

Overseas pensioner existence exercise with Convera (partnered with Western Union)

FAQs on the Convera (partnered with Western Union) process

How do I find the most convenient Western Union (WU) agent where I can collect my payment?

Go to <https://location.westernunion.com/global-services/find-locations?WUCountry=GB&WULanguage=en> and insert your location, this will show you where your nearest agents are. You need to check that it has the "Pick up cash" Service available (see example below). You have the option to filter to only show the locations that have a "Pick Up Cash" service (see following page for details). This will also provide useful information such as the opening times for the agent.

Western Union Send money Track a transfer EN Register Log in

Find a location

Address: 1 Suffolk Ln, London EC4R 0BR, UK

City, province or postcode: 1 - 15 / 150

WU.com Start online 24/7

Pay in-store, based on agent location hours

A **CROSSPAY** 0.13 Miles
 Agent • Open until 19:00
 69 King William Street, London
 LONDON, EC4N 7HR
 Phone: +440800833833

Western Union Send money Track a transfer EN Register Log in

Return to search results

A **CROSSPAY** 0.13 Miles
 Agent • Open until 19:00
 69 King William Street, London
 LONDON, EC4N 7HR
 Phone: +440800833833

Directions Share location

Hours

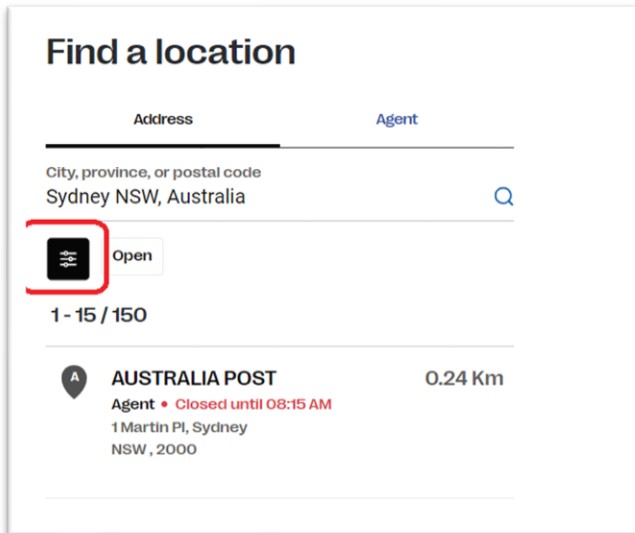
Hours of operation may vary and are subject to change without notice. Currency availability may vary by location and maximum payout limits may apply. Please contact the specific agent location for more information.

Monday	10:00 - 19:00
Tuesday	10:00 - 19:00
Wednesday	10:00 - 19:00
Thursday	10:00 - 19:00
Friday	10:00 - 19:00

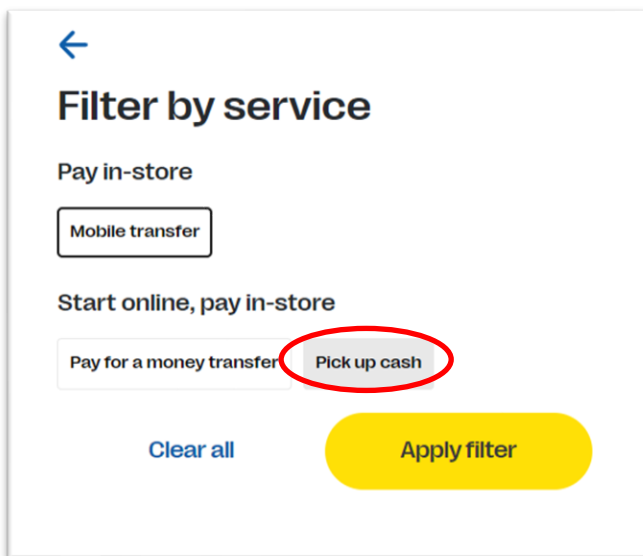
Services

- Start online, pay in-store
 - ✓ Pay for a money transfer
 - ✓ **Pick up cash**
- Pay in-store
 - ✓ Mobile transfer

If you select the button in the red square below, this will allow you to filter the results to available locations for you.



Select Pick up cash and press the apply filter button



I can't find a local Western Union agent offering the "pick-up cash" service, what do I do now?

We are aware that some territories covered on the Western Union "find a location" webpage, notably Australia, do not show any locations with "pick up cash" service options. We have queried this with Western Union and have asked them to review the website. Convera are confident that many of the local agents do offer the "pick up cash" service so we would recommend giving the closest agents a call and checking whether they offer this service before coming back to us for help.

When can I expect the verification letter?

The letter will be sent out by the end of October 2023.

How long will I have to complete the verification process?

We've listened to feedback and extended the timescales to allow more time for people to respond to the instructions in the second letter, telling you what you need to do.

If you don't respond within that time, a chaser will be sent allowing a further month to allow for delays in the overseas postal service or your ability to carry out the request.

What's the difference between Convera and Western Union?

Convera and Western Union were formerly the same company so have a legacy connection. Our overseas pension provider is Convera, however, Western Union has the network of agents which allow a greater choice of locations for our pensioners to use. So, by partnering with Western Union, this makes the verification process easier for our members as they have more flexibility.

Do I have to use the nearest agent to me, or can I pick up the payment at any WU agent location?

You do not need to use the nearest, any location can be used that is convenient for you.

There are limitations on this as follows:- the location must be in the same country as your residential address and if you are resident of the United States of America or Canada, the agent must be in the same state.

What if there is no local Western Union agent to me, or the local agents don't offer the "pick up cash" service (see earlier section on how to check this), I'm in ill-health or have mobility difficulties?

The Trustee is mindful that this process may not be possible for everyone, but they do ask that you try to follow the requested process wherever possible. Therefore, if there is no Western Union agent within a 20km radius of your registered address please contact the team for further guidance.

If you are in ill-health, have mobility problems or care full-time for someone else in ill-health the Trustee appreciates following this process could cause some difficulties. If you feel this applies in your case, please do get in contact and we will take your details and get back to you with next steps. **Your pension will not be suspended if you have contacted us, and we are looking at other options for you.**

Contact us on **(+44) 1483 661 340** or email NGUKGasPension@Barnett-Waddingham.co.uk with the subject line **Overseas existence exercise** – and either Distance to Western Union over 20km/no "pick up cash" service offered / Ill-health or Mobility issues. Please provide contact details on how we can get in touch, and we will get back to you with further options.

What do I need to take with me to the WU agent location?

You will need the Money Transfers Control Number (MTCN) details provided on your letter together with your government issued photographic identification. The document needs to be current and preferably a passport, driving licence or other Government issued photo ID document. Do check that the name on your ID and photograph matches exactly that confirmed on the letter.

What happens when I get to the WU agent location?

You may need to complete the Receive Money form; if this is the case the WU agent will let you know and provide this you to complete and then present the Money Transfers Control Number (MTCN) details provided on your letter together with your government issued photographic identification. You can present your unique MTCN, verbally or by showing the cut-off section to the agent (do not show the remainder of the letter to the agent).

Is there any additional information the WU agent may need?

They will need confirmation of the Sender name's; this is shown on the cut-off section of the verification letter that will be sent to you but to confirm this will be Barnett Waddingham LLP Retail Payments – Existence.

Does the WU agent know my bank details?

No, the WU agent will not know your bank account details, they will use the reference that you provide them with to locate the payment due and this will give them the verification criteria enabling them to match and release the payment to you.

What happens once I have verified my identity and been presented with my GBP10 equivalent funds?

The successful verification match is reported back to the overseas existence team at Convera. There will be no further action needed by you. We will be notified, and your pension will continue to be paid without any further action.

What happens if the WU agent cannot match my details exactly?

If the addressee's name does not exactly match the name on the photographic ID (e.g. – your middle name is missing), the agent will not be able to process your verification and will refer you back to the originator (this will be us). We will then need to validate your correct details and then repeat the process later, this is the reason this has been flagged in our introduction communication.

What if I can't get to the WU agent quickly and there will be a delay?

Once you have received your 'Action required: Overseas pensioners identity verification' letter, you will have two months (from the date on the letter) to validate your details and collect the payment. Where this is not completed, the Trustee will be informed of an incomplete verification result and a chaser letter will be sent to you, allowing further time for you to complete the process. It would only be after this second reminder that suspension action may be needed.

Why are the communications being sent from Omaha USA?

Convera centralise their existence projects and the administration for this service is provided in their Omaha office, therefore, the letters are printed and issued from that location.

Are the letters legitimate as they don't look like normal communications from the Trustee?

Following feedback from the warm-up letter we recognised that the communication sent looked a little different from our normal communications and was dated incorrectly which led our pensioners to be concerned with the legitimacy of the letter.

We can reassure you of the legitimacy and apologise for any worry that this has caused some of our members. Thank you to those members who contacted us to check this, and we hope you were reassured that this is a real communication from the Trustee.

We have worked with Convera to ensure that future communications are dated correctly but the layout of the letter will continue to look a little different as Convera have a different style so please bear this in mind.

Is the Trustee allowed to share my data with Convera/Western Union?

Yes, Convera as an approved provider can hold data as needed to facilitate the action needed by the Trustee, in this case to verify your identity and ensure your continued right to receive your pension. Further information on how the Trustee handles your personal data generally is set out in the NGUKPS's privacy notice which is located online at <https://ngukgaspension.co.uk>.

FAQs – General

Why has the process changed?

The traditional paper-based communication previously used was not secure and could not be independently verified.

This can create a risk of data being intercepted and used fraudulently by scammers. To ensure your verification match is secure the only way to verify identity remotely is through validating documents electronically by secure means.

Why are annual existence checks needed for members with international addresses only?

For members based in the UK, we can use tracing services to monitor changes in a member's status and address for example. This is not possible internationally, even for those members with UK held bank accounts, so the Trustee needs to be able to check their overseas pensioners periodically. This is a requirement that the Trustee must undertake as part of The Pension Regulator's good practice to ensure that all benefits are being paid correctly.

What happens for cases where there is a Lasting Power of attorney or Enduring Power of Attorney or Public Guardian Order in place?

If you can go to the Western union agent and can provide your ID, then you can carry out the verification check as normal.

Where you are unable to go to the Western Union agent then you'll be unable to continue with the Convera verification process and you will need to ask the Attorney(s) to contact us for alternative verification methods.

They can contact us on **(+44) 1483 661 340** or email NGUKGasPension@Barnett-Waddingham.co.uk with the subject line **Overseas existence exercise – POA / EPOA – Guidance needed**. Please ensure they provide contact details on how we can get in touch, and we will get back to them with further options.

Your pension will not be suspended if you have contacted us, and we are looking at other options for you.