



# Pre-paid cards for direct payments

## Frequently Asked Questions – for customers

### How does pre-paid card benefit me?

Central Bedfordshire Council is introducing a new way to help you manage the money you receive more effectively for your care and support through direct payment.

Pre-paid cards are being introduced from June 2018 as an easier way to receive and manage your direct payment funding. It will give you more choice, control, flexibility and a secure way to pay for your social care.

There is no need to open a separate bank account, and you will not be required to send your bank statements to Central Bedfordshire Council.

### What is a pre-paid card?

The pre-paid card is Mastercard enabled which means you can use it anywhere that accepts Mastercard. It works just like an ordinary visa debit card, you can use it to pay for services that meet your needs and outcomes, as agreed in your care and support plan. You will be issued with a pre-paid card to manage your payments. There will be no limit on the pre-paid card as this is not a credit card. You cannot spend more money than is held on the card and cannot be overdrawn. You can only pay for goods and services up to the value that is loaded onto it.

### How does a pre-paid card work?

The card works just like any other debit card we use; if you wish to purchase a product or pay for a service you can use the card either in person using chip and pin, or by setting up a standing order or direct debit, or via the internet.





Your card will be set up by PFS (Prepaid Financial Services) on behalf of Central Bedfordshire Council. This will be online/telephone card and therefore no cheque book will be issued.

Your personal budget payment will be transferred to your card every four weeks in advance of the period the money is intended to cover. This means there will always be at least four weeks of payment on your card. You will be advised of your payment dates separately.

### **What paperwork will I need to retain?**

For HMRC (Her Majesty's Revenue and Customs) purposes you will be required to keep information regarding payroll transactions. Your support service provider will be able to assist you with this.

You will need to keep the following paperwork to send us when requested.

- invoices from agencies
- payslips
- receipts

### **How can I access my account information and card balance?**

You can access your balance and account information by logging on at the following website -

<https://clients.prepaidfinancialservices.com/centralbedfordshirecouncil/login.aspx>

with your card number and PIN.

Alternatively, you can call the PFS Customer Service centre on 0203 946 2851 or by phoning any of the IVR numbers: 0203 4684112, 0203 327 1991 and 0207 183 2248 to obtain your balance.

### **How can I transfer my client contribution on my pre-paid card?**

You can transfer your client contribution from your own account, via a bank transfer, debit card or through a regular standing order which is less time consuming and will guarantee all your payments are made on time. You can also use the Post Office, for people that have already got Post office accounts may find this method easier, or through Payzone. If you are required to make a client contribution you will need to make this at four weekly intervals in advance. Failure to make your client contributions can affect your direct payments.





## What can I use my pre-paid card for?

You can use your pre-paid card to buy services that meet the needs that are set out in your care and support plan. For instance, buying care from an agency/provider, personal assistant (PA), transport, or leisure activities that meet your assessed needs and agreed in your plan.

- **Online payments to PAs/agencies** - you can set up standing orders/direct debits/regular payments or make one off payments from your pre-paid account. Support can be given with the set up if you need this.
- **24 hour payments** - you can make online payments & payments using the card at any time of the day or night, seven days a week.
- **Transactions online** - you will be able to view all transactions online, both incoming and outgoing. If you don't have access to a computer you can call the direct payments team who will be able to provide you with updated information.

## Using your pre-paid card to pay for your services:

You can pay your agency/provider for the services you receive under your care and support plan using your pre-paid card with the options below:

- direct debit - an arrangement made with a bank that allows a third party to transfer money from a person's account on agreed dates, typically in order to pay bills
- standing order - an instruction to a bank by an account holder to make regular fixed payments to a particular person or organization.
- using a POS (point of sale) app like IZettle (there are many others too which you may want to consider)

**Should you have any questions or concerns around these payment methods you can contact your direct payment team who will be able to support**

## When can't I use my pre-paid card?

Pre-paid cards **cannot** be used to withdraw cash from the ATM.

You cannot use your card for 'cash backs' from retailers and for anything that is not authorised by the council i.e. gambling, pornography, alcohol, a self-service petrol pump / station or any services, activity or products that does not meet your assessed social care needs and anything that will bring the council into disrepute.





## **Will you monitor the money paid to me?**

Yes. Central Bedfordshire Council will need to monitor the money paid to you as a direct payment. This is so we can ensure your personal budget is used effectively to meet your assessed care needs as outlined in your care and support plan. We will review your pre-paid card to look at where your money is being spent, how much and how often. If there are discrepancies we will contact you for further clarification and evidence.

## **Are there any fees for using my pre-paid card?**

The council is charged fees for the use of the card but currently most of these fees are not passed on to you; however certain transactions made abroad will be subject to charges dependant on the overseas bank charges per transaction and these will be passed to the customer, unless this has been agreed within your support plan. If the council occurs a charge for payment via your pre-paid card for a payment that is not approved in your support plan this will in turn be passed to the customer. **See below for charges on loss of card.**

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

If your pre-paid card has been lost or stolen or you believe its security has been compromised, you must inform PFS (Prepaid Financial Services) Customer Services team immediately on telephone number **020 3946 2851** and they will organise a replacement card. Your first replacement card will be issued free of charge by the council.

However subsequent replacement cards will have a nominal charge of £5.00. It will be your responsibility to cover the cost of this replacement card which should **not** be paid from your direct payment funds.

## **Can I change the PIN assigned to me?**

No, you are not able to change the PIN that is assigned to you. If you have forgotten your PIN you can call the IVR numbers from your letter you receive with the card and they are open 24 hours a day.

## **Do I need to keep my receipts and documents relating to my payments made from my pre-paid card?**

Yes – you will need to keep copies of receipts, invoices and any payroll records relating to the payments made from your pre-paid card.





If you use the cardholder online portal, then once your receipts have been scanned you can destroy them. If you do not scan your receipts yourself, then you will need to send them into the direct payments team for them to process onto your account. If you have problems scanning your receipts, which is our preferred option, then please contact our Direct Payments team for support.

We have a responsibility to make sure that your personal budget is being used to help achieve outcomes shown on your care and support plan and therefore not for other purposes so we require evidence of your payment records.

### **Who can have a pre-paid card?**

Pre-paid cards will be made available to all customers regardless of financial circumstances, there will be no financial checks carried out on any customers. You will have access to funds as and when the funds are loaded onto your card. You will not have to wait for funds to be cleared once they have been loaded onto your card.

### **How do I purchase services online using my pre-paid Card?**

Purchasing online is easy with just a few steps: -

- 1) Select the service you wish to buy
- 2) Proceed to check out
- 3) Select master card as your payment option
- 4) Enter the 16-digit card number and the 3-digit security code on the back of the card.

### **There is a payment I do not recognise on my pre-paid card. What should I do?**

You should contact PFS (Prepaid Financial Services) on **020 3946 2851** immediately to inform them of the unrecognised item. If you are uncertain how to proceed you can call the direct payments team at Central Bedfordshire Council on **0300 300 8341**

### **Can I authorise someone else to use my pre-paid card?**

If you have someone who you wish to manage your budget on your behalf a card can be issued to that person instead of you having a card in your name, provided a **Letter of Authority** has been completed and submitted to us in advance. However, you will still have the overall responsibility for the card.





## **What do I need to do to get a pre-paid card?**

You will need to sign the direct payment pre-paid card agreement and the terms and conditions associated with the debit card. The documents will be discussed and explained to you face to face. A copy of the direct payment pre-paid agreement will be given to you for your records and the original will be kept by Central Bedfordshire Council.

If you feel you need someone to assist you to use the pre-paid card, you can nominate a third party and they will then have the same access as you do, although you will have the ultimate responsibility for the direct payment.

You will be given help and support to initially set up your card.

## **What do I do if I have forgotten my PIN?**

If you have forgotten your PIN, please call one of the PFS helpline numbers below:

020 3327 1991

020 3468 4112

020 7183 2248

These numbers are available 24 hours a day, every day.

## **How long will it take for a replacement card?**

Replacement cards will normally take between six and 12 working days depending on when it has been requested.

## **Cardholder Portal – what is this?**

The cardholder portal is accessible via the internet and will provide balance information and transaction history. It will also allow you to set up standing orders, direct debits and transfer funds to another account.

It will also allow you to put a temporary stop on the card if you have misplaced it.

The cardholder portal will also allow you to scan your receipts.

## **Is my pre-paid card safe and secure?**





As with all debit cards we use, every precaution needs to be taken to keep the card safe and your PIN secure (see terms and conditions). Pre-paid cards aim to reduce the need to carry or hold large amounts of cash.

### **Can I transfer my own money onto my pre-paid card?**

No. Money can only be transferred onto your pre-paid card by the council or if you are required to make customer contributions towards your support plan.

### **Does my pre-paid card ever expire?**

Yes. You can find the expiry date on the front of your card. If your card is about to expire, but is still active, please contact the PFS (Prepaid Financial Services) Customer Service team on **0203 946 2851**, if you have not already received a new card.

### **How do I change my address?**

If you have moved, or the address to which your card was sent has an error, please contact Central Bedfordshire Council Direct Payments team who will be able to update your details. Call 0300 300 8341 or email [direct.payments@centralbedfordshire.gov.uk](mailto:direct.payments@centralbedfordshire.gov.uk)

### **What if the amount of my purchase is more than my available balance?**

In this case your whole purchase will be declined. It is not possible for your pre-paid card to become overdrawn.

### **What happens if I go into hospital?**

If you go into hospital your direct payments will continue so that you can still pay your PA (personal assistant) and any contractual costs that you might receive while in hospital. Should your stay in hospital be more than four weeks, you will need to contact your care manager to discuss future payments.

### **Can the council take money back from my pre-paid card?**

The council will take money back from your pre-paid card if your direct payments cease. Some examples of when this might occur are if you move out of the borough or in the unfortunate event of your death.





If the balance on your pre-paid card is increasing and is becoming excessive compared to the expected costs in your support plan, we will contact you to discuss the situation to ensure you are receiving the support you have been identified as needing. We will then agree with you, on how to reduce the balance on your card in line with your support plan. In such circumstances and because of our discussions with you, we may decide that your care and support plan and possibly your needs will require review from your care management team.

### **What happens if my circumstances change when I am still receiving direct payments?**

If the service is no longer required, you should contact your care manager who will advise the Direct Payment team of this. A final audit will then be carried out on your direct payments account. You should also contact your care manager if your needs or circumstances change.

### **What happens if I die?**

In the unfortunate circumstances of your death, we will cease your direct payment from the date of your death, block the pre-paid card and recover any remaining balance. We will then write to your next of kin or your executor and ask them to determine how much needs to be paid to terminate your support plan arrangements. We will ensure there is sufficient funds to meet any outstanding obligations. This might include your last agency invoices, or final payments, including notice pay and redundancy payments to any PAs. The direct payment *must not* form part of someone's estate.

### **How do I get help if I have questions about my pre-paid card or a problem?**

For full terms and conditions for your card, information on usage, fees, charges, FAQ's or help, please see the website:

<https://clients.prepaidfinancialservices.com/centralbedfordshirecouncil/login.aspx>

If you need to contact the customer service team at PFS regarding your card, please use: **020 3946 2851** available from 8am – 6pm, Monday to Friday.

PFS Lost card service: **020 3946 2851**

Prepaid Financial Services IVR numbers: **0203 327 1991**  
**0203 468 4112**  
**0207 183 2248**





Central Bedfordshire Council Direct Payments team:

**0300 300 8341**

Email:

[direct.payments@centralbedfordshire.gov.uk](mailto:direct.payments@centralbedfordshire.gov.uk)

## What are the benefits of using a pre-paid account?

- There will be no need to send bank statements to Central Bedfordshire Council
- It is a secure and easy way to make payments for your care
- There is a facility to upload your receipts which saves money and time
- The card is Mastercard enabled, which means you can use it anywhere that accepts Mastercard
- The card is like a debit card, so you can use it to pay for goods and services up to the value that is loaded onto it as agreed in your support plan
- Make BACS transfers to other bank accounts online
- Make payments over the telephone to places that accept card payments
- Set up direct debits and standing orders
- Make your client contribution payments with ease
- Funds available as soon as money loaded onto the cards
- Help you manage your money more effectively

## What happens next?

From June 2018, all new direct payment customers will be set up with a pre-paid card and existing customers will be moved to pre-paid cards once their review of care and support need is undertaken. However, if you would prefer to move over to a pre-paid card earlier then please contact our Direct Payments team.

### Contact us...

by telephone: 0300 300 8341

by email: [Direct.Payments@centralbedfordshire.gov.uk](mailto:Direct.Payments@centralbedfordshire.gov.uk)

on the web: [www.centralbedfordshire.gov.uk](http://www.centralbedfordshire.gov.uk)

Write to Central Bedfordshire Council, Direct Payments, Watling House, High Street North, Dunstable, Beds LU6 1LF





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