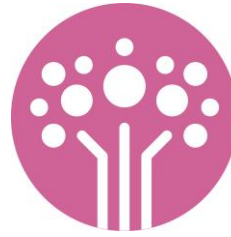




**START WITH
STRENGTHS**



**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, (by using chip and pin, cards are not set up for contactless payments) 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 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, tablet or mobile phone then 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 payments, and you will not have to provide bank statements and other information on how the money is spent each month.

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

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

The card will be your name. If there is someone helping to manage the Direct Payment on your behalf, either a Nominated Person for customers who have capacity or an Authorised Person for those who are assessed as lacking capacity to request a Direct Payment, their name will be linked to the card. If you have an Authorised Person the card will be sent to them; if you have a Nominated Person the card will be sent you unless we have been advised otherwise.

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 by telephone. This will generate your Personal Identification Number (PIN). Instructions are enclosed with the card about 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.

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 service 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. 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.

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

If your payment is weekly, following your first payment, you will receive the payment on a 4-weekly basis in advance. The Direct Payments Support Team will send you a letter confirming the first payment date and the amount loaded onto the card, as well as the date of the following payment, and frequency. The card will be loaded with the amount of money the council have assessed you as eligible for.

11. I need to contribute towards my Direct Payment. How do I pay this?

If you have been financially assessed as needing to contribute 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. The invoice will include a phone number to call to arrange payments.

12. Where can I use the card?

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 Payments 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.

13. 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.

14. 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.

15. 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.

16. How will I know how much money is available I have on my prepaid card?

The council will load your card with the amount that was agreed to be paid to you.

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.

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

You can check all transactions online under 'view transaction history'. If you do not have access to the internet, you can contact the EML customer service team by telephone on 020 3633 1626.

18. Will I receive statements for this account?

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

19. 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.

20. 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.

21. 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 your social care team if known or the Direct Payments Support Team on 01926 413908.

22. 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.

23. 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.

24. 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 or contact the Direct Payments Support Team on 01926 413908 and get a replacement card.

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

It 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.

26. 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 the Direct Payments Support Team on 01926 413908 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.

27. 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.

28. 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. You will be required to upload invoices, payslips, receipts and any evidence of expenditure to the online account under the 'Upload supporting documents' tab.

29. What happens if I change my address?

You must notify the Direct Payments Support team on 01926 413908. They will need to make this change on the system to ensure the card operates to the correct address.

30. Can I change the PIN assigned to me?

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

31. 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.

32. 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).

33. 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 service 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.

34. 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.

35. What is the EML website address?

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

36. 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

37. How do I contact the Direct Payments Support team?

You can contact the Direct Payments Support team either by telephone or email.

Phone: 01926 413908

Email: DPSTOfficers@warwickshire.gov.uk