Prepaid Cards – Direct Payments

Frequently Asked Questions

April 2024

What is a prepaid card?

It's like a debit card and works just like a current account with a bank. It is loaded to a predefined amount and can be re-loaded as and when required.

How does a Prepaid Card work?

Instead of having to open or maintain a separate bank account, you will be allocated a prepaid card provided by Prepaid Financial Services (PFS) supported by MasterCard. Halton Borough Council will pay your direct payment funding straight onto your card every 4 weeks in advance (or however frequently agreed) and can re-load funds onto it as and when required. You can then use the funds to pay for goods and services to meet your social care needs identified in your support plan.

You can make payments to your Personal Assistants bank accounts by using their account information, Care Agencies, Care Providers, Inland Revenue (HMRC), Payroll Companies and any other services and payments agreed within your support plan.

Payments can be made by:

- Direct Debit and Standing Order
- Online Transfers – you will need the bank details (account number and sort code of the person or company you wish to make a payment to.
- In person by using chip and pin where the MasterCard sign is displayed
- By Telephone using your 16 digit number on the front of the card

What are the benefits of using a prepaid card?

- More choice and control, prepaid card users have greater flexibility over how and when they pay for their support.
- **Quicker Direct Payments set-**up process; prepaid card users do not need to open a separate bank account to receive their Direct Payments.
- **Less paperwork;** prepaid card users do not need to be visited for financial audits to be undertaken as transactions and balances can be viewed online by Halton Council.
- **Protecting the Direct Payments;** Social Services can quickly pick up spending that is not in line with the individual service user's agreed goals or outcomes, over-spending or no spending of the Direct Payment. This will prompt the offer of support and/or a review of the Direct Payment.

Who can get a prepaid card?

All new Direct Payment users will be offered the prepaid card as the first method of managing their direct payment. The card will be offered to existing Direct Payment recipients to transfer over to if they wish to do so.

Carers Direct Payments are small amounts of money and carers can use their own personal bank account to receive their Carers Break. Therefore, a prepaid card is NOT available to carers.

How do I activate my prepaid card?

PFS will post the card to your home address, with a letter explaining how to activate your card.

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.

Why do I need to call the IVR?

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

- **Pin retrieval-** Your PIN is no longer sent using surface mail. Surface 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's 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.

You can also check your balance as well as report your card lost or stolen using the IVR numbers.

What number do I dial to access the IVR?

You can call any one of the numbers listed below which are available 24 hours a day, every day.

- **020 3327 1991**
- **020 3468 4112**
- **020 7183 2248**

Use 020 3633 1320 if you need to contact the PFS customer service team for something else during working hours.

How does a prepaid account work online?

You will have access to your online account 24/7 by logging into the PFS website. Halton's Direct Payments Team will also have online viewing to monitor your account.

Website: www.prepaidfinancialservices.com/halton

You will login to the Member area using your password and security code. It is your responsibility to keep your security details safe. You can view all your spending activity online and all this information is retained and available to print at your convenience.

Do I still need to keep records?

Your Direct Payment will still be monitored by Halton Council, and you must account for all expenditure paid from your account. If you have the facility to do so, you can upload copies of the invoices/relating to payments you have made directly onto PFS website alternatively you will need to keep all receipts as you may be requested to produce these for audit monitoring.

How do I pay my assessed client contribution onto the account?

Halton Borough Council's Income & Assessment Team will have informed you in writing of your assessed client contribution. To ensure that you have enough funds available to pay for your care, you must pay your client contribution into the Direct Payment account every 4 weeks.
To pay your client contribution you can

- Set up a standing order/direct debit from your personal account onto the prepaid account
- Make an online transfer into the account
- Pay your contribution onto the card at the Post Office.

Does it have a credit limit?

No, it's not a credit card and carries no credit limit. You will only be able to make purchases with the card when there are sufficient funds available on the card and you will not be able to spend more than this amount.

Can I withdraw cash using the prepaid card?

Cash cannot be withdrawn from the card and the card cannot be used to get cashback. However, if you need to pay for some of your support with cash, we can request you have a card with this facility and your support plan must state that you need to withdraw cash. You must also keep receipts for anything bought with cash, which Halton Borough Council may ask to see. If Halton Council does permit ATM access to your card, please note the maximum daily ATM withdrawal limit is £500.

What if I do not have enough money available on my card to meet a payment?

Your direct payment funding should be enough to meet your eligible social care needs. It is important that you or someone who acts on your behalf continues to manage the funds on your prepaid card, just like with your current bank account. The prepaid card will not let you get into debt. This means the card will only allow you to spend up to the amount that is available on the card. If you do not have enough money on your card to pay for the care or services, your purchase will be declined. You will either have to wait until your card is reloaded or arrange to contact the Direct Payments Team.

What happens if I use my prepaid card in error?

Any unauthorised payments from your account must be repaid onto the card within 14 days. Consecutive misuse of your prepaid card will result in your Direct Payment being suspended and alternative care arrangements put in place. Contact your Direct Payments Team immediately if an error has been made in your account.

What happens to money left over in my account?

The Direct Payments Team regularly monitors your account to recover surplus funds as per your Direct Payments Agreement. This will not change. If we identify that there is surplus funds to be returned, we will write to advise you of the amount and arrange to recover the funds from the account.

What support will be available to use the card?

If you have questions relating to your card, visit the Prepaid Financial Services (PFS) website or call the customer services team on: 020 3633 1320 8am to 9pm: Monday to Friday.
We understand that not everyone will be comfortable using the internet. If you have specific issues or needs, the Direct Payment Team will work with you once the prepaid card has been issued to help you with any issues you may have.

Will I have to pay for the card?

No. The Halton Borough Council will pay for the card to be set up.

Are there any fees for using a prepaid card?

No, there are no fees for using the card

Can I change the PIN Assigned to me?

Yes, you are able to change your PIN number at ATMs, ONLY if your card is enabled for ATM use.

I have forgotten my PIN Number, what do I do?

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

Are prepaid cards safe and secure to use?

As with all credit and debit cards we use, every precaution needs to be taken to keep the card safe and your PIN secure. Please refer to the cardholder terms and conditions. The prepaid card aims to reduce the need to carry or hold large amounts of cash.

What if I have a problem?

If you have a query about the card itself 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 PFS customer service team on 020 3633 1320.

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

If your card has been lost or stolen or you believe its security has been compromised you must inform PFS immediately on

How long will it take to replace the card?

PFS will arrange for your replacement card to be delivered to your home address which normally takes 5 working days.

What happens if I change my address?

You must notify Halton Borough Council's Direct Payments Team immediately

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 Halton Borough Council if you have not received a new card. Any balance remaining on the card will be transferred to the new one before it's despatched to you.

What happens if I no longer want to use my prepaid card?

If you wish to cancel your prepaid card or no longer wish to use it then contact Halton Borough Council's Direct Payments Team, do not destroy the card. The PIN must be surrendered when you return the card.

Prepaid accounts customer services details

Prepaid account automated phone service (available 24 hours a day, seven days a week) which can be used to activate your card, retrieve your PIN or recall your PIN:

- **020 3327 1991**
- **020 3468 4112**
- **020 7183 2248**

Prepaid account website: www.prepaidfinancialservices.com/halton

Halton Borough Council Direct Payments Team direct.payments@halton.gov.uk **0151 511 7575**