



Case Study – Assisted Banking

Scenario

- John is a young adult with an intellectual disability. He was living with his elderly parents and is now in a community house with a HSE funded Section 38 Provider.
- John's disability allowance was paid into his father's account who had held agency but John's father was anxious for future planning and John's independence that he would have his own bank account with support from the service.
- A functional test of capacity indicated that John's ability to manage his own financial affairs was very limited to just expressing basic preference on things he likes to buy but with no ability to understand his balance, count money or use an ATM card.

Solution

- The Section 38 engages with the main commercial banks to establish which vulnerable adults account they can open on John's behalf that would suit his specific needs, including:
 - ✓ disability Payment by EFT
 - ✓ contribution to care EFT set up
 - ✓ ATM card for withdrawing cash by nominated staff member(s)
- The Section 38 will ensure that the appropriate segregation of duties and oversight are applied to safeguard John's monies for his direct benefit only, in line with NFR – C2. Controls include:
 - ✓ reconciliation on weekly or monthly basis by a nominated manager
 - ✓ segregation of duties between the account reconciler and the staff member(s) assisting John with his day-to-day banking activities