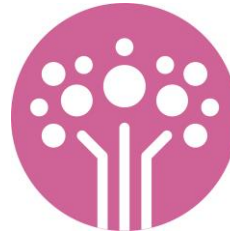




**START WITH
STRENGTHS**



**Social
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 and EML with whom we are working in partnership.

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 EML 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). There are instructions enclosed with the card on how to activate your card via the internet. Alternatively, you can activate your card and generate your PIN by calling one of the numbers below and following the instructions via the Interactive Voice Response (IVR) system.

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. What number do I dial to access the Interactive Voice Response system (IVR)?

You can call any one of the numbers listed below:

- 0203 327 1991
- 0203 468 4112
- 0207 183 2248

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

For any other queries, please contact the EML Customer Support team on:
020 3633 1626.

8. What is IVR?

Interactive Voice Response is a technology that allows a computer to interact with humans through the use of voice and DTMF (dual-tone multi-frequency signalling) keypad inputs. It means you can use your telephone to navigate your way through a computer by either selecting the numbers on your telephone keypad or by using simple voice commands.

9. Why do I need to call the IVR?

Certain functions can only be carried out using the IVR. These include:

Balance Enquiry: Check the current available balance on your prepaid card.

Personal Identification Number (PIN) retrieval: Your PIN is no longer sent through the post. Mail can be intercepted and is therefore not secure. To obtain your PIN, you must use the IVR.

Card activation: When your card arrives, it is not activated for security purposes. You need to 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 to have the card unblocked.

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

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

<https://clients.prepaidfinancialservice.com/warwickshire/login.aspx>

Select “REGISTER” and follow the instructions to set your security details. Select “PIN REVEAL” to get your PIN number and your card will be activated.

11. 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.

12. I need to make a contribution towards my Direct Payment. How do I pay this?

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 as gross. You will receive an invoice from our Charging Team for your contribution amount.

13. 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 before using the card with the council.

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.

14. 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.
- 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.

15. 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.

16. 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.

17. 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. 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 EML telephone numbers listed below:

- 0203 327 1991
- 0203 468 4112
- 0207 183 2248.

Balances are not available to view at cash machines.

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

You can contact the EML Customer Service Team by telephone on 020 3633 1626.

19. Will I receive statements for this account?

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

20. 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.

21. Does it 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.

22. 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.

23. Are there any fees for using my card?

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

24. 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 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 during your care and support planning.

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

25. 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 EML customer service team immediately on 020 3633 1626 to report it and get a replacement card.

26. 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 EML on 020 3633 1626.

27. 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 EML.

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

28. 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.

29. 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.

30. What happens if I change my address?

You must notify the council immediately on 01926 410410. They will need to make this change on the system to ensure the card operates to the correct address.

31. Can I change the PIN assigned to me?

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

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

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

- 0203 327 1991
- 0203 468 4112
- 0207 183 2248.

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

33. 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).

34. 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 EML 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:

- 0203 327 1991
- 0203 468 4112
- 0207 183 2248.

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

35. What are the opening hours for the EML Customer Service line?

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

36. What is the EML website address?

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

37. How do I contact the council?

Call the Warwickshire County Council Customer Contact Centre who will put you through to the correct team. Phone: 01926 41041