

Direct payments card

Cardholder guide

The safe and easy way to pay for care and support services, for people who manage their own support using direct payments



Direct payments card

Always keep your direct 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	8am - 9pm
0207 183 2248		24 hours a day	
0203 327 1991			
0203 468 4112			

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



Phone: 01432 260060



Email: directpaymentadvice@herefordshire.gov.uk



Write to: Direct payments team,
Herefordshire Council, Plough Lane, Hereford,
HR4 0LE

■ Your new direct payments card

Your direct payments card is provided by a company called Prepaid Financial Services (PFS).

If you choose to have one, the council will load it with your direct payment funds. It's an easy and safe way of receiving and spending these funds on care and support services.



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



- Bank transfer payments and set up standing orders or direct debits

Having a payment card means you don't need to have a separate bank account for your direct payments 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 the agreed help and activities that are in your support plan.

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.

■ How often will I be paid?

For people aged 18 and over, payments will be made to you every four weeks in advance. For people who already have a direct payment, it will be the same as it is now.

Payments to carers will be made once a year or as a one off payment.

■ How will I get my card?

If you are new to direct payments, you will receive the card shortly after your support plan has been agreed and you have signed the direct payments agreement.

If you already have direct payments, the council will work with you to transfer what's left in your direct payment account to your new card. If you decide to have a card you will receive a letter from the council asking you to sign an agreement. The card will then be sent to you.

■ What do I do when I receive my card?

First you need to sign the signature strip on the back of the card. If you are unable to do this, you can ask for someone else to have a card and sign it on your behalf.

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 www.clients.prepaidfinancialservices.com/herefordshire to register your card and 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.

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

■ Activating your payment card

- Your payment card will be sent to you 7 to 10 working days after you have signed the direct payment agreement
- 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, at a cash machine (ATM) or by calling PFS on any of the numbers on page 2
- If you have any queries about your payments, please contact the transactional team on 01432 383733 or email chargingteam@herefordshire.gov.uk
- If you have been asked to pay a personal contribution or top up, you must quote your council reference number (please see page 9)
- You will find your personal council ID number on your support plan

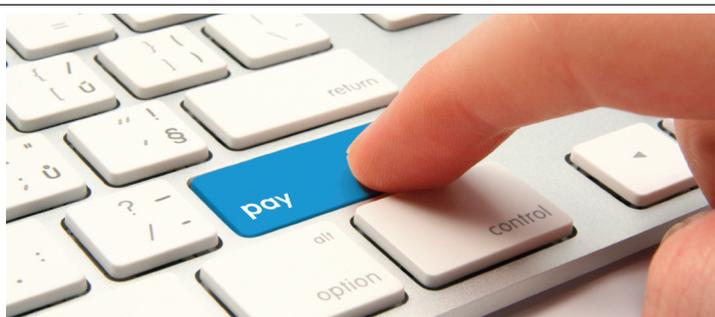
My personal reference number is:

If you have any queries, please call 01432 260060 or email directpaymentadvice@herefordshire.gov.uk

Using your payment card

■ Online banking

You will be able to log in to www.clients.prepaidfinancialservices.com/herefordshire, put in your banking log in 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 8am to 9pm.

When you or the person named 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 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 the invoice the agency sends you is correct.

If you employ a personal assistant, 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

Most people don't need to use cash to pay for care. You can only pay by cash if this has been arranged in advance and approved by the council.

■ ATM cash machines

You can find out how much money is in your account from any cash machine (ATM) that displays the Mastercard sign.

■ 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.

■ 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 cash withdrawals	75p
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 apart from your named person, if you have one
- 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 260060.

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.



■ Naming another person to help with your payment card

If you are worried about using the card, you can ask a named person to help you. This means they can make payments on your behalf using your PFS card. Your named person should be someone you trust. The council will need to have some basic details about this person.

Spending done by your named person will still appear on your statement, but your named person must keep receipts when they use the card. Please remember that you will remain responsible for your direct payment.

The council can help you to sort out a named person. You can always name someone to help at a later date if you like.

If you currently receive direct payments, the council might already have details of your named person. If you are new to direct payments, your social care worker will ask you if you want to have a named person, when you set up your direct payments. If you want to add a named person at a later date, please ring the council on 01432 260060.

■ Paying your personal contribution and top up

Please make sure you quote your council reference number when you make a contribution or a top up. You should put this in the reference box when making a payment transfer. If you are not sure which number to quote, please ring the council on 01432 260060.

Paying your client contribution

If you have been told that you need to pay some money towards the cost of your care, you will be able to transfer this amount onto your payment card from your personal bank account. This should be done every four weeks, but if you prefer to transfer the money weekly, you can do so.

If you have been asked to make a client contribution towards your direct payment, please quote your personal reference number followed by 'CC', when making or setting up your payments. For example: 12345CC.

If you don't pay your contribution onto your card every four weeks, there may not be enough funds in the account to pay for your care.

Paying your top up

If you have chosen to top up your direct payment 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, 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 buy goods, care and support services included in your support plan. You can:

- Make payments in person using chip and PIN
- 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, by telephone or at an ATM cash machine

■ 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 a direct payment. 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 direct payment be monitored?

Herefordshire Council will need to make sure your direct payment is being used effectively to meet the needs agreed in your support plan.

You will still receive a review from social care staff, and can ask for a review if things change for you.

■ What happens if there is money left over on the card?

You will be able to keep a contingency balance on the card account. The amount you can keep will depend on your individual circumstances, but will not be less than your usual four weekly payment. The council will talk to you about paying the money back and how this happens if the contingency balance goes above the agreed level.

■ What do I do with my current direct payment bank account if I decide to have a card instead?

The council will work with you to help you transfer the funds from your direct payment bank account to the new card account. The council will also send you a checklist of things to do to make sure the new card account works well for you, before your direct payment bank account is closed.

■ What if I can't sign the card?

You can ask someone else to help you make payments with your card account. The named person should be someone you trust. They will be issued with a card that they can sign and use to make payments on your behalf. The council will need to have some basic details about the person before this can be arranged. Remember you are still responsible for your direct payment.

■ My current direct payment account is managed for me by a direct payment support provider. Will they still be able to manage my account for me with a direct payment card?

Yes, the council can arrange for the organisation managing your direct payment to have a direct payment account, but a card will not be issued.

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