



Advice NI Information Briefing High Street Scheme – Spend Local

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As part of its post-Covid recovery plan the NI Executive has decided to introduce a High Street Scheme to boost demand in struggling towns, city centres and local businesses. The scheme is being [delivered by the Department for the Economy](#) to address declining footfall and spending. It will take the form of a £100 pre-paid 'Spend Local' card available to any Northern Ireland resident not in prison and aged 18 or above on 25 October 2021.

Applications for the scheme will open on **27 September 2021** and the first cards will be issued from **4 October 2021**.

How will the card work?

The card is a pre-paid Mastercard used in the same way as a debit card. It will have a 16-digit card number and an expiry date. The user will need to **activate the card by telephone or online** and obtain a PIN: instructions explaining how to do so will be provided with the card. Restrictions are that **the card cannot be used to make online purchases, to pay for legal or financial services, or for gambling**. As with other pre-paid cards, purchases will be declined if there are insufficient funds available. The card will expire on 30 November 2021 and no further purchases will be possible after that date (any remaining funds will revert to the Department).

How do people apply for the card?

Online through a portal accessed at [nidirect](#), which will open on Monday 27 September 2021 and close on Monday 25 October 2021. To access the portal **applicants must provide their National Insurance Number**. Applicants will also need to provide their **name, address, date of birth, sex, disability, telephone number and an email address**. Applicants are also encouraged to provide their driving licence number, if they have one, as this can help to speed up the application process. A telephone registration service will also be available from 11 October 2021, although the Department emphasises that this should only be used by people who have nobody to help them submit an online application.

How will applications be decided?

Once the application has been completed on the portal the Department will check the details provided against a sequence of databases. In the first instance, the information provided by the applicant will be checked against the **electoral register**. If the details provided match then no further checks will be required and a card can be issued. If not, then the details will be checked with **the Driver and Vehicle Agency (DVA)** and against **benefit records held by the Department for Communities**, in that order. Finally, if the details cannot be verified against existing records then the case will be passed to a team at Invest NI to complete **manual verification using documentary evidence**. Anyone unsuccessful in applying for the scheme will be entitled to ask (in writing) for a review of the decision, and will be informed about how to do so in their decision email ([regulations for the scheme](#) have been laid in the Assembly and any further information will be provided as soon as it is available).

What support is available to help vulnerable people to apply?

The Department is encouraging vulnerable people, such as the digitally excluded, to seek help from family, friends or community groups in the first instance. As far as possible, people should use the online portal to make an application, although it should be noted that **there is a limit of 3 applications that can be submitted using an email address**, which means advisers may be best placed to support clients to set up an email address for themselves. There will be a **telephone registration line available from 11 October 2021 exclusively for the use of those who are unable to make an online application** – all the same information will be required over the telephone as through the online portal. One of the main reasons for the Department asking for information about disabilities is so that they can identify applicants who are visually impaired: these people will receive a slightly different card suitable for their use.

Useful Links

[High Street scheme - 'Spend Local' pre-paid card](#) (nidirect, includes access to the application portal)

[High Street Scheme](#) (Department for the Economy)

- [Frequently Asked Questions](#)
- [Merchant Category Codes \(MCC\) excluded from the High Street Scheme](#)
- [Privacy Notice](#)
- Impact Assessments: [Equality Screening](#); [Small and Micro Business](#); [Rural Needs](#)
- [Research to inform the Northern Ireland High Street Scheme](#)
- [Economic Recovery Action Plan](#)
- [Lyons announces applications for Spend Local pre-paid card will open from 27 September to 25 October](#)
- [Lyons urges businesses get involved in the High Street Scheme](#)

[High Street Scheme: guidance for businesses](#) (nibusinessinfo)

[Financial Assistance Act \(Northern Ireland\) 2009](#) (legislative basis for the scheme)

[High Street \(Coronavirus, Financial Assistance\) Scheme Regulations \(Northern Ireland\) 2021](#) (see [Schedule](#) for rules for the operation of the scheme)

[DfE briefing on the High Street £100 Voucher Scheme](#) (NICVA)

[Email, internet and social media](#) (nidirect)

[Introduction to email](#) (Make It Click)

[How to set up a new email account with Gmail](#) (Which?)



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