

Direct payments

Factsheet prepaid card account

What is a prepaid card or card account?

A prepaid card is a debit card provided by the council, which is loaded with your direct payment funding for you to spend on the assessed needs identified in your support plan.

How does it work?

The card works in a similar way to other bank debit cards that you may already use. You will use the card to pay your Personal Assistant (PA) or agency using either telephone or online banking. The card will be produced for you by our card provider Prepaid Financial Services (PFS) on behalf of the council and you will be able to view and manage your account online. If you don't have access to a computer you will be able to manage your account using telephone banking.

Is prepayment card is sent to the service user by Adult Social Care (ASC)?

No. The prepayment card will be sent directly to the service user by our contracted provider PFS (Prepaid Financial Services)

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. You must not allow your PA or agency worker to have access to the card or the PIN.

How do I pay wages to my PA?

You can either pay your PA by bank transfer by telephoning the Customer Service Line for them to make the payment for you via telephone banking or you can make the payment yourself online via the website.

How do I pay the bills to the agency?

You can pay an agency by standing order, bank transfer or direct debit. The standing order or bank transfer can be arranged for you by contacting PFS or you can make that arrangement yourself online.

We would encourage you to set up a direct debit with your agency if they offer this facility. To arrange a direct debit, you will need to contact the agency first to sign a direct debit mandate.

How do I pay my contribution for care to the council?

You can pay your contribution by setting up a standing order from your own personal bank account to the pre-paid card account, visit your own bank to make the transfer, or use telephone banking to make a payment.

Can I use the card to withdraw cash?

You will not be able to use the card to withdraw cash unless there is a specific reason that cash is essential for you to manage your direct payment. You will need to contact your social worker to request this access with a clear explanation stating the reasons why cash withdrawals are required to meet your needs. The worker will then liaise with a member of staff within the DP Team to amend your card access if necessary

What happens if I go overdrawn on my card account?

As a safety measure the card account will not allow you to go overdrawn, you will only be able to spend the money that is available on the card at that particular time. If you try to spend more than is available on your card, the transaction will be refused.

Is there a credit limit on the card?

No, the card account is a debit card, not a credit card and carries no credit limit. You cannot spend more money than is available on the account.

Where can I use my 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 money on the card for the purchase of care regarding your assessed needs. You will not be able to use the card in certain places - for instance gambling and betting businesses, or other retail/trade establishments (shops).

How will a card account benefit me?

The main benefit is that you will not have to provide additional information to the council on how the money has been spent as the Direct Payments Finance Team will be able to audit your account online. You will still need to keep any paperwork regarding agency bills, insurance cover or tax information in a safe place to prove how the money has been spent as the council or HMRC may wish to check those details from time to time. If you have access to the internet, you will be able to upload those documents to your card account. Alternatively, you may wish to post those documents to the Direct Payments Finance Team (upon request).

What happens if I think I cannot manage a prepaid card?

Your ability to manage your account will be assessed by ASC prior to transfer to PPC.

Service users may also be supported by a nominee but will still be the responsible account holder.

What happens if I feel the person I care for cannot manage a prepaid card?

Service users who lack capacity will have an appointed ‘suitable person’ and ASC will have identified and assessed the suitability of that individual prior to them taking the formal role.

Training and support available to enable you to manage the prepaid card account

Step by Step guide - This will be sent to you once your card has been created or alternatively you are able to view a copy of this online. The information in this guide should enable you to manage your prepaid card account.

- Support to transfer funds - If you are an existing recipient and you are transferring to a prepaid card, you will receive instructions on how to transfer your balance from your existing Direct Payments Account.
- Online Support If you are struggling to make a payment or need some support, then you can call PFS Customer service number on **0203 841 6078** they will be able to talk you through the process whilst logged onto your account. **Will there be any costs to me to use the card account?**

All costs to operate the card account will be funded by the council.

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

If you believe that your card has been lost or stolen, you must tell PFS immediately. (You will have the option to suspend all transactions, if the card has simply been misplaced, and the suspension can be lifted once the card has been found).

Does the card ever expire?

The expiry date is on the front of the card. If your card is about to expire and you have not received a new card, please contact the Direct Payments Finance Team on 01582 548373 or by email - DPPrepaids@luton.gov.uk. Any balance on the card will be transferred over to the new one.

What do I do when I receive my card?

Once you receive your new card in the post you will need to activate the card and instructions on how to do that will be enclosed with the letter which accompanies the card. If you need any advice or assistance to set up payments from your card account, please contact PFS.

Where can I get more information?

Social Care Needs

If you would like help with reassessing your social care needs, please contact your allocated worker. Alternatively, contact Early Help & Prevention pathway

Phone: 01582 547659

Email accessandassessment@luton.gov.uk

Direct Payments

If you would like more information on direct payments or would like support with your direct payment, please contact

Phone: 01582 546650

Email: dpfinance@luton.gov.uk