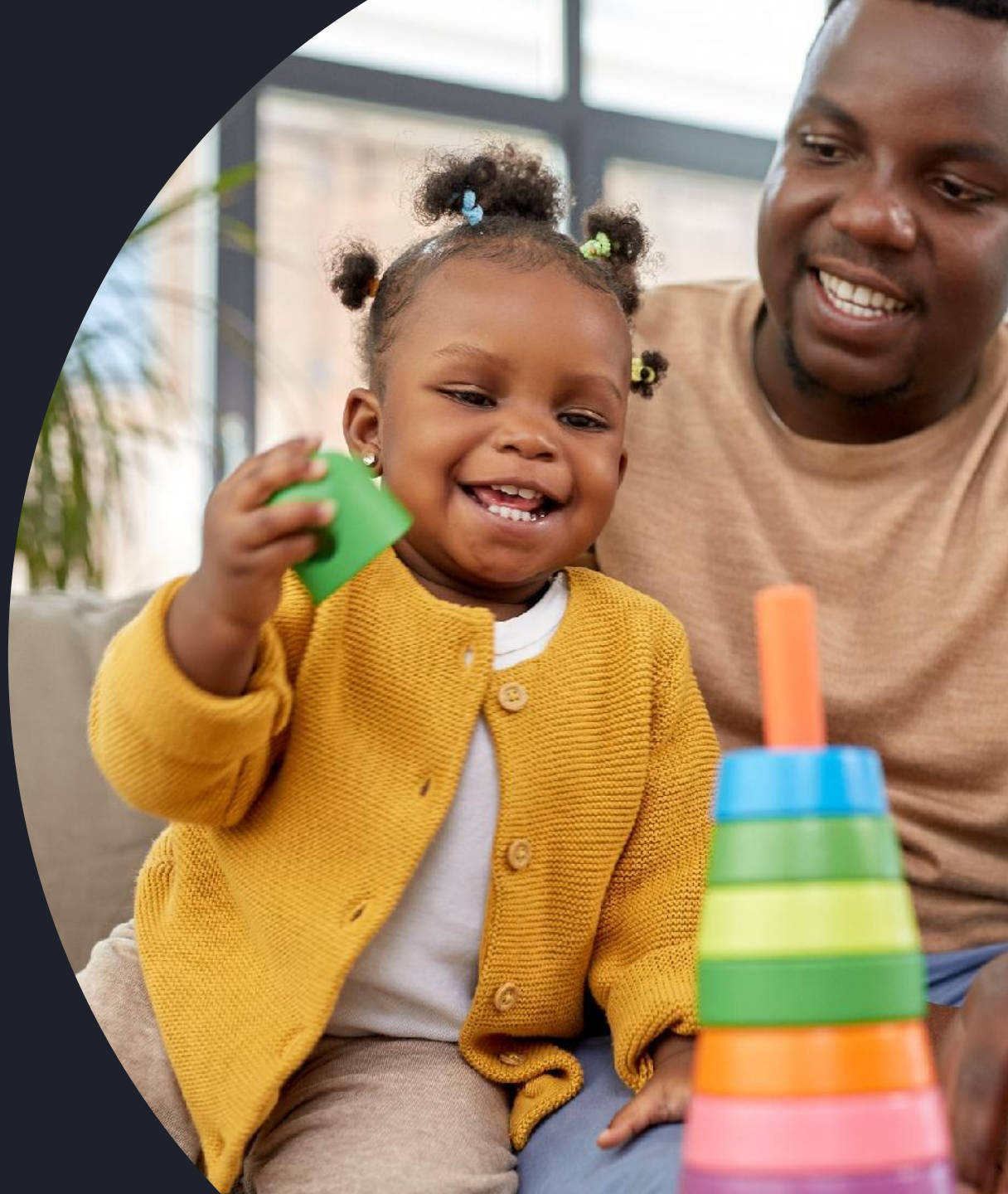
Overcoming the Practical Challenges of Disbursing Cash Payments



Cash First Communities 2026

Gareth Evans

Cash is King?

Practical Challenges:



900,000 do not have a bank account (FCA)



11 million people living in their overdraft (FCA)



Complicated and time-consuming internal processes

Practical Challenges:

- Bank transfer → Requires an account and sharing bank details; payments can be delayed or absorbed by overdrafts/debts.
- Prepaid cards → Set-up, delivery and activation delays; card loss, declined payments and admin issues.
- Petty cash → Staff safety, audit and cash-handling risks; limited by office hours and in-person collection.

ATM Collection via Cash Perks:

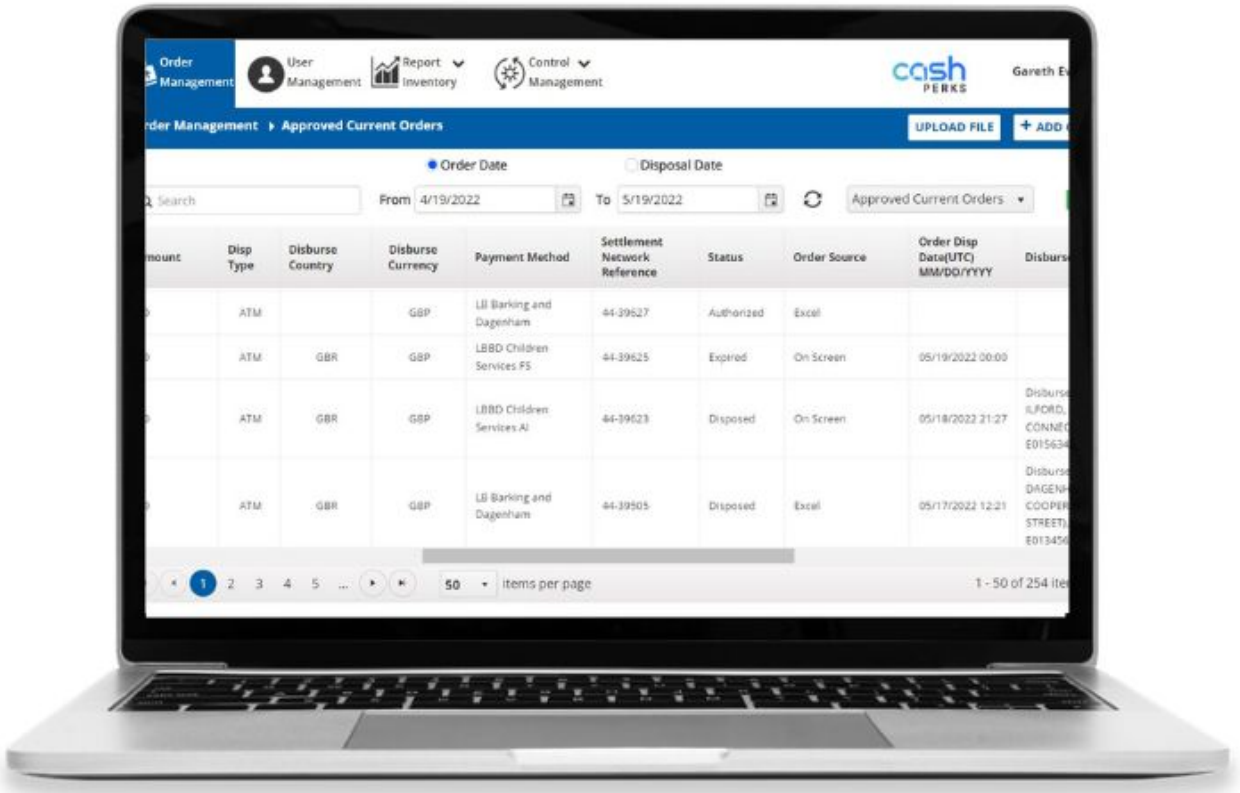
Award-winning solution for cash disbursement via SMS text:

Instantly collect their cash from ATMs nationwide -without needing a bank card or app



cash PERKS

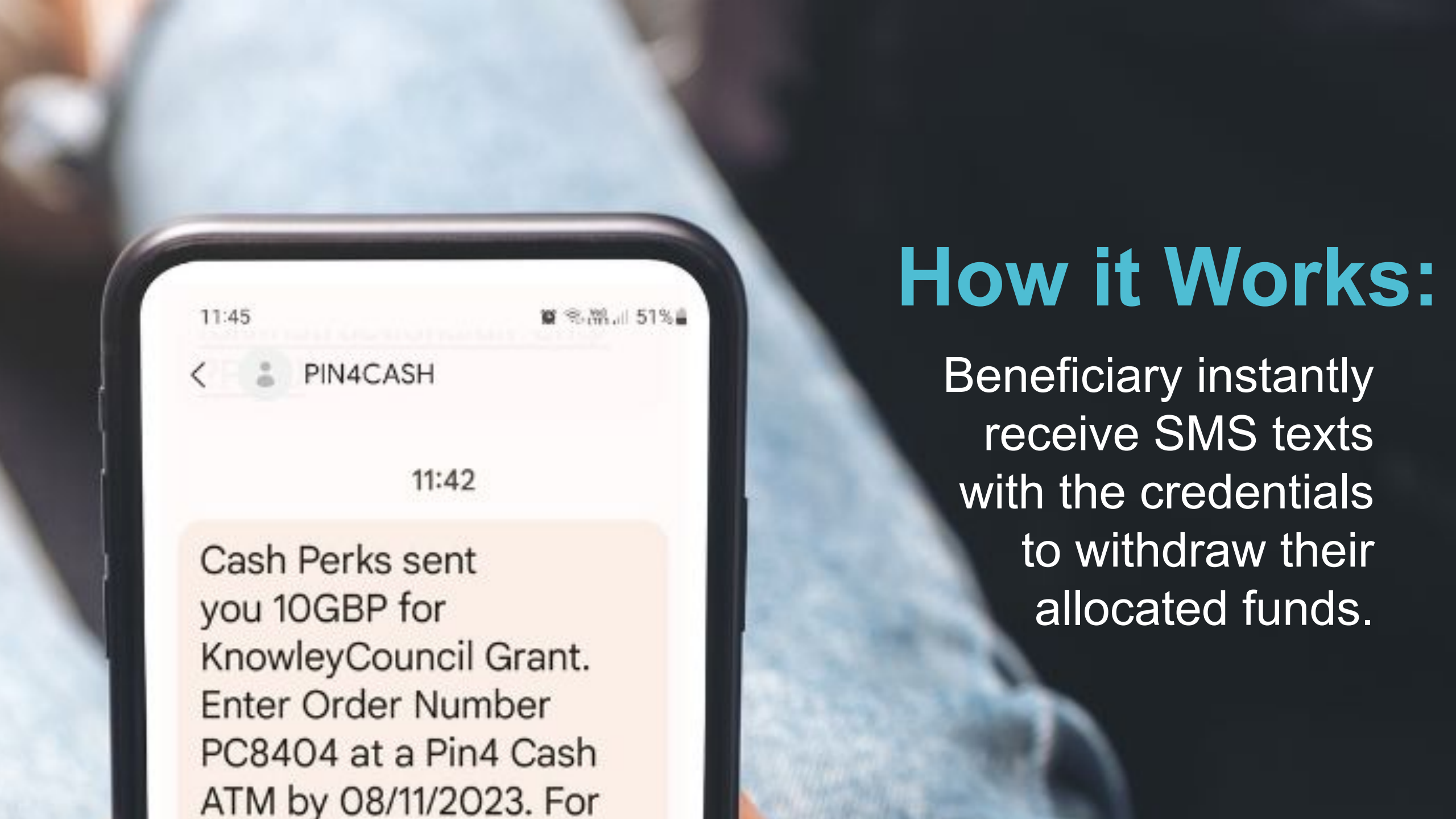
How it Works:



Secure: dedicated access for your staff via our online portal (with two factor authentication).

Simple: instantly send £10 - £250 either individually or bulk uploaded.

Cost-effective: No upfront costs or regular license fees - just a fixed charge for each collected payment.



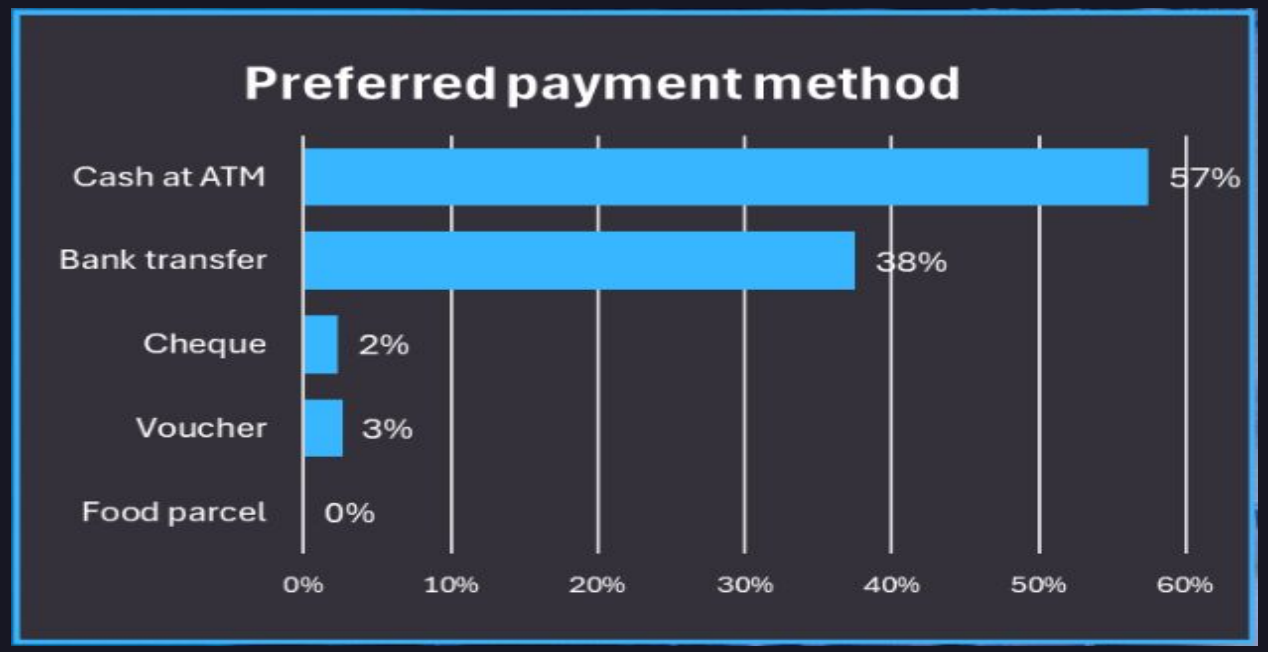
How it Works:

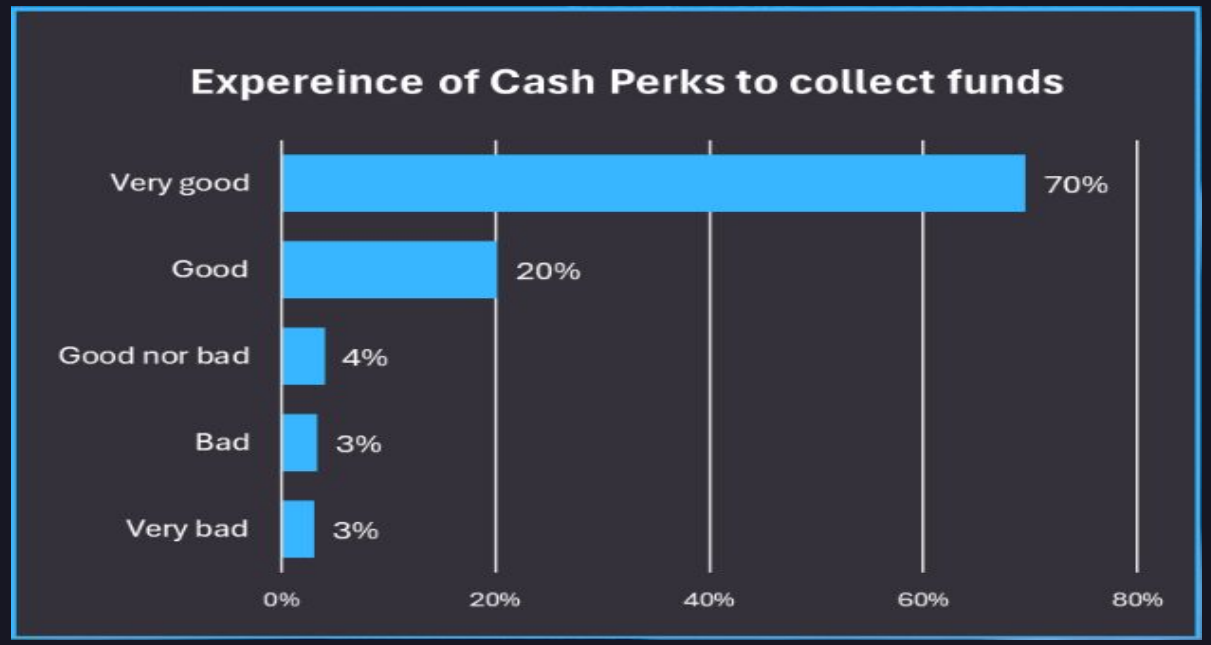
Beneficiary instantly receive SMS texts with the credentials to withdraw their allocated funds.

Clients:


Leeds City Council
The Royal Borough of Kensington and Chelsea
Barking & Dagenham
Lambeth
Stockport
City of London
Brent
Woking Borough Council
Haringey London
Camden
Knowsley Council
Exeter City Council
Rutland County Council
turn2us
Metropolitan Thames Valley
a2dominion
Z2K Fighting poverty
anchor
TST Teaching Staff Trust
YES when it matters most
Old Diorama Arts Centre
Jangala
National Benevolent Charity
citizens advice
age UK
National Emergencies Trust
Kensington + Chelsea Foundation
A better life together
scottish refugee council
Longleigh Foundation
Simon Community Scotland
hope at home
safe homes for survivors of slavery
London Mutual Credit Union
nova new opportunities
The Wimbledon Guild
nucleus legal advice centre
CARITAS Diocese of Shrewsbury
Children | Families | Community
Food Bank North Paddington
Leeds Credit Union
Affordable. Flexible. Fair.
hoot wise with money
East Kilbride Credit Union
Unify Credit Union Ltd.
Cambrian Savings & Loans
Supporting Communities
grampian credit union
SMALLWOODTRUST
Enabling women to be financially resilient
solace
Legendary Community Club
Refugee Sanctuary Scotland
West End Refugee Service

User feedback:





★★★★★

"It is very useful means on withdrawing with machines everywhere and even if your on minus on your card you'll stilll get cash so you can get food and essentials."

Anonymous (RBKC Resident)
22 December 2025

cash PERKS

★★★★★

"The cash received was really helpful for my family needs."

Anonymous (RBKC recipient)
15 November 2025

cash PERKS

★★★★★

"Super easy to use, great service. Thank you so much!"

Anonymous (Leeds Council Recipient)
14 November 2025

cash PERKS

Other Cash Disbursement Options:

POST OFFICE®

Post Office Payout®

Make regular or emergency cash and energy top-up payments to your customers at any of our 11.500 Post Office branches. Post Office Payout® makes it simple, secure, inclusive and accessible

PayPoint

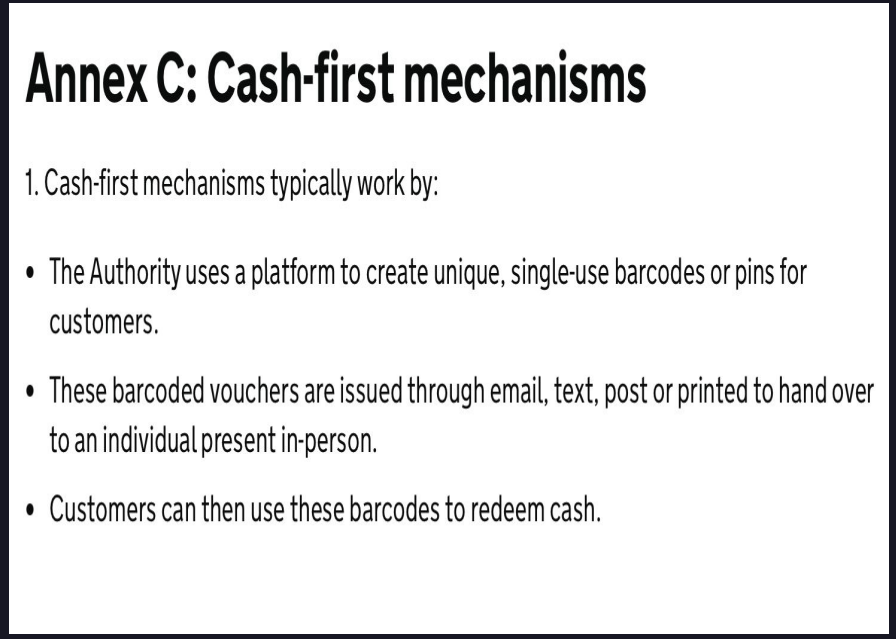
PayPoint Cash Out Vouchers

Redeem your Cash Out voucher quickly and easily at over 30,000 local PayPoint stores, with no purchase needed.

Breakthrough Crisis and Resilience Fund:

English local authorities are required to disburse default cash payments. Appendix in CRF guidance on cash-first mechanisms references:

- Post Office Payout service,
- ATM cash vouchers, and
- PayPoint cash out vouchers



Annex C: Cash-first mechanisms

1. Cash-first mechanisms typically work by:

- The Authority uses a platform to create unique, single-use barcodes or pins for customers.
- These barcoded vouchers are issued through email, text, post or printed to hand over to an individual present in-person.
- Customers can then use these barcodes to redeem cash.

Case study:

Barking & Dagenham

“Cash Perks was a no brainer and works for us very well and has enabled us to pick up emergency cases and have support payments issued within the hour.”

Benefit Manager

LBBD is now utilising Cash Perks across the council – including:

- Welfare Benefits team (various discretionary awards / HSF / CRF)
- Migrant team (H4U / NRPF)
- Adult Social Care
- Children's Service.

Since commencing, it has now sent 29,950 payments totalling over £5.1 Million of hardship funds.

Saved an estimated 5,350 hours of social worker time in first three years – equivalent to at least £271,840.

Thank you:

Email:

gareth@cashperks.co.uk

LinkedIn:













