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**Adult
Care &
Support**

Direct Payments prepaid card accounts: frequently asked questions

1. What is a prepaid card account?

A prepaid card account is provided by Warwickshire County Council working in partnership with Prepaid Financial Services (PFS).

You use it in the same way as a debit card, but it has a predefined amount of cash loaded on it by the council. It can be re-loaded as and when required.

It works like any other bank debit card. If you wish to buy a product or support you can use the card in person, over the internet or by using the telephone.

You will use the card to pay, for example, your Personal Assistant (PA), agency or other Direct Payment agreed costs by using either the telephone or online banking facilities that the card provider offers.

You cannot go overdrawn on your prepaid card account. You will only be able to make purchases with the card when there are enough funds on your prepaid card.

You will not be able to spend more than the agreed amount of funding allocated for you to use on the assessed needs and outcomes identified and agreed in your Support Plan.

You will be able to view and manage your account online. If you do not have access to a computer, you will be able to manage your account using the telephone banking facility that Prepaid Financial Services offer.

2. Why have I been given a prepaid card?

Following a social care assessment, you have requested to meet your agreed social care outcomes by receiving a Direct Payment from Warwickshire County Council. The council have agreed you meet the conditions to receive one.

You have agreed, and have been given, a prepaid card account to manage your Direct Payment from us.

3. If I have a Direct Payment, must I have a prepaid card account?

It is your choice, but if you decline the card the council will request you open a separate bank account to receive the money. You will also have to send in copies of all bank statements on a regular basis in line with the monitoring requirements.

4. How will a card benefit me?

The main benefit is that you do not have to open a new separate bank account for the payment, and you will not have to provide bank statements and other information on how the money is spent each month.

The council's Direct Payment monitoring team will be able to look at the details online.

Money can be paid 4-weekly by the council onto the card and top up payments can be made quickly if agreed, as required.

5. Whose name goes on the card if the Direct Payment is managed by someone else?

If there is someone helping to manage the Direct Payment on your behalf, then the card should be in their name; for example, if your representative will be making payments for your care (either in person or via internet banking).

They would be called the Nominated Person for customers who have capacity, and the Authorised Person for customers who are assessed as lacking capacity to request a Direct Payment. This must be agreed by the council prior to the start of your Direct Payment.

The only exception, if you have capacity, is if a company or agency is managing the Direct Payment on your behalf (such as a solicitor or accountant). The card would then be in your name.

6. I have received my prepaid card, now what do I do?

Using the card is very simple. Once you receive your card you will need to sign the signature slip on the reverse of the card, and you will need to activate the card either via the internet or via the telephone. This will then generate your Personal Identification Number (PIN). See instructions for activating your card below.

Please note: if you do not activate your card as soon as you receive it, the account may go overdrawn, which could incur charges.

7. Activating your card online

Go to the Prepaid Financial Services (PFS) website:

<https://clients.prepaidfinancialservices.com/warwickshire>

You will need to set up your password by clicking on the 'I do not have a username/password' button. This will take you to a screen where you will need to enter your 16 digit card number and press 'Submit'. You will then need to enter your date of birth as registered on your account. Once verified, you will then be asked to set up a username, password and to choose a security question and answer on your account. Once you have been registered you will receive a confirmation message.

8. Activating your card by phone

Alternatively, you can activate your card and generate your PIN by telephone by following the instructions via the Interactive Voice Response (IVR) system. It means you can use your telephone to navigate your way through the process by either selecting the numbers on your telephone keypad, or by using simple voice commands.

You can call any one of the numbers listed below:

020 3327 1991 or 020 3468 4112 or 020 7183 2248

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

For any other queries, please contact the Prepaid Financial Services Customer Support team on 020 3633 1626.

9. Using the Interactive Voice Response system

Certain functions can be carried out by telephone using the Interactive Voice Response (IVR). These include:

- **Balance Enquiry:** Check the current available balance on your prepaid card.
- **Personal Identification Number (PIN) retrieval:** Your PIN will not be sent though the post. Mail can be intercepted and is therefore not secure. To obtain your PIN, you can use the IVR.
- **Card activation:** When your card arrives, it is not activated for security purposes. You can activate your card using the IVR. This needs to be done only once for each card.
- **PIN Recall:** You can retrieve your PIN from the IVR if you have forgotten it.
- **Block Card:** You can place your card in a blocked status if it is lost/stolen/misplaced. This will stop any funds being taken *from* the card, although funds can still be loaded *to* the card. You will need to call the Warwickshire County Council Customer Service Centre on 01926 410410 if you want to have the card unblocked.

10. Using the Online Prepaid Financial Services System

View Account Details

Once logged in, you will be brought to the 'Account details' screen. On the left-hand side of the screen will be displayed all the different functions available:

- **Edit Account Details:** Allows you to update your email address, any other changes will need to be done via the council team.
- **View Transaction History:** You can select a date range and click on 'Get History'. This will show all transactions between the date range selected. When the list of transactions appears, you can then click on one and see more details.
- **Register Loading Card:** In order to load via a debit/credit card this must first be registered by Prepaid Financial Services by entering your bank details. To do so, you will need to click on the Registering Loading Card, fill in the required information and click Register at the bottom of the screen. A confirmation message will appear.

- **Load Funds:** In order to load your contributions onto the card, you will have 4 options available to do this. Click on Load Funds and you will see:
 - Load funds using a bank transfer
 - Load funds by Direct Debit
 - Load funds via cash at Payzone outlets
 - Load funds via cash at Post Office
 Once you click on one of the above, further information will be displayed on how to proceed with loading using this method.
- **Payment Request Form:** In order to make payments from the card onto a bank account you will need to click on Payment Request Form. You will need the bank details of the person/company you are making the payment to.
 - You will be able to set up your payments from this screen and be able to view all standing orders that you have set up.
 - You will then be requested to select which payment type you require, complete the forms and submit.
- **Direct Debits:** Allows you to view current Direct Debits.
- **Block/Unblock/Lost & Stolen:** Enables you to place and remove a temporary block on your card. If your card is reported lost or stolen, it cannot be unblocked from this menu and can only be unblocked by Prepaid Financial Services.
- **Uploading Supporting Documents:** To load an invoice or receipt you will need to click on Uploading Supporting Documents.
 - You can take a picture of the document and send it to your computer and save in a folder.
 - Select document type and browse your computer and select document to upload from your folder.
 - You can enter information regarding Invoice Number and receipt description.
 - Select upload document.

11. I am a Minicom user – how can I operate my card account?

Hard of hearing, deaf or speech impaired customers can manage your card account and retrieve your PIN online at:

<https://clients.prepaidfinancialservices.com/warwickshire>

12. How often will I receive money on the card?

Following your first payment you will receive the money on a regular 4-weekly basis in advance. The card will be loaded with the amount of money the council have assessed you as eligible for, less your contribution if applicable. You must ensure that, if applicable, you pay your contribution onto the card regularly.

13. How do I pay my contribution towards my Direct Payment onto my prepaid card account?

If you have been financially assessed as needing to make a contribution towards your care and support and do not receive any other directly provided services from us, your Direct Payment will be paid to you, less your contribution amount.

You should then load your own contribution directly onto your card by setting up a regular standing order from your personal bank account (ideally weekly, fortnightly or 4 weekly). The sort code and account number to pay these into will be on the front of your prepaid card. Or you can visit your own bank to transfer the amount or use telephone banking to make a payment.

If you do not pay your contribution onto your card, there may not be enough funds in the account to pay for your care and support services.

If you do receive other directly provided services from us, then your Direct Payment will be paid gross and you will be invoiced for your contribution. We will always write to you to tell you which method you will be required to use to pay.

14. Where and how can I use the 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 card for the purchase of care regarding your assessed needs and agreed outcomes.

You cannot spend it on things not agreed in your care and support plan. The Direct Payment terms and conditions do not allow you to spend in certain places – for instance, gambling and betting businesses. More details are in the agreement you will have with the council. If you are unsure, you should check with the council before using the card.

If you use the card and pay for things that are not achieving your agreed outcomes, the council will ask you to pay this back.

15. How can I pay for my care and support?

This could be for Personal Assistant (PA) wages, tax and national insurance contributions, agency invoices, day opportunities and so on.

- Telephone, bank transfer or online banking.
To pay HMRC you can register online at:
<https://clients.prepaidfinancialservice.com/warwickshire/login.aspx>
You can set them up on your prepaid card account in order to make payments.
- Regular standing order. (Please note: if your invoices are monthly, a standing order would not work as they can only pay a set amount and monthly invoices would vary)
- Direct debit. The payee would then be able to automatically withdraw varying amounts, depending on the invoice cost.
- In person, the same way you would use a debit card to pay for goods or services from a company or supplier that accepts MasterCard.

16. I've always paid for my care by cheque. Can I continue to do this?

No. There is no facility to make payments via cheque with this system. There are still different options, listed above. You have the choice to use any of these methods.

17. Do I need to check anything before making a payment?

You need to ensure that:

- The card can be accepted.
- There are enough funds on the card.

When you make your arrangements, always check how a company or supplier will authorise payments on a card.

18. How will I know how much money I have to spend on my prepaid card?

The council will load your card with the amount that was agreed to be paid to you. If you have to pay a contribution towards your support via the Direct Payment, the amount paid to you will exclude the contribution you have to pay. You will have to top up the card with the contribution amount.

You can check the balance of your account online 24 hours a day, 7 days a week, or by contacting one of the Prepaid Financial Services telephone numbers listed below:

020 3327 1991 or 020 3468 4112 or 020 7183 2248

Balances are not available to view at cash machines.

19. How will I know if the payment I have recently made has cleared from the account?

You can contact the Prepaid Financial Services Customer Service Team by telephone on 020 3633 1626.

20. Will I receive statements for this account?

No. If you have access to the internet, you can check your account online.

21. Can I withdraw cash using the prepaid card?

No. Unless it has been agreed with the council, you will not be able to withdraw cash. The facility will not enable you to do this.

22. Does the card have a credit limit?

As a safety measure, the card will not allow you to go overdrawn. It is not a credit card and has no credit limit. You cannot spend more money than is on the card account.

23. What if the amount of my purchase is more than my available balance?

In this case, your purchase will be declined, and you must wait until the card has enough funds. Please contact Warwickshire County Council's Customer Service Centre on 01926 410410 to discuss this.

24. Are there any fees for using my card?

There are no fees applicable to you. All costs to operate the card account will be funded by the council.

25. 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. Please refer to the cardholder terms and conditions.

You must not allow your Personal Assistant (PA) or an agency worker to have access to the card or the PIN. Your social care practitioner will talk through how you will manage Direct Payments with you during your care and support planning.

The prepaid card aims to reduce the need to carry or hold large amounts of cash.

26. What should I do if the card is lost or stolen?

If you believe your card has been lost or stolen, or you believe its security has been compromised, you must contact the Prepaid Financial Services customer service team immediately on 020 3633 1626 to report it and get a replacement card.

27. How long will it take to replace the card?

It normally takes 6 working days but can take up to 12 working days depending on when it has been requested. If you need to make a new payment during this time, contact Prepaid Financial Services on 020 3633 1626.

28. Does my card ever expire?

Yes, you can find the expiry date on the front of your card.

If your card is about to expire, and is still active, please contact Warwickshire County Council's Customer Service Centre on 01926 410410 if you have not received a new card from Prepaid Financial Services.

Any balance remaining on the card will be transferred to the new one before it is sent to you.

29. What if I no longer want to use my card?

If you wish to cancel your prepaid card or no longer wish to use it then please contact Warwickshire County Council's Customer Service Centre on 01926 410410.

Do not destroy the card unless you are advised to do so. The PIN must be surrendered when you return the card.

30. Will my prepaid card account be monitored?

Yes, the council will need to monitor the money paid to you via your prepaid card account. This is so that we can ensure payments are being used as agreed on the Support Plan.

The prepaid card system enables us to monitor accounts online. We can then give customers a more effective and efficient support service.

31. What happens if I change my address?

You must notify the council immediately by contacting Warwickshire County Council's Customer Service Centre on 01926 410410. They will need to make this change on the system to ensure the card operates to the correct address.

32. Can I change the PIN assigned to me?

No. There is no facility to change your PIN with this system.

33. I have forgotten my PIN number, what do I do?

If you have forgotten or lost your PIN, please call one of the numbers listed below and retrieve your PIN.

020 3327 1991 or 020 3468 4112 or 020 7183 2248

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

34. What happens to money left over?

The money paid to you as a Direct Payment is public money, which we have a duty to account for.

We will review your account from time to time in line with the monitoring requirements. The balance should remain in your account for around 8 weeks, so you have sufficient monies to meet your agreed outcomes.

We will calculate how much you need to keep in the account based on this. We will tell you how much we need to collect back if there is money left over.

To do this we will either take money from your account or we can hold money back from your future payments. We will tell you if we plan to do this.

If support is no longer required, we will take back the money from your prepaid card (ensuring any outstanding bills are accounted for first).

35. Who do I contact for help with the card?

General enquiries

If you have a query about the card or you have an unknown transaction on your card account, or a transaction has been declined but you still have funds on your card account, then please call the Prepaid Financial Services Customer Services team at 020 3633 1626.

PIN issues and card activation

Use the interactive voice response system (IVR) on one of the numbers below:

020 3327 1991 or 020 3468 4112 or 020 7183 2248

These numbers are available 24 hours a day, every day. Calls will be charged at the standard rate. The cost of calls from your mobile may vary depending on your provider.

36. What are the opening hours for the Prepaid Financial Services (PFS) Customer Service line?

The PFS Customer Service line (020 3633 1626) is available Monday to Friday 8:00am – 9:00 pm.

37. What is the Prepaid Financial Services (PFS) website address?

The website address is <https://prepaidfinancialservices.com/en/>

38. How do I contact the council?

Call the Warwickshire County Council's Customer Service Centre who will put you through to the correct team. Phone: 01926 410410