

# Targeted Short Breaks Allowance Card Guide

## Cardholder guide

The safe and easy way to pay for short break activities through the targeted short breaks allowance scheme



# Targeted allowance payments card

Always keep your prepaid payments card safe and don't reveal your PIN to anyone.

Don't worry, no one else can use your card without your PIN number.

If you lose your card, please report it straight away through the online PFS portal or by calling:

0203 633 1105                      Monday - Friday    9am – 5pm

0207 183 2248

0203 327 1991

0203 468 4112



24 hours a day

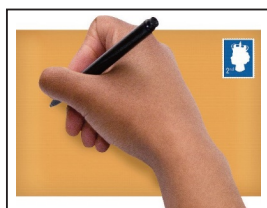
**If you need more information or this booklet in a different format, please:**



**Phone:** 01432 260123



**Email:** [shortbreaks@herefordshire.gov.uk](mailto:shortbreaks@herefordshire.gov.uk)



**Write to:** Short Breaks Team –  
Commissioning and Contracts,  
Children and Families Directorate,  
Herefordshire Council, Plough Lane,  
Hereford HR4 0LE

# Your new prepaid card

Your pre-paid card is provided by a company called Prepaid Financial Services (PFS).

If you choose to have one, the council will load it with your targeted short breaks allowance funds. It's an easy and safe way of receiving and spending these funds on short breaks activities for your child.



As you will see from the picture above, the card is a Mastercard and works like any other debit card. It's not a credit card and you cannot spend more money than is held on the card.

You can make:



Payments over the telephone and internet



Payments in person using chip and PIN or contactless if under £30



Bank transfer payments and set up standing orders or direct debits

Having a payment card means you don't need to provide us with your bank account details to receive your short breaks allowance funding and you no longer need to send monitoring information to the council.

Please remember that your new card can only be used to pay for activities as outlined in the terms and conditions of the targeted allowance.

The council will be able to view the payments you make with your card, so you don't need to send statements. However, you will still need to keep invoices and receipts for any purchases or services, as the council will need to see them as and when requested. Please also keep any records of payments made to your personal assistants. Requested documents can easily be uploaded into the card portal, to save you posting them.

## How often will I be paid?

The targeted short breaks allowance will be paid as a one off annual payment once your application has been approved. For people who already receive a targeted short breaks allowance, it will be the same as it is now.

## How will I get my card?

You will receive the card shortly after your child's short breaks allowance has been approved.

## What do I do when I receive my card?

First you need to sign the signature strip on the back of the card, as you are managing the money on behalf of your child.

You then need to activate your card and get a Personal Identification Number (PIN) by calling any of the 24 hour numbers on page 2. The call will be charged at your telephone network provider's rates and you will be asked to enter the 16 digit number on the front of the card and your date of birth (DD/MM/YY).

Once you have correctly entered the information, your card will be activated and your PIN will be revealed.

## How do I access the online PFS portal?

You need to visit <https://clients.prepaidfinancialservices.com/herefordshire> to register your card and to set up your username and password.

Enter the 16 digit number on the front of your card and your date of birth (DD/MM/YY).

If the details match, you will be able to set up your username, password and security question / answer. If the details are incorrect, you will not be able to continue and will need to contact PFS on 0203 633 1105 or [herefordshire@prepaidfinancialservices.com](mailto:herefordshire@prepaidfinancialservices.com).

Your details will now be securely stored and you can log in with your username and password.



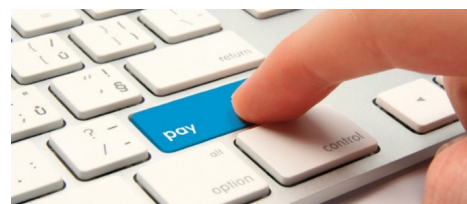
## Activating your payment card as agent/representative

- Your payment card will be sent to you 7 to 10 working days after your application has been approved
  - Please sign the card as soon as you receive it
  - You need to activate the card before you can use it (please see page 4)
  - Please check the balance of the account before trying to make payments. You can do this online or by calling PFS on any of the numbers on page 2
  - If you have any queries about your payments, please contact the short breaks team on 01432 260123 or email [shortbreaks@herefordshire.gov.uk](mailto:shortbreaks@herefordshire.gov.uk)
  - If you would like to top up your child's allowance, you must quote your personal reference number (please see page 8)
  - You will find your personal reference number on your allowance approval notification. Please record it in the box
- My personal reference number is:

## Using your payment card

### Online banking

You will be able to log in to <https://clients.prepaidfinancialservices.com/herefordshire>, putting in your banking login details when requested, to make payments, set up standing orders and see how much you have spent and how much you have left



### Telephone banking

You can make payments by calling PFS on 0203 633 1105, remember you may be charged for these calls. You can make your call Monday to Friday 9am – 5pm.

When you as the cardholder phone, you will be asked some questions. This will probably be your date of birth, address or something similar. This needs to be done to make sure your card is kept safe and that you are who you say you are. Your calls may also be recorded for staff training purposes.

## Making payments

If your child's care is provided by an agency, you will need to ask for their bank account number and sort code. You will still need to check that the invoice the agency sends you is correct.

If a personal assistant is employed to support your child, you will be able to pay their wages straight into their bank account, either online or through telephone banking.

There are no fees for bank transfers, but you may be charged for some other types of payments. More information about fees and charges can be found on the next page.

**Please note that it won't be possible to use cheques.**

## Statements

You can get a statement with full details of your spending by:

- Downloading it using online banking
- Asking for paper statements to be posted to you. You will be asked whether you would like this when your card is set up

## Cash

If you require cash to purchase a service for your child, you will need to discuss these circumstances with the short breaks team in advance.

## Queries

If you have any queries about using your card account or setting up payments, contact PFS on 0203 633 1105 or [herefordshire@prepaidfinancialservices.com](mailto:herefordshire@prepaidfinancialservices.com).

## Charges

There are no charges for most types of payment or balance enquiries. However you will be charged for some activities:

Activity	Charge
Fee to replace a lost / stolen card	£3.50
Use of card abroad (including cash withdrawals)	£1 per transaction (plus 2% of the value)
Fee to cancel transactions that have been made	£5
Load funds onto card via Payzone	£1.50
International transfer	£20
ATM card balance	10p

## Keeping things safe

- Make sure your PIN and online banking details are not easy to guess and are not written down anywhere
- Don't give your PIN or online banking log-in details to anyone
- Keep your card in a safe place; treat it as you would cash

## Lost or stolen cards/suspected fraud

Treat your new card like a debit card. If you lose it or think it has been stolen, let us know straight away. You can do this by logging into your online account or by calling the PFS numbers on page 2. There will be someone to answer your call 24 hours a day. You must also tell the council by calling 01432 261584.

The council can spot possible misuse and will help make sure your money is protected.

## Checking and monitoring your spending

You will not need to send the council financial statements. The council can monitor your spending online without you needing to do anything.

However, you should still keep receipts for everything you have purchased, including invoices from agencies and all records about your personal assistants, as the council will ask to see some of them.



## Top up your account

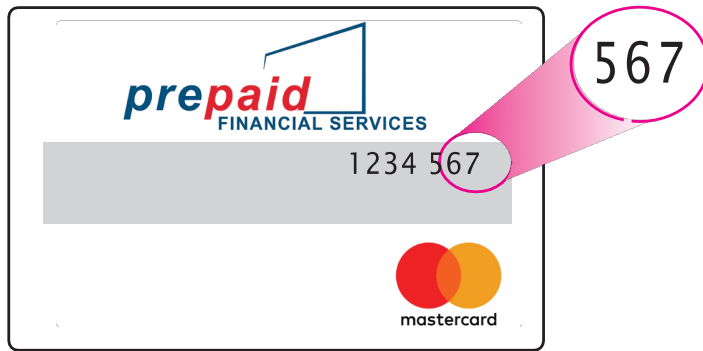
Please make sure you quote your child's council reference number when you make a top up. You should put this in the reference box when making a payment transfer.

## Paying your top up

If you have chosen to top up your child's allowance with your own money, please quote your personal reference number followed by 'topup', when making or setting up your payments. For example: 12345topup.



## Security code



When you are paying for care online or over the phone, you may be asked for the security code for your card. This is the last three digits printed on the signature strip on the back of the card. It is sometimes referred to as the CV2 code.

# Frequently asked questions

## Do I have to have a payment card?

No, you don't have to but we recommend it as it's quick to set up and you don't have to open a bank account or send us monitoring forms if you have a card.

## Will I have to pay to have the card?

No, the council will pay for the card to be set up.

## Will I have to pay fees when I use the card?

There are no charges for most types of payment and balance enquiries. However, you will be charged for some transactions and charges for these are shown on page 7.

## How do I use the card?

The card works just like any other debit card, but it can only be used to purchase short breaks activities in accordance with the terms and conditions of the allowance. You can:

- Make payments in person using Chip and PIN or Contactless if under £30
- Make payments over the telephone and internet
- Make bank transfer payments and set up standing orders
- Check how much is available on the card online and by telephone

## Is the card safe?

The card is as safe as any other debit card you might use. Make sure your card is kept in a safe place, treat it as you would cash and make sure you report any loss or theft straight away. The council will be able to see if there are any unusual payments being made with the card, just like your bank would, and can take action to secure the funds quickly.

## How will I know how much I have to spend on my card?

The council will load your card with the amount that was agreed to be paid to you as an allowance. You can check the balance of your account online or by phone 24 hours a day, seven days a week.

## **What happens if I spend more than is loaded on the card?**

You can only spend up to the amount that is loaded onto the card, so you cannot become overdrawn.

## **How will my targeted allowance be monitored?**

Herefordshire Council will need to make sure your allowance is being used effectively in line with the terms and conditions of the allowance.

## **Online Purchases - What is 3-D Secure (Payer Authentication)**

It is an authentication scheme that requires cardholders to enter an additional password when they make an online purchase. It gives added protection from fraudulent payments and allows you to make purchases online more securely. To benefit from this service you will need to register your mobile phone number so that you can be sent an SMS with a one-time password (OTP) for online transactions. You will not be able to make online purchases unless your mobile number has been registered. Please call the customer service team on +44 (0)20 3633 1105 to register.

## **Does my card ever expire?**

Yes, you can find the expiry date on the front of your card. You will receive a replacement card in the month that your card is due to expire. The balance on the card set to expire, along with all the standing orders and direct debits set-up on the card, will be automatically transferred across to the new card, on the last day of the expiry month. Please use your existing card until then. Contact the short breaks team if you have not received a new card.

## Privacy statement

Herefordshire Council is the Data Controller under data protection law and will use the information you provide on this form in order to provide you with a targeted short breaks allowance. The legal basis for processing this data is your consent to do so. You can withdraw your consent at any time by notifying us. Our contact details to do so, or for any other queries, are [childrenscommissioning@herefordshire.gov.uk](mailto:childrenscommissioning@herefordshire.gov.uk) (01432) 260123.

We will keep your data for as long as we hold your social care record. Your information will be shared with the following; Commissioning & Contracts, Social Care, Finance teams and Prepaid Financial Services (card provider) in order to provide you with the service.

Individuals have a number of rights under data protection law, including the right to request their information. You also have a right to make a complaint about our handling of your personal data to the Information Commissioner's Office <https://ico.org.uk/>

Information you provide will only be used for the stated purpose. Further information about the processing of your data can be found on our website at [www.herefordshire.gov.uk/privacynotices](http://www.herefordshire.gov.uk/privacynotices)