

Other benefits

- ✓ It will **reduce the amount of paperwork** that you are requested to send into the Council - you will not need to send in bank statements and monitoring forms on a regular basis.
- ✓ **A nominated person** (if you have capacity) or **authorised person** (if you don't have capacity) can help run the account with you.
- ✓ There is **no charge** to you for having a prepaid Direct Payments card - transactional costs will be met by the Council.

What do you need to do?

- Before your prepaid card is issued, you will need to agree the **terms and conditions** for Direct Payments and to the rules about using a card. You will be asked to sign an agreement.
- Your Social Care practitioner will then make their **referral** for a Direct Payment to be made.
- Follow the guidance you receive from the card provider to **activate the card**.

- You will still need to keep **evidence of expenditure**, such as receipts, but will only be requested to send this in if required to do so.
- If your card is **lost** or **stolen**, you need to alert the Council and the prepaid card provider.

For Frequently Asked Questions about Direct Payments visit:

www.warwickshire.gov.uk/directpayments

Your information rights

If you need this leaflet in an alternative format, and for general enquiries, contact Warwickshire County Council customer services on **01926 410410**.

To see how we use your personal data and what your information rights are, please read our overall customer privacy notice at:

www.warwickshire.gov.uk/privacy



Your Direct Payments Prepaid Card

What you need to know: A Customer's Guide



What changes are happening to Direct Payments?

Warwickshire County Council is introducing a new and improved way to help people manage the ongoing **Direct Payments** they receive for their care and support: a prepaid card.

A **prepaid card** is similar to a debit or credit card, but there is no credit or overdraft facility. It can be used to pay for services and support that meet your needs and outcomes, as agreed in your support plan.

How does the Prepaid Card Account work?

Payments are made straight into the account by **Adult Social Care and Support**.

There is a prepaid card attached to the account. The card can be used to pay for support and services either:

- **in person (using chip and pin)**
- **by standing order or direct debit**
- **by bank transfer via the internet or telephone**

Account balances can be checked online, by text message or via telephone. The account will not have a chequebook.

What are the benefits of the Prepaid Card?

How you receive your money

- ✓ A prepaid card account will provide a **quicker** and **more efficient** way of getting ongoing Direct Payment money to you.
- ✓ It will enable the Council to load your four-weekly Direct Payments **automatically** onto your card.
- ✓ You will **no longer be required** to open a separate Direct Payment bank account.
- ✓ If agreed, your card can be **topped-up** at regular intervals or for one-off payments.
- ✓ You will be able to view all the transactions made and view the balance on the account **online** or by using **telephone banking**.

How you spend your money

- ✓ It is a **secure** and **easy** way to make payments for care and support.
- ✓ You will be able to pay your personal contribution, personal assistants, agency invoices, HMRC and any other appropriate payments by setting up **direct debits**, **standing orders** and **bank transfers** - you will no longer need to write cheques.
- ✓ The funds are available to spend with any organisation able to **accept card payments**.
- ✓ There is no overdraft facility, so you **cannot get into debt** using the card and won't be faced with bank charges for becoming overdrawn.
- ✓ **Cash withdrawals** cannot be made unless agreed with the Council.

