

Pre-paid card: Know Your Customer (KYC) checks

This information is for people who need to complete Know Your Customer (KYC) checks for a Direct Payment prepaid card.

Why do I need to complete KYC checks?

Know Your Customer (KYC) checks are identity checks used by banks and organisations that provide financial services.

They help make sure prepaid cards are issued to the correct person and help prevent fraud and identity theft.

Because a prepaid card is a financial product, we must complete these checks before a card can be issued.

How do I complete KYC checks?

To complete KYC checks, we use a secure online identity verification service called Yoti.

We will:

- create a Yoti login using the authorised person's name and email address
- send a secure link to access the service

The authorised or nominated person must:

- sign in to Yoti
- upload the required documents
- confirm the cardholder's identity, address and National Insurance number

All information is handled securely and in line with financial compliance requirements.

What documents will I need?

Proof of identity

You will need one of the following:

- a current passport
- a current full or provisional photocard driving licence
- an immigration visa
- a Department for Work and Pensions (DWP) benefit entitlement letter

Proof of address

You will also need one of the following documents showing the current address:

- a council tax bill
- a utility bill dated within the last 3 months (excluding mobile phone bills)
- a council or housing association tenancy agreement
- a DWP benefit entitlement letter showing the current address (if it has not been used as proof of identity)
- a current photocard driving licence showing the current address (if it has not been used as proof of identity)
- a bank statement dated within the last 3 months

Private landlord tenancy agreements cannot be used as proof of address.

How is my information used?

To meet KYC requirements, we carry out checks to make sure identity information is collected and stored correctly.

Documents used for KYC checks are kept for 5 years after the prepaid card is closed or expires.

We may share copies of this information with Allpay Ltd, the prepaid card provider, where required for compliance and monitoring purposes.

Allpay Ltd may also request evidence that identity checks have been completed and may carry out its own monitoring.

More information

For more information and support, visit:

[Direct Payments support area](#)

www.nottinghamshire.gov.uk/direct-payments-support

Contact us

Direct Payment Enquiries Team

- Telephone: 0115 804 4945
- Email: yotichcks@nottscg.gov.uk

Customer Service Centre

For help, or to request this document in another format:

- Call us on **0300 500 8080**
- [Contact us online](#)
www.nottinghamshire.gov.uk/contactus

Privacy

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[Read our privacy statement](#)

www.nottinghamshire.gov.uk/privacy