

**THE SENSIBLE
ALTERNATIVE
TO BANK
ACCOUNTS
FOR SEASONAL
EMPLOYEES**

*Introducing
the Barclaycard
Wage Card
brought to you
by Concordia*



AN EASIER WAY TO PAY YOUR SEASONAL EMPLOYEES

Many of our growers have found it difficult in recent years to open UK bank accounts for their seasonal employees. In response, we looked at different ways to help alleviate this administrative headache. After a long review of a range of products and analysis of the market place, we found that the Barclaycard Wage Card was the most cost effective and practical product to implement for both our growers and the young people we find to work for them. Ensuring that we had a low cost product for our Concordia members was top of our priority list.

So we're proud to work in partnership with Barclaycard to give you a practical alternative to opening bank accounts. This guide will explain everything you need to know about the Wage Card, how it works and the processes involved. Don't hesitate to contact Jon Edgell in our Finance Team at Concordia or the Barclaycard Account Team.

CONTENTS

What is a Wage Card?	3
Card benefits for you	3
Card charges to employers	3
Card benefits for your employees	4
What your employees need to know about the Wage Card	4
A step by step guide to how the process will work	5
How long will it be before my employees are paid?	6
The importance of terms and conditions	7
Dos and Don'ts	7
FAQ	8



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WHAT IS A WAGE CARD?

The Barclaycard Wage card is different from a bank account. These differences mean that Barclaycard can cost effectively set up accounts that counter the risks of fraud, money laundering, bad accounts and identity checking; all the issues that stop banks issuing accounts to seasonal workers.

The main differences are:

- Concordia does the rigorous ID checks during the application process
- Account holders can only spend money that is loaded onto their account by their employer
- They can not go overdrawn as the card won't work once the credit balance is £0
- They can only spend money by withdrawing money from a cash machine, through cash back or the debit facility of the card with any retailer (including online retailers) accepting VISA
- They cannot set up contracts such as mobile phone contracts that require monthly debits
- The account will be closed after 36 months of issue.

The most important difference is that the Wage Card account is in fact one account held with Barclaycard which is virtually divided into hundreds of accounts for seasonal workers. The only way to pay money into the account is via a security code that is only known to Concordia and the employer, called a DDA number. This alleviates the risk of money laundering. We therefore require our Growers to act responsibly and in accordance with the process.

It is for all these differences that we ask you to sign a contract with us and to make sure you understand your responsibilities in the process. See 'The importance of terms and conditions' on page 5.

CARD BENEFITS FOR YOU

Firstly there will be no more group visits to your local bank or managing large sums of cash on your premises. Other benefits include:

- No complicated ID checks required
- Easy to load payroll via BACS
- No possibility of workers setting up fraudulent contracts using your address, such as mobile phone contracts
- Can easily be integrated into the induction process

CARD CHARGES TO EMPLOYERS

The good news is that we will not charge you for supplying any cards for Concordia-sourced employees.

For non-Concordia sourced employees we will charge a small administration fee which is set out below. We also require information and ID checks be provided to Concordia. See the step by step guide on page 5.

CHARGES FOR NON CONCORDIA APPLICATIONS

- 1 to 50 applications processed at any one time: £5.00 per applicant
- 51 to 100 applications processed at any one time: £4.00 per applicant
- 101+ applications processed at any one time: £3.00 per applicant.



CARD BENEFITS FOR YOUR EMPLOYEES

Concordia searched long and hard to find a debit card solution that was fair to our seasonal workers. Many charge high fees, typically a percentage of wages loaded onto the card. We found the Barclaycard Wage Card one of the best in the market place for its users. Its benefits are:

- competitive market leading fees for cardholders
- accepted at more than 28 million outlets and 1 million cashpoints worldwide
- access to cash-back at supermarkets
- ability to shop via the internet
- secure way to carry money
- the ability to take money home on the card and use it in their home country
- Visa and Barclaycard are established financial services providers.

WHAT YOUR EMPLOYEES NEED TO KNOW ABOUT THE WAGE CARD

The Wage Card will have the following fees:

- A £10 issuing fee that is taken from the account after they are paid for the first time
- £1 per month card fee
- A £1 fee on cash withdrawals at an ATM. Please note that some ATM providers may charge additional fees also. To withdraw cash using cash back at a supermarket is FREE, so encourage your employees to do this at every opportunity

- A £3 fee will be charged on any non-ATM cash withdrawals from a Barclays branch. They will need their passport or ID card to prove who they are
- A 2.99% charge on the amount of any transaction they make in a currency other than sterling
- £5 for a replacement Card, unless the replacement is due to the expiry of an existing Card.

The card holder also needs to be aware that:

- This is not a bank account
- They can not set up direct debits or use the account to set up monthly contracts eg. Mobile phone or mobile broadband contracts
- They can only spend the money that is on the account
- The card will be deactivated if there is insufficient funds to pay their £1 monthly fee
- The card will be deactivated after 36 months.

MANAGING THEIR ACCOUNT

Details will be found in the card holder guide.

- They can view their account online by visiting www.barclaycardprepaid.com, where they can view balance information and check the wage payments in and out
- They can also call 0844 811 0036 to get balance information and support regarding this product, though this will be in English.

In the future we hope to develop and improve the Barclaycard Wage Card offering. All feedback is welcome.



A STEP BY STEP GUIDE TO HOW THE PROCESS WILL WORK

Step one: Read and sign the Concordia contract and confirm your requirements. Feel free to call Jon Edgell at Concordia should you have any questions or queries relating to the contract.

Step two: For Concordia employees: Concordia will send you a pre-populated document giving the details of all Concordia workers ahead of their arrival. This is called Concordia Wage Card Application Form or CWA 1.

For non-Concordia employees: You will need to fill the non-Concordia workers details ahead of arrival on the electronic template supplied. This will be called the Non-Concordia Wage Card Application Form or CWA 2.

Step three: On your employees' arrival, hand out the information supplied by Concordia which explains their wage payment options.

For Concordia employees: Ask those who want the Wage Card to check their details and sign the relevant row on the CWA 1.

Non-Concordia employees: You will need your employees to check and sign the CWA 2. You will also need to complete the ID Verification part of the form and post or email copies of either a passport or ID card to Concordia. You will need to verify with your signature that the person shown is a true likeness to their identification.

Step four: Send an updated electronic version of CWA1 and CWA2 back to Concordia. Also send a scanned version with all the signatures in place. Concordia will then check and approve the forms. We will only process approved forms.

Step five: We will then process the requests with Barclaycard and send you the unique code called a DDA number. **It is important and part of your contract that you do not disclose this number to anybody including the card holder and office staff that are part of the Wage Card scheme.**

Step six: 4 to 5 working days after Concordia approves the Wage Card Application Forms, the Wage Cards will arrive with a Card Holder Guide translated in your employees' own language. This tells them how to activate the card. Be prepared that they will need a telephone to do this and that the activation process is in English. The Card Holder Guide will explain what numbers to press but they will need to understand a pin number in English.

There will also be terms and conditions that each Wage Card holder needs to read and sign. You will need to ensure that this is done as you give out the cards. You are legally obliged to hold these signed terms and conditions for 6 years.

Step seven: You can then pay your employees online via BACS. You will need to enter the correct DDA number for the correct employee in addition to a sort code and account number common to all holders.

Remember the Barclaycard Wage Card is one account separated into virtual accounts. The DDA number is how we distinguish each virtual account. Enter the wrong number and your employee won't get paid. The DDA number should be entered in a field normally called 'reference'.

If in doubt about where to enter the DDA number, contact either Jon Edgell at Concordia or your local bank contact. Credit on your employees account will take up to 4 working days to clear. Some BAC systems have an option for faster clearance but they normally charge a fee for this.

Step eight: A £10 issue fee is taken from the employee's balance once they have been paid. The card will remain open for 36 months after which time it will automatically close if there is less than £10 on the account. If there is more than £10 the cardholder can request a renewal of the card at any time within a 6 year period. The £1 monthly fee will continue to be taken whilst funds remain on the card.

HOW LONG WILL IT BE BEFORE MY EMPLOYEES ARE PAID?

We are working to ensure the following timescales. This assumes that all paperwork sent by you is correct and there are no issues. All days are working days and exclude weekends and bank holidays.

- Approval of the paperwork you send us
- Concordia sends farm DDA numbers
- Arrival of Cards
- Employees activate cards
- Farm adds DDA numbers and details to pay roll and makes BACS payment
- Credit reaches employees' accounts.

Day one

Day two

Day four to five

Day four to five

Day five to six

Day nine to ten



BARCLAYCARD WAGE CARD GUIDE

Step 1

Sign contract and talk to us about your requirements



Step 2

Concordia sends completed CWA1 form and template for CWA2 form for you to complete



Step 3

On employees' arrival, handout Concordia literature and complete CWA1 form. Complete CWA2 form and verify ID of each applicant



Step 4

Email completed CWA1 and CWA2 (scans and amended excel docs). Send ID verification for CWA2 applicants. Concordia approves application



Step 8

£10 issue fee is taken from the employees' balance 4 to 5 days after BACS payment is made



Step 7

Pay employees online via BACS. Enter the correct DDA number to the correct employee in addition to a sort code and account number common to all holders



Step 6

Cards arrive. Grower gets employees to sign Ts and Cs, and hands out Card Holder Guide. Employees activate the card by telephone



Step 5

Concordia processes request and sends back DDA numbers



WHAT CONCORDIA EXPECTS FROM YOU

The importance of the DDA number.

The Barclaycard Wage Card is one account set up for Concordia. It is then divided into separate virtual accounts for all wage card holders. The DDA number is important for two reasons:

1. It distinguishes each individual Wage Card account. If the wrong number is entered on the system, your employee won't be paid. This is similar to entering the wrong account number and sort code when trying to pay a bank account.
2. The DDA number prevents money laundering by organised crime, as the only method to load money on to the card is through the employers we work with. Therefore the security of this number is paramount. Make sure that you don't pass this number on particularly to the card holder and that no member of the Wage Card scheme has access to or sight of these numbers.

The importance of Terms and Conditions

As this is a financial product, it is important that all your employees are aware that the Wage Card is optional. Concordia will provide information on how they can find a bank account for themselves but you are no longer obliged to help them with this. Nor are you obliged to pay your employees with cash and this will be at your discretion. Therefore it is important that they understand what their options are and that they confirm they are willing participants in the scheme by signing the Wage Card Application Forms.

The Barclaycard Wage Card Terms and Conditions

It is a legal requirement that they sign and understand these before they activate the card. You are responsible for ensuring they do this as well as keeping the paperwork for 6 years. Concordia does not require a copy of these.

DO'S AND DON'TS FOR GROWERS

Do:

- Ensure that the card is optional to your employees
- Hand out the guide to ensure all employees know their options
- Carefully check the photo ID (either passport or ID card) of any non Concordia members and sign the correct paperwork
- Ensure that the application forms are filled in and signed correctly
- Get us the paper work as soon as possible so we can process the applications
- Ensure the DDA number is correct when entering on your BACS system
- Keep the signed Barclaycard Terms and Conditions paperwork for 6 years
- Call Concordia or Barclaycard with any queries.

Don't :

- Take any shortcuts on verifying ID for non Concordia applicants
- Issue the Wage Cards without the employee signing the Terms and Conditions
- Disclose the DDA number to anyone
- Allow seasonal workers or unauthorised employees to have access to DDA information on computers.

We found the Barclaycard Wage Card one of the best in the market place for its users.

FREQUENTLY ASKED QUESTIONS

What is the process through Concordia?

Concordia will do the ordering of the cards but they will actually be delivered direct to your farm for you to hand out to each worker. The cards take 5 days to be delivered once ordered.

How are the cards activated?

This can be done by yourselves or by the worker. To activate the card you call the number on the back of the card and it takes you through a series of checks and then tells you the PIN for the first time. You can share this with the worker and they can then immediately change it at an ATM so only they know their PIN. This is the best process for those who don't have a good grasp of the English language.

Do the workers need to sign any paperwork?

Yes. They will need to sign the CWA1 or CWA2 form demonstrating that they understand that this financial product is optional and that they understand the basic charges of the card.

When the card arrives, they will also need to sign the Barclaycard Wage Card Terms and Conditions before the card is given to them. You will need to keep this information for a minimum of 6 years according to the contract you have signed with Concordia.

Is there a bank overdraft or interest charge?

This card works like a voucher card and there will be no credit available, no way of going overdrawn and no way of setting up direct debits or standing orders. They can only ever spend what funds have been loaded onto the card. They can use it where Visa is accepted (at 23 million outlets worldwide) and use it to withdraw cash at an ATM or get cashback.

What are the transaction/facility charges for the candidates again?

The workers will not pay any fees until the first payment is received. They will pay £1 for every ATM withdrawal. They will be charged £10 for the card and then a £1 monthly rolling fee which Barclaycard debit from the card once funds have been loaded.

How do the workers know they have been paid or what their balance is?

They call the number on the back of the card and are given three options; to hear their PIN again, hear their last 5 transactions, and hear their balance. They can log online to see their statement and all transactions. They can also get a balance at an ATM.

What are the charges to the Farm?

The only charge to the farm is from your bank for the BACS file transfer which you will need to speak to your bank about.

Are you able to offer leaflets translating this scheme to Latvians/Lithuanians/Polish/Bulgarians and Romanians?

Yes this is already available and will be provided by Barclaycard through Concordia.

NEXT STEPS

1. Confirm your requirements with the Employer Services Team.
2. Return the signed registration contract today to wagecard@concordia.org.uk

 **FOR MORE INFORMATION
CALL:
CONCORDIA: 01273 422 293
OR EMAIL:
WAGECARD@CONCORDIA.ORG.UK**