



# Pre- Paid Card - Know Your Customer (KYC) Checks

## What are Know Your Customer checks?

Know Your Customer (KYC) checks are standard identity verification processes used by banks, financial institutions, and organisations that provide financial services.

They involve confirming a person's identity, address, and sometimes financial background using documents such as passports, driving licences, or utility bills.

KYC checks help ensure the Council prepaid cards are issued to the correct individual and are not used for fraudulent or illegal purposes.

These checks are a legal requirement under UK financial regulations, including anti-money laundering (AML) and counter-terrorist financing rules.

## Why does the council require these checks?

The prepaid card is a financial product, and the Council is required to meet the same regulatory standards as banks and payment providers.

To protect public funds by ensuring that cards are issued only to the correct, verified individuals. Preventing fraud, misuse, and financial crime, including identity theft, money laundering, and unauthorised access to funds.

## How does the Council make sure you are who you say you are?

To complete the required Know Your Customer (KYC) checks, Nottinghamshire County Council uses a secure digital verification platform called Yoti.

- The Council creates a Yoti login using the Authorised Person's (AP's) name and email address.
- The Nominated/Authorised Person then signs in to the Yoti platform and uploads the required documents to verify the cardholder's identity, address, and National Insurance Number.
- All information is handled securely and in line with financial compliance requirements.

## What documents are required?

### Identity Verification

The Nominated/Authorised Person must upload one of the following acceptable documents to confirm the cardholder's identity:

- Current (not expired) full passport (or equivalent)
- Current (not expired) full or provisional driving licence with photo ID
- Immigration visa
- Benefit entitlement letter from the Department for Work and Pensions (DWP)

### Address Verification

The cardholder's residential address must also be verified. Acceptable documents include:

- Council Tax bill
- Utility bills dated within the last 3 months (excluding mobile phone bills)

- Tenancy agreement from the Council or a Housing Association
  - *Private landlord tenancy agreements are not sufficient*
- Benefit entitlement letter from DWP showing the current address
  - *(As long as it is not also used to prove identity)*
- Current (not expired) full or provisional driving licence with photo ID showing the current address
  - *(As long as it is not also used to prove identity)*
- Bank statement dated within the last 3 months

## How is my information shared and stored?

To make sure the Council follows the required Know Your Customer (KYC) process, we carry out regular checks on how identity information is collected and recorded.

- The documents provided for KYC checks are kept for 5 years after the relationship with the cardholder ends.
  - This means 5 years from the date the prepaid card is closed or expires.
- The Council may be required to share copies of this evidence with allpay Ltd, the prepaid card provider.
  - If allpay Ltd makes a written request, the Council will provide the documents within 5 working days.
- allpay Ltd carries out its own monitoring and may ask to see copies of the identification checks and evidence that the Council has completed its monitoring.

## Contact information

**For more information please contact: Direct Payment Enquiries Team**

Telephone: 0115 804 4945

Email: [yotichcks@nottscc.gov.uk](mailto:yotichcks@nottscc.gov.uk)

Or

Phone: 0300 500 80 80 - Monday to Thursday: 8.30am to 5pm and Friday: 8.30am to 4.30pm (Calls cost no more than a standard geographic charge and are included in discount packages and inclusive minutes schemes).

Website: [www.nottinghamshire.gov.uk](http://www.nottinghamshire.gov.uk)