



Report To: Manitoulin-Sudbury DSB Board

From: Donna Stewart, Director of Integrated Social Services and
Anne Quenneville, Ontario Works Program Supervisor

Date: May 28, 2020

Re: Ontario Works Reloadable Payment Card Policy – Issue Report

Purpose

That the Board approves the new Ontario Works Reloadable Payment Card (RPC) policy.

Background

The Ministry of Children, Community and Social Services has worked with Service System Managers to train and guide us through the process of being able to issue Reloadable Payment Cards to our Ontario Works clients. The Ministry is also committed to reforming and modernizing social assistance, including service delivery. The RPC will improve client experience, improve fiscal responsibilities, and cost efficiencies by reducing the cost of printing cheques, reducing the number of replacing lost, stolen, or damaged cheques. RPC is also aligning with the Ministry's mandate of going paperless.

In 2016, the RPC was introduced as an alternative payment method for individuals receiving assistance from the Ontario Disability Support Program (ODSP). While the ministry's preferred method of payment remains direct bank deposit (DBD), the RPC offers a safe and reliable electronic alternative to paper cheques for people unable to obtain a bank account

In the fall of 2019, the RPC program was expanded to Ontario Works (OW), beginning with a pilot in select locations, and implemented in phases for OW delivery agents that choose to participate. The Manitoulin-Sudbury DSB submitted an expression of interest and was selected to participate.

CARDHOLDER FEES

Type of Fee	Amount of Fee
Purchases – using card to buy goods or pay for services.	No fee
Cardholder Support via consumer website	No fee
Automated telephone cardholder support	No fee
Live agent cardholder support	No fee
Cash withdrawal from an RBC Royal Bank ATM – making cash withdrawals at Royal Bank ATMs.	Four no-fee withdrawals per month. Additional withdrawals are \$2 each.
Cash withdrawal from a non-RBC Royal Bank ATM – making cash withdrawals from a non-Royal Bank ATM in Canada.	\$2 per withdrawal. Convenience fee as set by ATM owner may apply.
Cash withdrawal from an ATM Outside Canada – making cash withdrawals at any ATM outside Canada.	\$5 per withdrawal. Convenience fee as set by ATM owner may apply.
ATM balance inquiry fee – checking balance at any RBC Royal Bank ATM.	Two no-fee card balance requests per month. Additional card balance requests are \$0.50 each.
Replacement card fee – replacing card, including if it is lost or stolen.	No Fee
Inactivity fee – fee charged after 12 consecutive months of inactivity.	\$2.50 per month
Foreign currency conversion – Transactions in a foreign currency will be converted into Canadian dollars no later than the date Royal Bank posts the transaction to the Card at an exchange rate that is 2.5% over a benchmark rate Royal Bank of Canada pays the payment card network that is in effect on the date of conversion.	

DSB administration costs of the RPC include:

- \$16 per card package registered – one-time fee
- \$5 per replacement card issued
- \$2 monthly load fee per active card

Client costs include:

- \$2 for each additional withdrawal after four no fee/month
- \$2 per withdrawal from a non-RBC Royal Bank ATM
- \$5 per withdrawal from an ATM Outside of Canada

We currently have approximately 11% of our caseload who are potentially eligible to participate in the reloadable payment card process.

Conclusion

At the present time, we are seeking Board approval of the new Reloadable Payment Card policy so that we can proceed with implementation for clients who cannot get bank accounts where it makes sense (i.e. Homeless population).