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Businesses urged to prepare for NHS COVID-19 app

- The NHS COVID-19 app is currently being trialled and will launch on Thursday 24 September in England and Wales, including QR check-in at venues
- QR codes will be an important way for NHS Test and Trace in England and NHS Test, Trace, Protect in Wales to contact multiple people if coronavirus outbreaks are identified in venues

Businesses across England and Wales like pubs, restaurants, hairdressers and cinemas are being urged to ensure they have NHS QR code posters visible on entry so customers who have downloaded the new NHS COVID-19 app can use their smartphones to easily check-in.

The move comes ahead of a national launch of the NHS COVID-19 app across England and Wales on Thursday 24 September.

The government will be supporting businesses and venues to display the QR codes, which can be <u>downloaded via a website to display as posters in premises</u>.

Following the launch of the new COVID-19 app, customers and visitors in England will be able to check-in on entry with their phone instead of filling out a check-in book or tool specific to a business. This will allow NHS Test and Trace to contact customers with public health advice should there be a COVID-19 outbreak.

In England, using QR codes will help businesses meet the new legal requirement to record the contact details of customers, visitors and staff on their premises.

With coronavirus cases rising in the UK in the last few weeks it is essential businesses capitalise on the benefits QR codes can bring to protect themselves and their customers.

Health and Social Care Secretary Matt Hancock said:

We need to use every tool at our disposal to control the spread of the virus including cutting-edge technology. The launch of the app later this month across England and Wales is a defining moment and will aid our ability to contain the virus at a critical time.

QR codes provide an easy and simple way to collect contact details to support the NHS Test and Trace system.

Hospitality businesses can now download posters for their premises ahead of the launch of the NHS COVID-19 app. This will allow the public to seamlessly check-in to venues using the app when it launches.

It is vital we are using the NHS Test and Trace system to reach as many people as possible to prevent outbreaks and stop this virus in its tracks. This function will make it simple and easy so we can keep this virus under control.

Businesses who are already using their own QR system are being encouraged to switch to the NHS Test and Trace QR code. An alternative check-in method must be maintained to collect the contact details of those who don't have the app, for example a handwritten register.

When someone enters a venue and scans an official QR poster, the venue information will be logged on the user's phone. This information will stay on a user's phone for 21 days and if during that time a coronavirus outbreak is identified at a location, the venue ID in question will be sent to all devices. The device will check if users have been at that location and if the app finds a match, users may get an alert with advice on what to do based on the level of risk.

Managing Director of the NHS COVID-19 app, Simon Thompson, said:

My team have worked tirelessly to develop the new NHS COVID-19 app and we are incredibly grateful to all residents of the Isle of Wight, London Borough of Newham, NHS Volunteer Responders and the team that went before us; the learnings and insight have made the app what it is today.

We are now giving businesses the time to prepare their venues ahead

of the app becoming available across England and Wales. We are working closely to engage, educate and inform them about how the app works and how they can play their part.

The QR system is a free, easy and privacy preserving way to checkin customers to venues, and we encourage all businesses to get involved and download and display the official NHS QR code posters.

Health and Social Services Minister for Wales, Vaughan Gething, said:

The launch of the NHS COVID-19 app is an important part of coronavirus response, supporting Test, Trace, Protect here in Wales, and the Test and Trace programme in England. Working on a joint England and Wales basis is the most practical option here, as we know there is a lot of movement across our shared border. It makes sense to use the same app, working in exactly the same way, regardless of which country you're in.

The Welsh Government has worked closely with the NHS app team to ensure the app is easy-to-use and gives people the right advice and guidance, tailored to the country they reside in. I strongly encourage people in Wales to download and use the app when it launches.

The more people download and use the NHS COVID-19 app, the more it will help us to prevent the spread of COVID-19.

Ongoing trials in Newham, on the Isle of Wight and with NHS Volunteer Responders show the app is highly effective when used alongside traditional contact tracing to identify contacts of those who have tested positive for coronavirus.

Mayor of Newham, Rokhsana Fiaz, said:

As an early adopter of the new NHS COVID-19 app, we've played an important part in ensuring it's ready for national roll-out. My thanks to all those Newham residents who have downloaded the app so far and all those local businesses who have displayed a QR poster; as your feedback has helped contribute to this important national effort.

Feedback from Newham residents during the pilot phase has highlighted the significance of local approaches and local voices as part of our community-wide fight against the virus; plus the role of local businesses as getting them on board early is also crucial.

As the cases of COVID-19 have started to rise again across the country, it's clear we're facing a critical moment, so the roll-out

of the app comes at the right time; as an additional vital tool contributing to our local test and trace measures to stop the spread of COVID-19 and safeguard our communities.

Jason Strelitz, Director of Public Health at London Borough of Newham, said:

With COVID-19 cases rising again across the country, the NHS COVID-19 app is a useful tool to have in the toolbox, alongside the other measures, to combat the rise in infections.

I've been so impressed by how our local communities have embraced this trial and come together working together with health partners, faith and voluntary organisations and businesses to download the app and install QR codes across the borough.

We have received really useful feedback from Newham which will be used in the national roll-out and help us to continue to work with other local authorities and partners to tackle this deadly pandemic.

Isle of Wight Council leader Dave Stewart said:

I have no doubt that the NHS COVID-19 app played a role in slowing down the spread of coronavirus on the Island and helping to keep the rate of infection low.

Having the app on your phone enables every user to feel they are contributing — it's the right thing to do. I am enormously proud of the crucial role our Island community played in the development and refinement of this app so that it is now ready for national rollout.

When the nation called Islanders stepped up to the plate not once but twice to pioneer groundbreaking technology that I'm sure will go on to save many lives from this devastating virus.

I was overwhelmed — but not surprised — by our community's willingness to do their bit for the good of the country. Now I urge the country to follow our leadership and download the app to help keep everyone safe. This is great news for the country and great news for our Island.

Businesses are just one sector to be urged to use the NHS Test and Trace system. Universities, hospitals, leisure premises, civic centres and libraries will also be urged to display posters in communal areas such as cafes where people are likely to congregate for more than 15 minutes and in close proximity.

Matthew Fell, CBI Chief UK Policy Director, said:

Companies across England and Wales have been working tirelessly to follow government guidance, keeping workplaces, pubs and shops as safe as they can for staff and customers.

Business therefore welcomes the introduction of the new COVID-19 app, which will provide an additional layer of armour in the UK's battle with the pandemic.

Continued improvements to NHS Test and Trace, while simultaneously increasing testing capacity, are what is needed to build confidence for the public and businesses before a vaccine becomes available.

Mass adoption of this new system is essential for its efficacy, so the CBI will use its networks to encourage all firms to use the new QR code and remind companies and consumers alike of the importance of compliance.

Kate Nicholls, UK Hospitality CEO, said:

Hospitality's top priority is to protect the health of our customers and staff but there's also the added appetite to avoid a return to lockdown and loss of trade. It's crucial that Test and Trace information is gathered and deployed both effectively and securely.

Hospitality has been at the forefront of Test and Trace, so we were keen to work closely with government to optimise the app's functionality and ease of implementation for hospitality businesses. It is everyone's responsibility — and in everyone's interest — to make Test and Trace work, so we look forward to its national rollout. We would urge all hospitality businesses to support the roll out of the app and download their QR posters to help defeat the virus.

Businesses should download the QR codes at gov.uk/create-coronavirus-qr-poster.

For more information on the NHS COVID-19 app, visit covid19.nhs.uk.

Letter from the Permanent Secretary,

Department of Justice for Northern Ireland to the PRRB chair

Letter of 10 September 2020 from Peter May, Permanent Secretary at the Department of Justice to the Police Remuneration Review Body chair. This provides information about the 2019 to 2020 pay award for chief police officers in the Police Service of Northern Ireland.

Advice for people struggling to pay essential bills because of coronavirus

For those worried about paying utility bills or repaying credit cards, loans or mortgages due to the impact of coronavirus, the below guidance sets out the steps you can take to get the support you need.

In the first instance, people struggling to pay essential bills are encouraged to:

- contact your provider: if you think you might have a problem paying a bill, contact your provider as early as possible to explain, and receive help with paying your bills
- ask for help if you need it: if you are struggling with your bills or credit commitments, free advice is available. coronavirus has affected the entire nation and many of us need support now, even if we never have before
- explore payment options: if you are struggling with bills, it is better to agree a payment plan with your provider and keep making regular instalments, rather than cancelling direct debits and letting debt build

Business Minister Paul Scully said:

We know it is a particularly difficult time for households across the UK, with many struggling to keep up with bills, loan payments and mortgages due to the impact of COVID-19.

The government, regulators and industry acted quickly in March to assist as many people as possible, with measures including mortgage holidays, and support for energy, water and telecoms customers.

I would urge those who are struggling to speak with their providers, seek out free advice and explore the payment options open to them.

In response to the impact of coronavirus, the government agreed a raft of measures with providers across a range of sectors to ensure struggling consumers are treated fairly. These agreements cover the following sectors.

1. Energy

The government has <u>agreed a set of principles with domestic energy suppliers</u> to support consumers impacted by coronavirus.

Energy companies will seek to identify and prioritise customers who may need additional support, taking into account Priority Service Register customers, prepayment meter customers, and customers who are vulnerable to having a cold home.

Based on individual circumstances, firms may offer support such as:

- reassessing, reducing or pausing debt repayment and bill payments for domestic customers in financial distress
- referring customers who are struggling to pay to third party debt advisers such as StepChange and Citizens Advice
- suspending credit meter disconnections

Firms will also support prepayment meter customers directly or indirectly impacted by coronavirus to stay on supply. Based on individual circumstances, support could include:

- extending discretionary/ friendly credit or sending out a pre-loaded top up card
- enabling customers to nominate a trusted third party to be able to pick up discretionary credit sent to a shop on their behalf
- switching smart prepayment meters into credit mode or extending nondisconnection periods (consumers will be made aware any credit will need to be paid back)
- contacting prepayment customers with advice on what to do in the event of self-isolation

2. Water

The government and Ofwat, the economic regulator of the water sector in England and Wales, remain in <u>close contact</u> with water companies on the water industry's response to coronavirus. All water companies have measures in place for people who struggle to pay for their water and wastewater services, these include:

- continuing to help customers pay their bills through WaterSure, Social Tariffs and other affordability schemes
- actively offering payment breaks or payment holidays
- adjusting payment plans urgently to help with sudden changes in household finances
- simplifying the processes for customers to get extra assistance
- helping customers get advice on benefits and managing debts, particularly for customers who have not been in financial difficulties

3. Telecoms

The government is <u>working closely with telecoms providers</u> to ensure they treat customers who are struggling to pay their bills fairly, and to help them stay connected. Firms are asked to:

- prioritise support for customers who might be struggling to pay their telecoms bills, offer advice on managing telecoms debt and strengthen their work with consumer bodies such as Citizens Advice and other organisations who could help these customers
- offer options to struggling customers, such as a payment plan, a cheaper tariff, or a delay on their payment
- avoid disconnection for struggling customers, treating it only as a last resort

4. Mortgages

At the start of the pandemic in March, the Financial Conduct Authority published guidance setting out their expectation that firms offer mortgage payment holidays. Mortgage holidays allow customers affected by coronavirus to defer making up to 6 monthly mortgage payments (although interest will still accrue during this period). Eligible customers can apply for these until 31 March 2021.

Alongside this, the FCA and government have been in close contact with mortgage lenders and administrators to make sure they treat consumers fairly during the coronavirus pandemic. Further measures agreed with lenders include:

- providing consumers with options when their payment holiday comes to an end to ensure they continue to get support they need
- not repossessing homes before 31 January 2021, except in exceptional circumstances

For more information on managing your money during and after the coronavirus pandemic, you can also use the Money Advice Service's Money Navigator Tool.

5. Loans, credit cards overdrafts, motor finance and other forms of credit

The FCA has also stepped in to make sure those having temporary difficulties meeting loan or credit commitments due to coronavirus can request payment deferrals of up to 6 months in total, on:

- a personal loan, credit card, store card or catalogue credit product
- motor finance or leasing payments
- buy-now-pay-later agreements
- rent-to-own agreements
- pawnbroking agreements

If people are having temporary difficulties meeting payments due to coronavirus, they can also request a payment deferral on a high-cost short-term credit loan for at least 1 month.

Consumers have until 31 March 2021 to apply for an initial or further payment deferral. After that date, they will be able to extend existing deferrals to 31 July 2021, provided the extensions cover consecutive payments, and subject to the maximum 6 allowed.

Consumers who have already had 6 months of payment deferrals or who are receiving tailored support will not be eligible for a further payment deferral. Instead, firms will provide tailored support appropriate to the customers circumstances. This may include the option to defer further payments.

Consumers who are struggling with the cost of their overdrafts as a result of coronavirus will be able to request support which reflects their individual circumstances, as set out in the FCA's tailored <u>support guidance</u> published in September 2020. This could include reducing or waiving interest.

The FCA has <u>full information on eligibility</u>.

For more information on managing your money during and after the coronavirus pandemic, you can also use the <u>Money Advice Service's Money Navigator Tool</u>.

6. Insurance

The FCA has <u>agreed a range of options that insurers may consider appropriate</u> to <u>help customers</u>, including:

- reviewing cover based on risk/needs to reduce premiums
- waiving administration and cancellation fees
- partly refunding premium payments where the whole amount has been paid up front
- providing tailored support appropriate to the customers circumstances

7. Renting

The government has acted to protect renters during the pandemic by suspending eviction proceedings for 6 months, to 20 September, as well as changing the law to extend the notice period landlords must give their tenants to 6 months, except in the most serious cases, until at least the end of March 2021.

Alongside this, the government has provided a comprehensive package of support to help prevent people getting into financial hardship or rent arrears as a result of coronavirus:

- we have quickly and effectively put in place £9.3 billion of additional support through the welfare system this year
- this includes an extra £1 billion to increase Local Housing Allowance (LHA) rates so that they cover the lowest 30% of market rents. This will

- remain in place until the end of March 2021
- for those renters who require additional support, there is an existing £180 million of government funding for Discretionary Housing Payments made available this year, an increase of £40 million from last year and which is for councils to distribute to support renters with housing costs

Where tenants are struggling to pay their rent, they should speak to their landlord at the earliest opportunity to allow both parties to agree a workable way forward. They may also wish to seek advice from specialist providers such as:

8. Council tax

Each local authority has its own Local Council Tax Support (LCTS) scheme which provides reductions in council tax for low-income residents. There may also be other support available, including through the range of discounts and exemptions that can be applied to council tax. Further detail is available in the <u>Plain English Guide to Council Tax</u>.

General guidance and further advice

For those that are still worried about their finances, or who would like more information on how to best manage their budget, the government-backed <u>Money Navigator Tool</u> provides guidance tailored to individual needs, including directing individuals to further advice where appropriate, such as free debt advice.

Consumers that are worried about debts or have already missed payments should consider accessing free and independent debt advice directly. The government sponsored Money Advice Service (part of the Money & Pensions Service) can help you find support via The Debt Advice Locator.

Further independent debt advice for those who can't keep up with payments can be found from the below trusted organisations:

- Citizen's Advice (Tel: 03444 111 444)
- National Debtline (Tel: 0808 808 4000)
- Step Change (Tel: 0800 138 1111)

Student Loans Company appoints Atos as a Strategic Partner

The Student Loans Company (SLC) has appointed Atos, a global leader in digital transformation, to support the delivery of improvements to SLC's

customer interface and the associated technology infrastructure. Atos will support the development of its Customer Enablement Services, with a focus on application development. This is the first stage of a multi-part procurement process to engage strategic partners across SLC's technology group.

In February, as part of its ongoing commitment to improving its service to customers, SLC launched a competitive procurement process to deliver a new strategic partner model. The new approach will see the organisation working with a small number of partners to develop, deliver and support its technology estate and digital services to customers.

The ambitious programme will transform the commercial framework and delivery models leveraged across SLC's technology estate when working with strategic partners, developing enhanced capabilities while delivering better value for public money.

Stephen Campbell, Chief Information Officer at SLC said: "We were greatly encouraged by the range and strength of responses from bidders in the first round of this procurement process. The appointment of Atos is the first stage in this process as we undertake an ambitious approach to work with a small number of strategic partners to develop, deliver and support our technology estate and digital services.

"This process reflects our commitment to improving the experience for our customers and we look forward to progressing with further procurements in the months ahead."

Clay Van Doren, CEO, Atos UK and Ireland, said: "We are excited by the prospect of our new strategic partnership approach with Student Loans Company to deliver the customer interface systems transformation it is seeking. This will elevate its service and overall offering while also ensuring that value is consistently delivered."

Working in conjunction with its partners in the Department for Education, Devolved Administrations and the Cabinet Office, SLC has developed a procurement strategy that provides the most appropriate, compliant, public sector route to market for each lot within the programme, based on the complexity and stability of the in-scope services. The second procurement is expected to be released to the market later in September 2020.