

Prepaid Cards - Questions and Answers



Question: What is a prepaid card?

Answer:

A card given to you by Staffordshire County Council that can be used to pay for a product or service that is agreed in your support plan.



It has a set amount of money on it that can be topped up when required.



You can make payments in person, over the telephone or on the internet.



Question: If I have a direct payment do I have to have a prepaid card?

Answer:

This is our preferred option. However, you may want to use your bank account. We can talk to you about this when we complete your assessment.





Question: Is the card safe and secure for me to use?

Answer:

Yes, but it's important that you keep your card and pin number safe.



Having a prepaid card means that you won't have to carry cash.



Question: If someone else looks after my Direct Payment, whose name will be on the card?

Answer:

Their name will be on the card. This person is usually a family member or friend.



A date of birth is needed for security. This will always be the date of birth of the person whose name is on the card.



Question: I have my card, what do I do now?

Answer:

Using the card is very easy.

Before the card can be used you will need to:



- Sign the signature strip on the back of the card

- Register your card on the telephone

- Get your PIN number over the telephone





Question: My finances have been assessed and I need to pay towards my care. How do I add this to my card?



Answer:

You can do this by standing order from your bank or one-off payment.

You need to add this money to your card or there may not be enough to pay for what you need.



Question: How is the cost of my care paid each week?



Answer:

Money will be put on the card every 2 weeks.

There will also be 4 weeks of payments on your card which you can use in emergencies.



Question: How can I pay for my care and support?



Answer:

This could be for a Personal Assistant, agency invoices, day services and more.

You can pay for these things by:

- Telephone banking, online banking, or bank transfer
- Regular standing order
- Direct Debit - the person you pay will take the right amount of money from your prepaid account
- In person – by using a chip and pin machine





Question: Can I pay for my care by cheque?



Answer:

No, you can no longer pay for care by cheque.



Question: How can I check how much money is on my card and the transactions on my account?

Answer:

• Online at:

<https://www.allpayprepaid.net/cardholder/>

- this service is free.



• By calling Customer Services on 0330 808 0102.

Calls will cost the standard amount but might be more expensive from a mobile phone.



Or you can ask for paper copies of your statements:

Call Staffordshire Cares on
0300 111 8010

Email the Direct Payment Team:

direct.payments@staffordshire.gov.uk



Question: Can I get money from a cashpoint using my card?

Answer:

Only if a specific reason is identified in your support plan and this has been agreed with your social care worker.

If you withdraw cash from a machine which charges, you will be charged.

Cash back is not allowed.



Question: Does the card have a limit on it?

Answer:

You will not be able to go overdrawn or spend more than the amount that has been loaded onto the card.





Question: What should I do if the service I need to pay for costs more than the amount left on my card?

Answer:

You will not be able to pay for your service if there is not enough money on your card.



You will need to wait for there to be enough money on the card.



You can call Staffordshire Cares or your Social Care Worker on 0300 111 8010.



Question: Will my card expire?

Answer:

Yes. This means that your card will run out.



The date that it will run out is on the front of your card.

If it is going to run out soon, you can contact the Council to ask for a new card if you have not already received one.



Phone: 0300 111 8010

Text/SMS (for people with hearing difficulties): 07814 194 111

Minicom: 01785 276207

Any money left on your old card will be moved onto your new card.



Question: What happens if I don't want to use my card anymore?

Answer:

If you no longer want to use your card you will need to let the Council know.

Phone: 0300 111 8010

Text/SMS (for people with hearing difficulties): 07814 194 111

Minicom: 01785 276207

Please do not destroy or throw the card away before you have spoken to the Council.





Question: Will my card account be looked at and monitored by the Council?



Answer:

Yes. The Council will need to look at the amount that is being put on your card.



This is so we can make sure you are being paid the right amount of money.

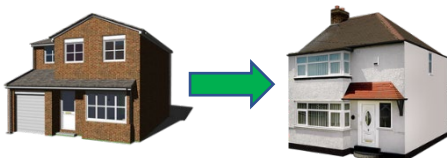
It is also to check that the money is being spent on what it should be.



Question: What happens if I move house and have a new address?

Answer:

You must tell the Council and give them your new address.





Question: Can I change my PIN number?



Answer: Yes



You can change your PIN at any UK ATM where this service is available.



If you change your PIN number, you will need to activate it by doing a balance enquiry or cash withdrawal at an ATM



Question: What should I do if I have forgotten my PIN number?

Answer:
Call: 0330 808 0102



Question: What should I do if my card is lost, stolen or damaged?

Answer:
Call Customer Services as soon as you are aware you have lost your card on:
0330 808 0102
Select the Lost & Stolen option.



As soon as you do this it will stop anyone using your card who isn't allowed to.



Question: How do I contact Staffordshire County Council?

Answer:

Phone: 0300 111 8010

Text/SMS (for people with hearing difficulties): 07814 194 111

Minicom: 01785 276207



Question: Who do I contact for help with my card?

Answer:

You can contact customer services on 0330 808 0102.

Calls will cost the standard amount but might be more expensive from a mobile phone.

You can find out more at: [allpay Ltd FAQs, terms and conditions - Staffordshire County Council](#)

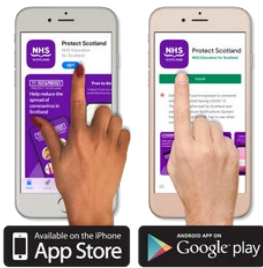




Question: What if I have hearing or speech difficulties?

Answer:

You can download the Relay app on your phone which will allow anyone to communicate over the phone, using the national relay service. Further details are available here [Relay UK - homepage | Relay UK \(bt.com\)](#)



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Adult Social Care



Adult Social Care is a service that some people will need to pay for.



How much you need to pay will depend on how much Staffordshire Council works out what you can afford.



We will look at this as part of a financial assessment. More information can be found here:

www.staffordshire.gov.uk/adultsocialcarefees