type
 - b) Value of "\$1.00"
 - c) Current date as the Date Received
 - d) In the Comments section, indicate that the RPC disclosure was provided to the client and that the client provided consent to enroll in the card program. Include the date when the disclosure was made, and the consent received.
9. The RPC envelope is now ready for client pick and should be kept in a secure location similar to cheques.
10. IPA is to obtain client signature upon pick up (similar to cheques) and advises the client to activate the card by phone or online.

Issuing RPC by mail

1. The Case Manager reviews and provides client with Reloadable Payment Card [Disclosure Agreement](#) and obtain verbal consent from the recipient to be issued a RPC. The Case Manager must create a note in SAMS, identifying the date the RPC disclosure was.
2. The Case Manager navigates to the Financials tab on client's Person Page, selects RPC on the navigation bar, selects New., selects Request card from Bank under Issue Card and clicks save and register.
3. The Case Manager reviews status to ensure it changes from New to Registered or Registration Failed. *if status is Registration Failed, toggle to see the reason. Click List Actions and Edit to make corrections. Then, click Save and Register.
4. The Case Manager will add liquid resource evidence and a note in SAMS:
 - a) "Cash" as the Liquid Resource Type
 - b) Value of "\$1.00"
 - c) Current date as the Date Received
 - d) In the Comments section, indicate that the RPC disclosure was provided to the client and that the client provided consent to enroll in the card program. Include the date when the disclosure was made, and the consent received.

6Manitoulin-Sudbury District Services Board POLICY & PROCEDURES MANUAL	
Section: H. Ontario Works	Effective Date: April 27, 2020
Topic: 11. Administration	Replaces: NEW
Subject: Reloadable Payment Cards (RPC)	
Policy No. H.11.6	Page 3 of 4

5. The Case Manager advises the client that they will receive their card from RBC between 3-10 days by mail and to contact RBC cardholder support if the card is not received within ten business days.

Replacements if lost or stolen

Replacement cards can be costly to the DSB. Should clients lose their card more than 3 times, Case Managers will have a discussion with the client and determine if there is a need to return to paper cheques. All requests for new cards are to be documented in SAMS notes.

1. Case Manager sends email to local IPA to request replacement RPC with clients' Member ID and the reason for the request ie: lost, stolen.
2. If lost or stolen, the IPA logs into PAT, searches for the client. If card status has not been changed, IPA clicks on "change card status" to "lost or stolen", then clicks "submit".
3. The IPA from the "menu", clicks "replace lost/stolen card" and changes the card status to "lost or stolen", click submit.
4. The IPA from the "menu", clicks "replace lost or stolen card" and selects instant issue for replacement type. Select "PROXY ID" and enter proxy#, click submit.
5. The IPA updates Manual Cheque/RPC log with the information required in the tab of their office i.e. RPC Little Current.
6. The RPC envelope is now ready for client pick and should be kept in a secure location similar to cheques.
7. IPA is to obtain client signature upon pick up (similar to cheques) and advises the client to activate the card by phone or online.

Replacement of Damaged Card

1. Case Manager sends email to local IPA to request replacement RPC with clients' Member ID and the reason for the request ie: damaged
2. The IPA logs into Prepaid Administration Tool (PAT), searches for the client. from the "menu", the IPA clicks "order replacement card" then clicks "instant issue" for replacement type. Select "PROXY ID" and enter proxy#, click submit.

6Manitoulin-Sudbury District Services Board POLICY & PROCEDURES MANUAL	
Section: H. Ontario Works	Effective Date: April 27, 2020
Topic: 11. Administration	Replaces: NEW
Subject: Reloadable Payment Cards (RPC)	
Policy No. H.11.6	Page 4 of 4

3. The IPA updates Manual Cheque/RPC log with the information required in the tab of their office i.e. RPC Little Current.
4. The RPC envelope is now ready for client pick and should be kept in a secure location similar to cheques.
5. IPA is to obtain client signature upon pick up (similar to cheques) and advises the client to activate the card by phone or online.

Real Time payment for RPC

1. Real time payments will be reviewed and approved in exceptional situations only.
2. Case Managers determine the need to Real time payment, will update SAMS with detailed notes with reasoning for request.
3. Case Managers will send an email to Supervisor requesting Real time payment on reloadable payment card before it is issued.
4. A Supervisor will review request, add a note in SAMS and respond through email if approved.

Recall a payment from RPC

***Real Time Payments cannot be recalled from RPC; caution must be used when issuing a real time payment to RPC for this reason.

1. Similar to the DBD recall process, the Finance Department is to be notified of the need to recall an RPC. The Finance Department requires the client Member ID #, name, payment number and issue date. A screenshot of the payment within the email.
2. Overnight payments can be recalled the day the payment is produced, before 11am.
3. Monthly payments can be recalled up to two days prior to cheque date, before 11am.
4. Once the Finance Department has given the confirmation of recall, please reissue to funds.