

Project Description „Betreutes Konto“

For the development of the project “Betreutes Konto” where three fact significant:

- Technological Innovation in the Banking Sector (for example Internet Banking) caused the reduction of employees in the branch offices and therefor a limitation of support for people with difficulties in using these new technologies
- In the social work sector often a lot of effort is caused by a small percentage of clients. In many cases securing living is a main task because the clients have difficulties in prioritize their monthly payments. Even if they were willing to accept help on this matter, without effective tools this was impossible to cover because of the work load involved and the insecurity in case something went wrong. So a lot of effort and time has been invested to secure habitation or deal with clients who were already homeless.
- Due to the demographic Change in our society people became older and older and living alone is more common than it was a few years ago. Extended families do not exists any more in many cases, so social services have to compensate the loose of these supportive resources, especially in the urban area. Also the point, that the system of procurators, often appointed to be in charge of the whole financial and social concerns of a person, fall into discredit, was a reason to think about a possibility to invent a system that offers just the support needed and leaves as many personal responsibilities to the person as possible.

Without any doubt the need for professional financial support has increased during the last years. The problem here lies in the high monetary expenses and the time needed that such a support implies. To face these challenges an intelligent and modern software is mandatory to limit the efforts as much as possible. The know- how gained through the work in the Debt Counselling Office which is supported since year by special develop software to be able to cope with a large number of clients within a reasonable time, brought a lot of experience which task can be done automatically by the software and what as to be manually monitored.

What is a “Betreutes Konto”?

The “Betreutes Konto” is an offer of the Debt Counselling Office of Wien to help processing the monthly payments for rent and electricity to secure housing for

- People who have been homeless in the past and/or are threatened by losing their housing (again)
- Clients of the Youths Welfare Office
- Elderly people who need support in handling their essential monthly payments for living

A Team of 10 colleagues – many of them are also working in debts counselling – are in charge of the handling of the payments of around 950 accounts (“Betreute Konten”).

Requirements for opening a “Betreutes Konto”

The main requirement is the involvement a contact person for the client and the Team Betreutes Konto, a so called “KontobetreuerIn”. This contact can be a social organisation or a private person, in most cases this task is performed by a social service. A declaration has to be signed of the client and the contact person to authorize the Schuldnerberatung with the signature power on the account.

How does a “Betreutes Konto” work?

The two account system

In cooperation with a partner bank two accounts are opened in the name of the client. A so called “Eingangskonto” and a “Auszahlungskonto”. The “Eingangskonto” is used as the main account to organize the monthly essential payment. Therefore the income of the clients is transferred by unemployment offices, social welfare offices or employers to this account. With his incomings the beforehand agreed payments for rent and electricity are made and the spare money is transferred to the “Ausgangskonto” for the client’s free disposal.

The “Ausgangskonto” serves as the main account for the client her- or himself which can be used like any other account for withdrawals, electronic payments etc.

Funding

The funding of „Betreutes Konto“ is done in line with the budget of the Debts Counselling Office Vienna. The Debts Counselling Office is a non-profit making organisation which is funded by the Fond Soziales Wien and the AMS (unemployment department).