

Halton Borough Council

Step by Step Guide to using your Prepaid Card Account.

April 2024

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1. Prepaid Financial Services (PFS)

Card Creation

The Direct Payments Team will authorise PFS to create your prepaid card.

During this set up we will give them the information needed to create and send the card out to you.

- Name and address of the account holder
- Telephone number/ email address
- And most importantly the cardholders date of birth

You should receive your card within 10 working days after creation. If your card does not arrive within this period we advise you to:-

- Contact the Direct Payments Team who will check that the card has been issued
- Contact PFS on 020 3633 1320 to advise that the card has been mislaid in the post
- PFS will cancel the mislaid card and send you a new one out

Activating your card

You will receive your card and letter from PFS advising you how to activate your account.

There will be a telephone number for an **INTERACTIVE VOICE RESPONSE (IVR)**, this allows PFS's computer to communicate with you using your voice or telephone keys.

To **activate your card** you need to call one of the IVR lines below and **select option 1, Retrieve your PIN**

020 3327 1991

020 3468 4112

020 7183 2248

(Lines are available 24 hours a day; local charges apply)

You will be asked for the long card number on the front of your prepaid card and also the cardholder's date of birth as a security question.

You will be allocated a PIN number by the automated system which you need to keep safe. This number is needed to access your online account.

Your account is now active.

If you cannot remember your PIN number then you can retrieve it by calling the numbers above. Please be aware that your card will be blocked if you incorrectly enter your PIN number 3 times in succession. To unblock your PIN, contact PFS Customer Services.

You can use the IVR line to

- | | |
|-----------------------------------|-----------------|
| - Activate your card | select option 1 |
| - Recall your PIN number | select option 1 |
| - Check your bank balance | select option 2 |
| - Report your card lost or stolen | select option 3 |

Telephoning PFS

We understand that not everyone will be comfortable using the internet; there is a facility to telephone and speak with a customer service representative.

The customer service representative will go through a series of questions to confirm your identity.

By contacting the customer services representative you are able to:

- Check your account balance
- Make a payment
- Make all general enquiries in relation to your prepaid card

Call the customer services team on

020 3633 1320

8am to 9pm: Monday to Friday
(Local Call charges apply)

2. Logging onto your online account

You can access your PFS prepaid card account from any device that has an **INTERNET CONNECTION**

- Computer
- Tablet / Kindle
- Smart phone

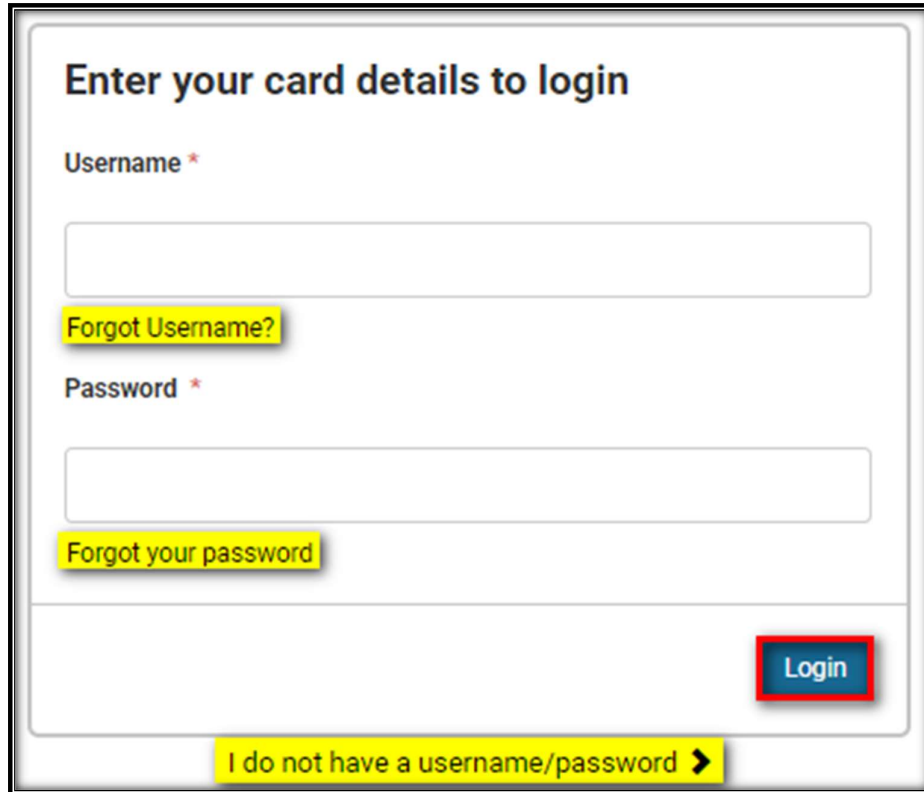
Go onto your Internet provider and enter the following into your address bar (Top left hand side)

<https://clients.prepaidfinancialservices.com/halton/login.aspx>

To login you will need to have your long card number and PIN.

If this is the first time you are logging in, you will need to set up a username and password and can do so by clicking on the link **I do not have a username/password**.

If you have already set up your username and password you can just click on **Login**



Enter your card details to login

Username *

[Forgot Username?](#)

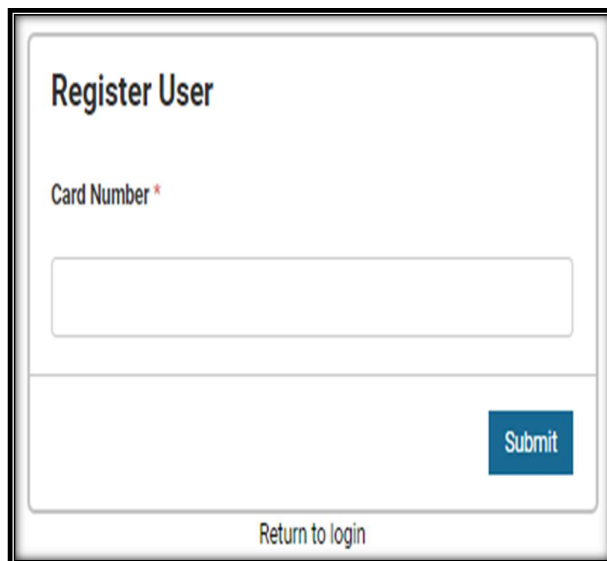
Password *

[Forgot your password](#)

[Login](#)

[I do not have a username/password >](#)

Once you have clicked on this link, it will bring up the following screen where you will need to enter your 16 digit card number on your new PFS card.



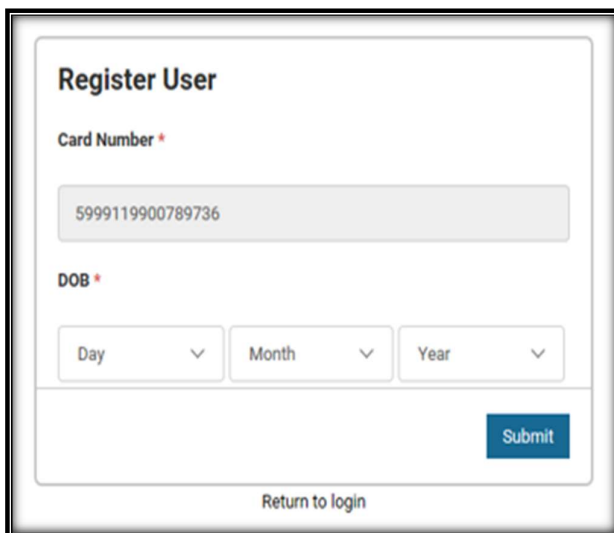
Register User

Card Number *

[Submit](#)

[Return to login](#)

Once you have entered your card number, you will need to click on **Submit**. You will then need to enter your date of birth as registered on your account.



Register User

Card Number *

5999119900789736

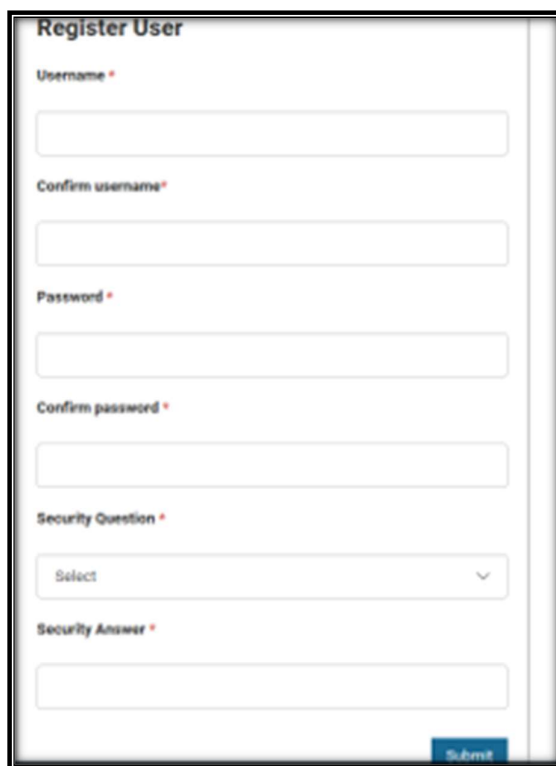
DOB *

Day ▼ Month ▼ Year ▼

Submit

[Return to login](#)

Once the data has been verified against your account, you will then be asked to set up a username, password and to choose a security question and answer on your account.



Register User

Username *

Confirm username *

Password *

Confirm password *

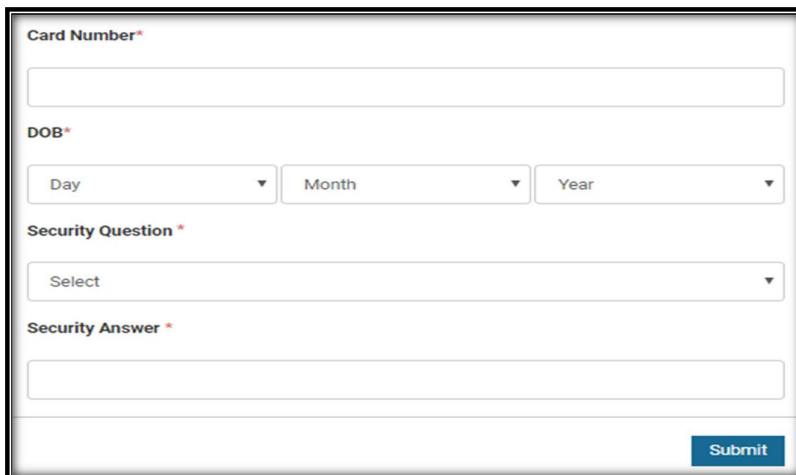
Security Question *

Select ▼

Security Answer *

Submit

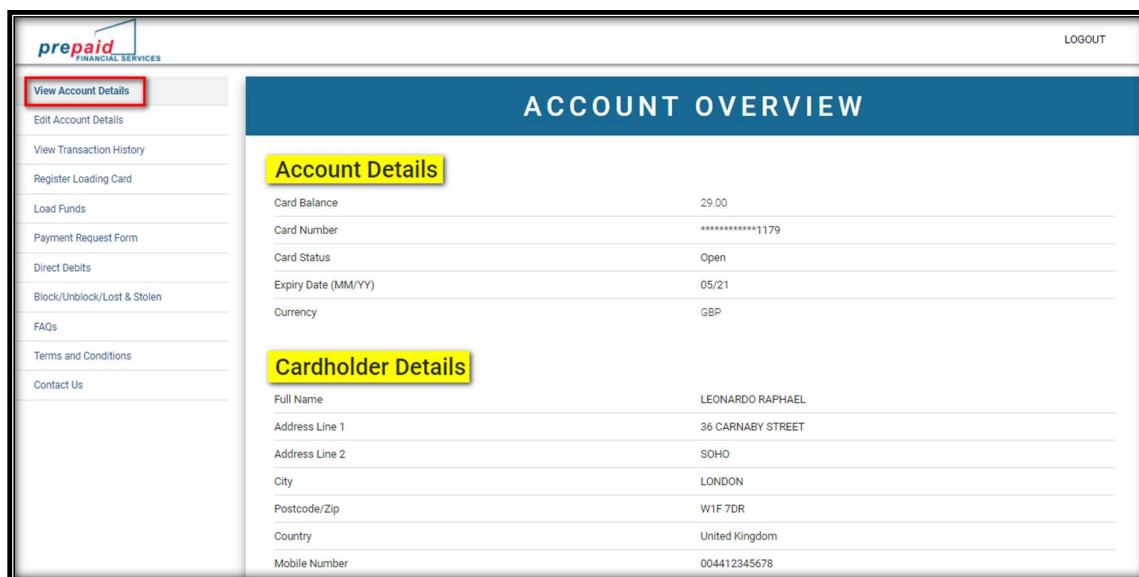
These details will then be used for retrieval of username or password if ever forgotten. These can be retrieved by clicking on either the [Forgot Username?](#) link or the [Forgot your password](#) link. In both cases, you will see the following screen:



You will then be able to reset a new username/password

online Account Details.

Once you have logged in you will see the account details page, from here you can view your balance, card number, expiry date and address registered to the card.



ACCOUNT OVERVIEW	
Account Details	
Card Balance	29.00
Card Number	*****1179
Card Status	Open
Expiry Date (MM/YY)	05/21
Currency	GBP
Cardholder Details	
Full Name	LEONARDO RAPHAEL
Address Line 1	36 CARNABY STREET
Address Line 2	SOHO
City	LONDON
Postcode/Zip	W1F 7DR
Country	United Kingdom
Mobile Number	004412345678

View Account Details	Account Details														
View Transaction History	<table border="1"> <tr><td>Card balance</td><td>6.00</td></tr> <tr><td>Card Number</td><td>5*****4380</td></tr> <tr><td>Status</td><td>Open</td></tr> <tr><td>Expiry date (MM/YY)</td><td>04/17</td></tr> <tr><td>Currency</td><td>GBP</td></tr> </table>	Card balance	6.00	Card Number	5*****4380	Status	Open	Expiry date (MM/YY)	04/17	Currency	GBP				
Card balance	6.00														
Card Number	5*****4380														
Status	Open														
Expiry date (MM/YY)	04/17														
Currency	GBP														
Load Funds															
Direct Debits															
Payment Request Form															
Upload Supporting Document															
FAQ	Cardholder Details														
Contact Us	<table border="1"> <tr><td>Full Name</td><td>SURJ SEFTONADULTA</td></tr> <tr><td>Address Line 1</td><td>PFS 4TH FLOOR</td></tr> <tr><td>Address Line 2</td><td>36 CARNABY STREET</td></tr> <tr><td>City</td><td>LONDON</td></tr> <tr><td>Postcode</td><td>W1F 7DR</td></tr> <tr><td>Country</td><td>United Kingdom</td></tr> <tr><td>Mobile phone number</td><td></td></tr> </table>	Full Name	SURJ SEFTONADULTA	Address Line 1	PFS 4TH FLOOR	Address Line 2	36 CARNABY STREET	City	LONDON	Postcode	W1F 7DR	Country	United Kingdom	Mobile phone number	
Full Name	SURJ SEFTONADULTA														
Address Line 1	PFS 4TH FLOOR														
Address Line 2	36 CARNABY STREET														
City	LONDON														
Postcode	W1F 7DR														
Country	United Kingdom														
Mobile phone number															
Terms and Conditions															
Logout															

3. Transferring the balance of your old account to your new PPC account

If you are already receiving Direct Payments, and are transferring onto a Prepaid Card, once you have confirmed that all transactions have cleared from your direct payments bank account, you must then transfer your final balance to your prepaid card account.

You will need to provide your current bank (where your direct payment monies are) with the following Prepaid Card account details.

Account Name: Pre-paid Financial Services

Bank Name: Barclays
City International Operations 200
St Swithins House
St Swithins Lane
London EC4N 8AS

Sort Code: This is the 6 digit number on your prepaid card

Account number: This is the 8 digit number on your prepaid card

Reference: Balance Transfer

Inform the bank that you wish to transfer the balance of your current account to your new prepaid card account.

After a few days, check that your balance has transferred correctly by logging in online or ringing PFS direct.

4. Paying you client contribution onto your Prepaid Card

You will need to advise your own personal bank that payments need to be made on a regular basis onto your prepaid card, by setting up a standing order. The details below can be found online in 'load funds' on the prepaid card account.

You will need to provide your current bank with your prepaid card account details.

Account Name: Pre-paid Financial Services
 Bank Name: Barclays
 City International Operations 200
 St Swithins House
 St Swithins Lane
 London EC4N 8AS

Sort Code: This is the 6 digit number on your prepaid card

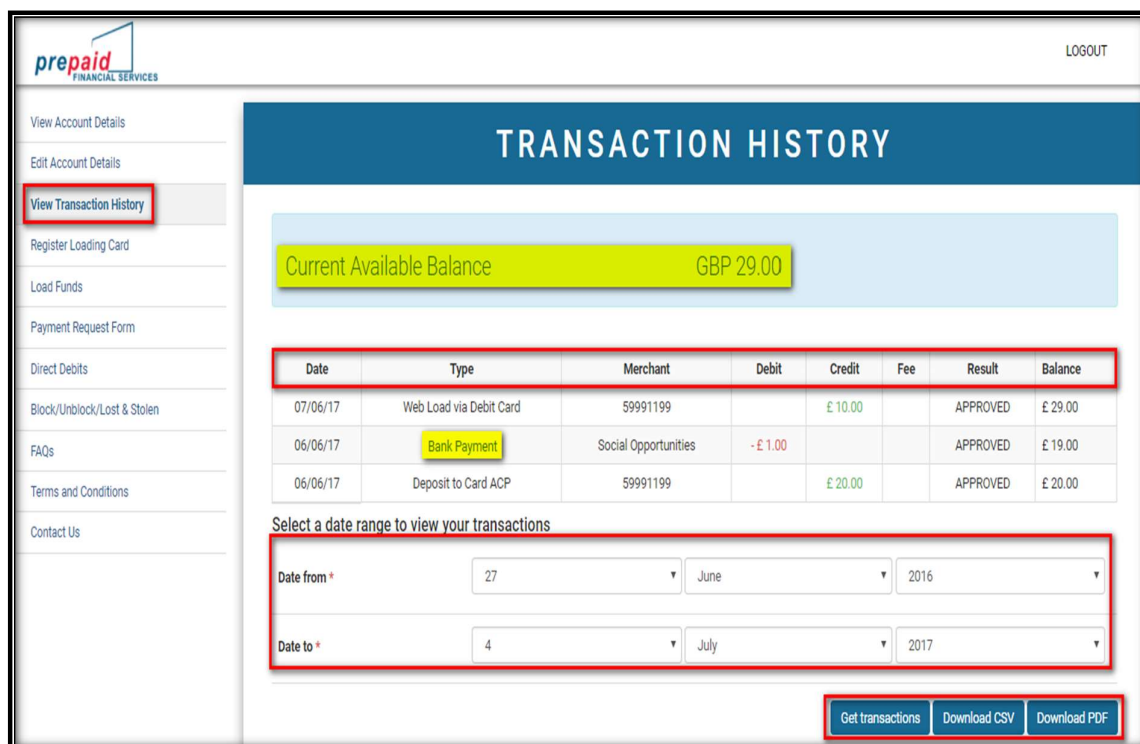
Account number: This is the 8 digit number on your prepaid card

Reference: Client contribution

5. Viewing your online transaction history.

By selecting view transaction history the transactions made within the last 30 days will appear, if you need to view transactions older than this you can amend the dates at the bottom and select get history.

The transactions will then appear above the date range, you can also generate a PDF statement.



prepaid FINANCIAL SERVICES LOGOUT

View Account Details
 Edit Account Details
View Transaction History
 Register Loading Card
 Load Funds
 Payment Request Form
 Direct Debits
 Block/Unblock/Lost & Stolen
 FAQs
 Terms and Conditions
 Contact Us

TRANSACTION HISTORY

Current Available Balance GBP 29.00

Date	Type	Merchant	Debit	Credit	Fee	Result	Balance
07/06/17	Web Load via Debit Card	59991199		£ 10.00		APPROVED	£ 29.00
06/06/17	Bank Payment	Social Opportunities	- £ 1.00			APPROVED	£ 19.00
06/06/17	Deposit to Card ACP	59991199		£ 20.00		APPROVED	£ 20.00

Select a date range to view your transactions

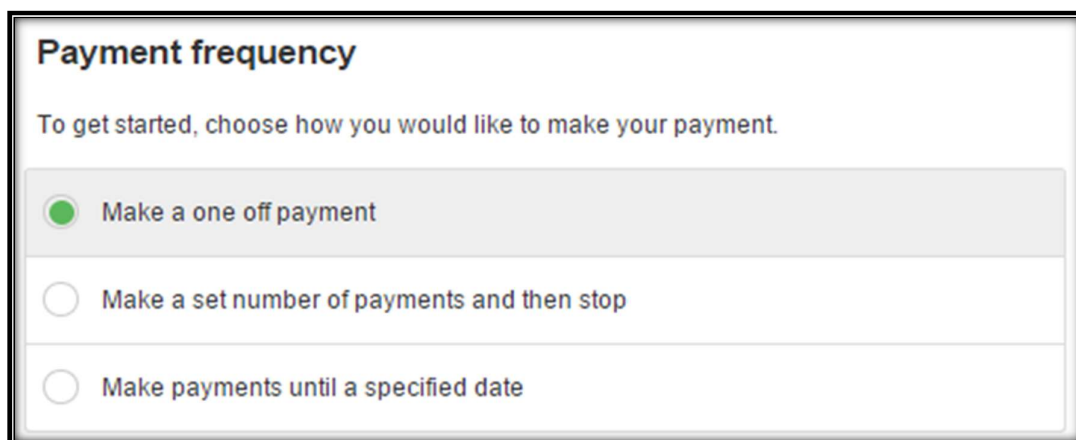
Date from * 27 June 2016
 Date to * 4 July 2017

Get transactions Download CSV Download PDF

6. Payment Request Online Form

The payment request form makes it easier for you to make payments via your Prepaid Card Online.

You need to select 'make a one off payment'



Payment frequency

To get started, choose how you would like to make your payment.

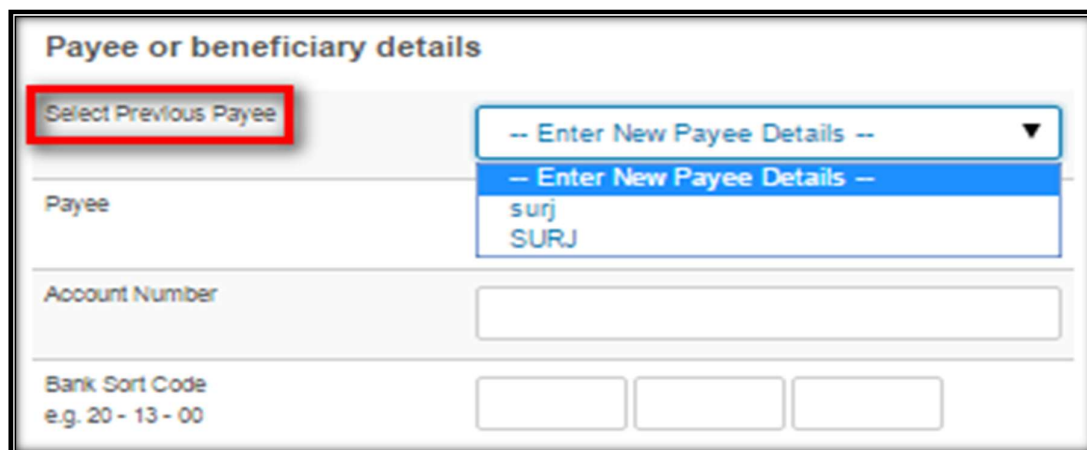
☒ Make a one off payment

☐ Make a set number of payments and then stop

☐ Make payments until a specified date

To make a payment you will need:

- Payees name
- Payees account number
- Payees bank sort code
- Invoice/receipt or employee pay slip



Payee or beneficiary details

Select Previous Payee

-- Enter New Payee Details --

-- Enter New Payee Details --

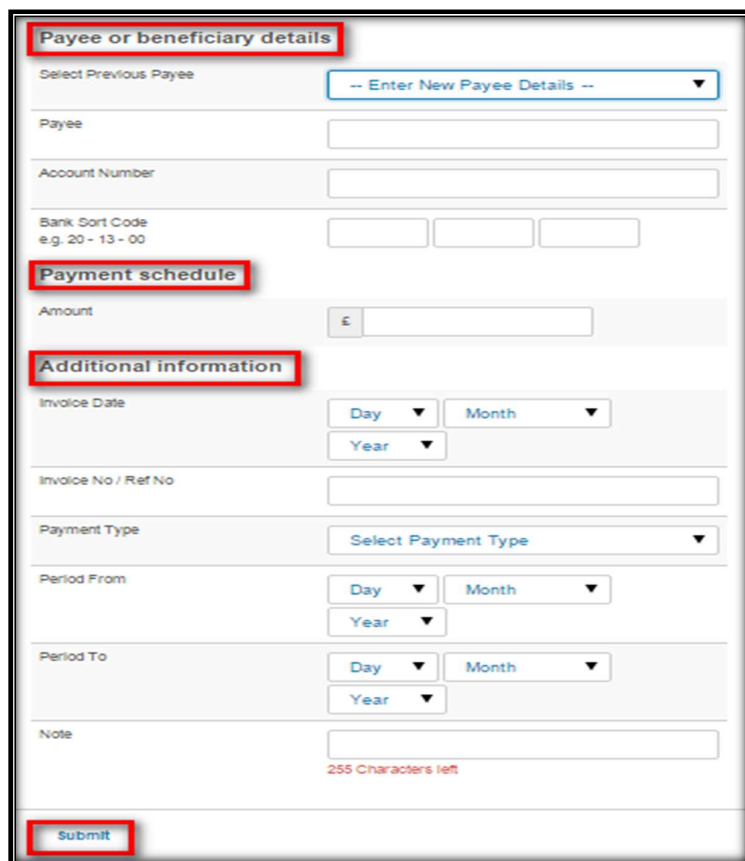
surj
SURJ

Payee

Account Number

Bank Sort Code
e.g. 20 - 13 - 00

The Payee details only need to be input once as they will be saved for future use.
Select the Payee name from the drop down menu.



The screenshot shows a payment form with the following sections highlighted by red boxes:

- Payee or beneficiary details:** Includes a dropdown for "Select Previous Payee" (with "-- Enter New Payee Details --" as an option), and input fields for "Payee", "Account Number", and "Bank Sort Code" (with a hint "e.g. 20 - 13 - 00").
- Payment schedule:** Includes an "Amount" input field with a pound symbol (£).
- Additional information:** Includes "Invoice Date" (with Day, Month, and Year dropdowns), "Invoice No / Ref No" input field, "Payment Type" dropdown (with "Select Payment Type" as the option), "Period From" (with Day, Month, and Year dropdowns), "Period To" (with Day, Month, and Year dropdowns), and a "Note" input field (with a "255 Characters left" indicator).
- Submit:** A button at the bottom left of the form.

Payment schedule

Input the amount to be paid as per the employee payslip or invoice.

Additional Information

1. Invoice date / payroll pay date
2. Invoice Number / payroll week number
3. Payment Type – use the arrow for a drop down menu
4. Period from / Period to – from invoice or payroll
5. Note – any additional relevant information.

Submit

Once you have pressed the submit button, it will ask you to confirm the transaction.

Check the details are correct and confirm. You will receive a message to say that your payment has been successful.

7. Paying an Agency/Support Service

You will need to check with your agency/support service what would be their preferred payment method would be. This can be done:

- Online via www.prepaidfinancialservices.com/halton and log into your account. see Payment Request Form above
- Contact the agency directly to make a payment over the telephone by providing them with your card details. (Please check to see if there is a charge for this method)
- Contact PFS directly who will assist you in making a payment, you will require the agencies account number and sort code.

8. Paying your Personal Assistant(s)

You will need to obtain the bank account information for your personal assistant.

Payment can then be made either:

- Online via www.prepaidfinancialservices.com/halton and log into your account. see Payment Request Form above
- Contact PFS directly who will assist you in making a payment.

If you are experiencing difficulties making payment, then contact PFS Customer Service Team.

9. Inland Revenue Payments

Payments must be made to HMRC by logging onto your account online via

www.prepaidfinancialservices.com/halton

1. Set up a one off payment through **payment request form**
2. The payee details are :

Account Name	HMRC Cumbernauld
Account Number	12001039
Sort Code	08-32-10

3. Insert the amount to be paid
4. Use your Accounts Office Reference Number (this can be found on your letter from your payroll provider stating payment is to be made) - **YOU MUST ENSURE THAT YOUR ACCOUNTS OFFICE REFERENCE NUMBER IS INPUT AGAINST THE INVOICE NUMBER ON THE REQUEST FORM.** Without this number, your payment will not be allocated against your account and you could be charged interest for non-payment.

5. Enter the dates and submit

Do not make a payment through the HMRC website / telephone service as you will be charged a 2.5% credit card fees.

10. Uploading Supporting Documentation

When you have made a payment from your Prepaid Card Account, you will need to provide a copy of the payment document to the Direct Payments Team for audit purposes. This could be

- An agency Invoice
- A receipt
- A wage slip
- A copy of your insurance certificate

You can send the documents by

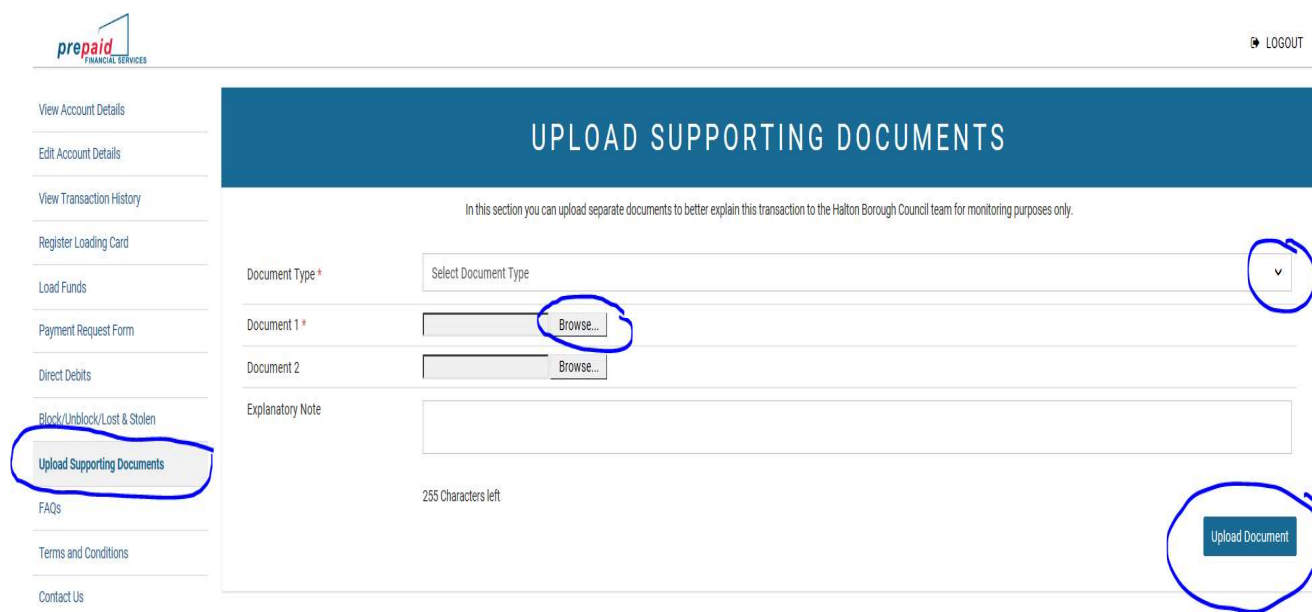
- Uploading the document onto the prepaid card system (see below)

Uploading the documents onto the prepaid card system

You need to have a clear and detailed copy of the document in a computer format. You can do this by:

- Scanning a copy of the document
- Taking a clear photograph on your tablet / smartphone
- Asking your care provider to email you a computer version.

Save a copy of your document that you have paid in your documents library on your device.



The screenshot shows the 'Upload Supporting Documents' interface. On the left sidebar, the 'Upload Supporting Documents' option is highlighted with a blue circle. The main content area has a blue header with the title 'UPLOAD SUPPORTING DOCUMENTS'. Below the header, there is a sub-header: 'In this section you can upload separate documents to better explain this transaction to the Halton Borough Council team for monitoring purposes only.' The form contains the following elements:

- Document Type ***: A dropdown menu with a blue circle around the downward arrow.
- Document 1 ***: A text input field with a 'Browse...' button circled in blue.
- Document 2**: A text input field with a 'Browse...' button circled in blue.
- Explanatory Note**: A large text area.
- 255 Characters left**: A character count indicator.
- Upload Document**: A blue button at the bottom right, circled in blue.

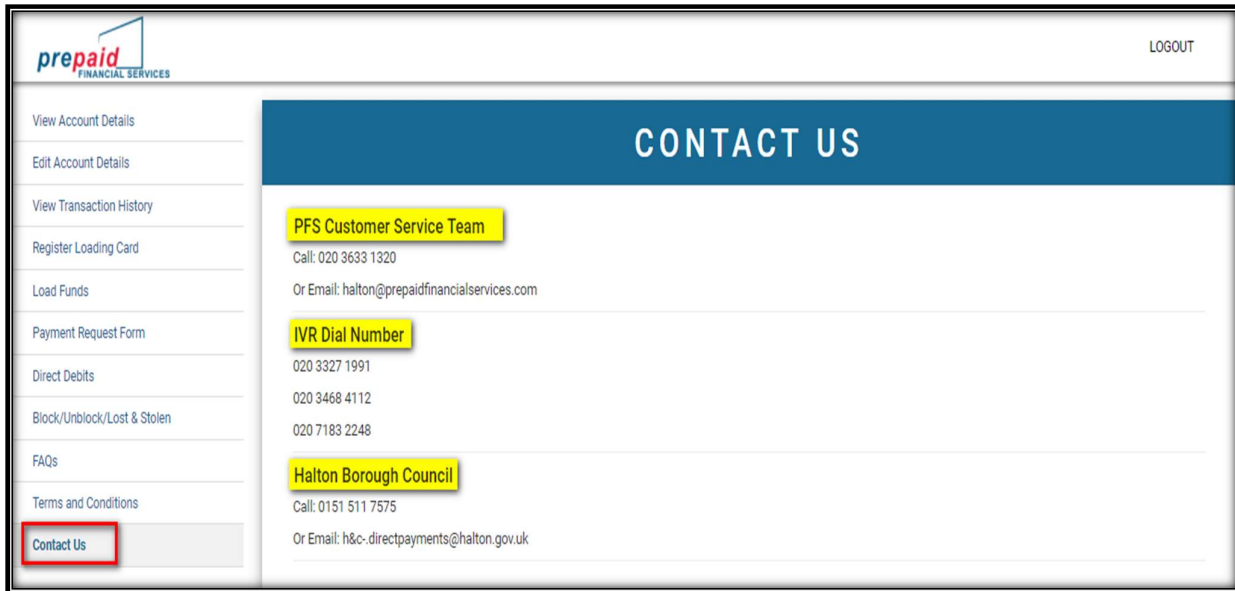
Go into the upload supporting documents tab on the online account as above

First you must select the document type you want to upload, click on choose file then it will bring you to your stored documents, double click on the relevant document and upload.

If you are having difficulties with uploading your documents, please contact the Direct Payments Team for further support.

11. Contact Details

For help and support contact your Direct Payments Team or alternatively you can find contact details on your online account:



The screenshot shows the 'CONTACT US' page of the prepaid Financial Services website. The page has a blue header with the 'prepaid FINANCIAL SERVICES' logo on the left and a 'LOGOUT' link on the right. A left-hand navigation menu lists various account management options, with 'Contact Us' highlighted in a red box. The main content area is titled 'CONTACT US' in large white letters on a blue background. Below this, there are three sections, each with a yellow header box: 'PFS Customer Service Team' (Call: 020 3633 1320, Email: halton@prepaidfinancialservices.com), 'IVR Dial Number' (020 3327 1991, 020 3468 4112, 020 7183 2248), and 'Halton Borough Council' (Call: 0151 511 7575, Email: h&c-directpayments@halton.gov.uk).

prepaid
FINANCIAL SERVICES

LOGOUT

View Account Details
Edit Account Details
View Transaction History
Register Loading Card
Load Funds
Payment Request Form
Direct Debits
Block/Unblock/Lost & Stolen
FAQs
Terms and Conditions
Contact Us

CONTACT US

PFS Customer Service Team
Call: 020 3633 1320
Or Email: halton@prepaidfinancialservices.com

IVR Dial Number
020 3327 1991
020 3468 4112
020 7183 2248

Halton Borough Council
Call: 0151 511 7575
Or Email: h&c-directpayments@halton.gov.uk