



Direct Payments Factsheet – Direct Payments Prepaid Card Accounts

What is a prepaid card or card account?

A prepaid card is a debit card provided by the council which is loaded with your direct payment funding for you to spend on the assessed needs identified in your support plan.

How does it work?

The card works in a similar way to other bank debit cards that you may already use. You will use the card to pay your Personal Assistant (PA) or agency using either telephone or online banking. The card will be produced for you by [INSERT NAME OF CARD PROVIDER] on behalf of the council and you will be able to view and manage your account online. If you don't have access to a computer you will be able to manage your account using telephone banking.

Is the card safe and secure to use?

As with all types of banking, every precaution needs to be taken to keep your card and account details safe and your PIN secure. You must not allow your PA or agency worker to have access to the card or the PIN.

How do I pay wages to my PA?

You can either pay your PA by bank transfer by telephoning the Customer Service Line for them to make the payment for you via telephone banking or you can make the payment yourself online via the website.

How do I pay the bills to the agency?

To pay an agency you can either pay by standing order, bank transfer or direct debit. The standing order or bank transfer can be arranged for you by contacting the [INSERT NAME OF CARD PROVIDER] Line (XXXXXXX) or you can make that arrangement yourself online. To arrange a direct debit to pay an agency, you will need to contact the agency first to sign a direct debit mandate.

How do I pay my contribution to the council?



You can pay your contribution into your card account by setting up a standing order from your own personal bank account to the card account or you can visit your own bank to make the transfer or use telephone banking to make a payment.

Can I use the card to withdraw cash?

You will not be able to use the card to withdraw cash unless there is a specific reason that cash is essential for you to manage your direct payment. You will need to contact your social worker to request this access or, in an emergency, contact the Direct Payments Support Team. You will need to explain the reasons why cash withdrawals are required so that we can amend your card access if necessary.

What happens if I go overdrawn on my card account?

As a safety measure the card account won't allow you to go overdrawn, you will only be able to spend the money that is available on the card at that particular time. If you try to spend more than is available on your card, the transaction will be refused.

Is there a credit limit on the card?

No, the card account is a debit card, not a credit card and carries no credit limit. You cannot spend more money than is available on the account.

Where can I use my card?

You should be able to use the card wherever you see the Mastercard sign. However, please remember that you are limited to using the money on the card for the purchase of care regarding your assessed needs. You will not be able to use the card in certain places - for instance gambling and betting businesses.

How will a card account benefit me?

The main benefit is that you will not have to provide additional information to the council on how the money has been spent as the Direct Payments Support Team will be able to audit your account online. You will still need to keep any paperwork regarding agency bills, insurance cover or tax information in a safe place to prove how the money has been spent as the council or HMRC may wish to check those details from time to time. If you have access to the internet, you will be able to upload those documents to your card account. Alternatively you may wish to post those documents to the Direct Payments Support Team.



Training and support available to enable you to manage the prepaid card account

- **Step by Step guide** - This will be sent to you once your card has been created or alternatively you are able to view a copy of this online. The information in this guide should enable you to manage your prepaid card account.
- **Support to transfer funds** – if you are an existing recipient and you are transferring to a prepaid card, you will receive instructions on how to transfer your balance from your existing Direct Payments Account.
- **Training Sessions** – we will notify you by post of training sessions available in your area.
- **Online Support** – If you are struggling to make a payment or need some support, then you can call a member of the Direct Payments Support Team who will be able to talk you through the process whilst logged onto your account.
- **Contact Centre** – there is a dedicated telephone number to the prepaid card provider which is XXXXXX.

Will there be any costs to me to use the card account?

All costs to operate the card account will be funded by the council.

What should I do if my card is lost or stolen?

If you believe that your card has been lost or stolen, you must contact [INSERT NAME OF CARD PROVIDER] immediately on XXXXXX to report it.

Is the card safe and secure to use?

As with all types of banking, every precaution needs to be taken to keep your card and account details safe and your PIN secure. You must not allow your PA or agency worker to have access to the card or the PIN.

Please contact the Direct Payments Support Team on the telephone numbers below.

Does the card ever expire?

The expiry date is on the front of the card. If your card is about to expire and you have not received a new card, please contact the Direct Payments Support Team on the telephone numbers below. Any balance on the card will be transferred over to the new one.

What are the opening hours of the Customer Service Line?

Monday – Friday 8:00 am – 9:00 pm
Number XXXXXX



What is the website address?

[INSERT WEB PAGE]

What do I do when I receive my card?

Once you receive your new card in the post you will need to activate the card and instructions on how to do that will be enclosed with the letter which accompanies the card. If you need any advice or assistance to set up payments from your card account, please contact either:

[INSERT PREPAID CARD PROVIDER CONTACT DETAILS]
