

## **Staffordshire County Council Prepaid Card Frequently Asked Questions**

### **What is a prepaid card?**

A prepaid card is a preloaded payment card, which is provided to you by your card provider. The card can be used to pay for goods and services, up to the value that is loaded onto it, you may use the prepaid card at any location in the world that displays the Mastercard® acceptance mark, excluding limited acceptance Merchants in EU/EEA that do not accept prepaid cards.

### **Why have I been given a prepaid card?**

You have been given a prepaid card to manage your direct payment from us.

The card will be loaded with the amount of money we have assessed you as being eligible for as a direct payment towards the cost of your care, less any contributions that you have been assessed as having to pay.

You can change your PIN by calling the IVR on 0330 808 0102 and at any UK ATM where this service is available.

### **If I have a direct payment do I have to have a prepaid card?**

The use of the pre-paid card for direct payments is our preferred option for people. However, the use of a traditional bank account is also considered, and this will be discussed with the social care practitioner and the person at the time of the assessment. If the use of a bank account is authorised, then this needs to be a separate account set up solely for Direct Payments to be paid into.

### **I have received my card, now what do I do?**

There are instructions accompanied with your new card on how to activate your card.

1. Sign the back of your card. Call Customer Services on 0330 808 0102 and select option 1 and follow the instructions to activate your card. You will need your Client ID, located at the top of your letter and your Date of Birth to activate your card.
2. You will be prompted to set up a memorable 6-digit telephone access code. This is the 6-digit code that is used to access your account details on the telephone service.
3. Once your card has been activated you will be given your 4-digit PIN for your card over the phone. Please ensure you remember your PIN and keep it safe. You will need your PIN to make card purchases in shops and to obtain cash from an ATM

### **Please note**

If you do not activate your card as soon as you receive it, the account may go overdrawn which could incur charges

### **How do I manage my card?**

You can check your balance and transactions:

- Online – by visiting [www.allpayprepaid.net/cardholder](http://www.allpayprepaid.net/cardholder) - this service is free.
- Over the telephone – by calling Customer Services on 0330 808 0102.

This service will cost the same as a local rate call from your landline and mobile and is included in your inclusive calls plan.

### **How is money loaded onto my card?**

Your card provider will load your funds onto your prepaid card. Where you are required to load funds to the card to satisfy your personal contribution requirement, your card provider will

advise how much this is. You can then load the card by standing order or bank transfer. If you require assistance, please contact Customer Services on 0330 808 0102.

Please note, if you change your PIN number, you will need to activate the new PIN by performing a balance enquiry or cash withdrawal at an ATM

### **PIN Best Practice**

- Never share your PIN with anyone
- Select a PIN that cannot be easily guessed.

Do not use birth date or partial account numbers and try to avoid using sequential numbers like 1234, or repeated numbers like 1111.

- Memorise your PIN do not write it down on your card or keep it on a piece of paper with your card.
- Do not use your PIN as a password for other bank services.
- Do not use the same PIN for all your cards.
- Be aware of others nearby when entering your PIN at a point of sale or ATM.
- Check your transactions regularly for unfamiliar transactions.

### **Can I pay other people using my card?**

Yes, you can set up payments to third party bank accounts using Faster

Payment where allowed by your card provider, by visiting your online account [www.allpayprepaid.net/cardholder](http://www.allpayprepaid.net/cardholder).

Please note there is a minimum value of £1 for faster payments made through the portal. If you have been issued a card without a sort code or account number printed on the front you will not be able to make faster payments.

### **How do I set up a Direct Debit?**

You can set up a Direct Debit by quoting the sort-code and account number associated with the card to the person or organisation that you want to pay.

Funds will be debited from your card by 2pm on the date that the Direct Debit is due. You must ensure that you have sufficient funds available on the card to pay a Direct Debit that is due.

### **Can I go overdrawn?**

Your card is a prepaid card, which means that you can only spend available funds on the card. Your card will be declined if there are not enough funds on the card for the purchase you are attempting. If for any reason a transaction is processed that exceeds your available funds, we may block your card, and your card provider may require you to repay the amount owing immediately.

### **What do I do if there is a transaction I do not recognise?**

If you see a transaction that you do not recognise, you should contact Customer Services on 0330 808 0102 straight away. If, after discussing the transaction, we believe that it was not authorised by you, you will be refunded if possible, and we will investigate on your behalf. We may need to cancel and replace your card for security reasons. If we need to do so, you will not be charged for a new card and your remaining balance will be transferred across to the new card.

Transactions made via contactless will be charged to your account and cannot be refunded.

### **Can I get my funds back if I want to cancel the card or no longer need it?**

Funds on your card will be returned to your card provider. If you made a personal contribution which was loaded onto your card, your card provider will return to you any funds to which you are entitled.

### **How long is my card valid for?**

The card is valid until the expiry date showing on the front of your card.

### **Can I use my card abroad?**

Yes, depending upon what has been agreed with you by your card provider and what is contained within your support plan.

### **Is the card safe and secure to use?**

As with all credit and debit cards, you need to take every precaution to keep the card safe and your PIN secure.

The prepaid card aims to reduce the need to carry or hold large amounts of cash.

Please refer to the cardholder terms and conditions.

### **Whose name goes on the card if the direct payment is managed by someone else?**

If there is a financial representative managing the direct payment on your behalf, then the card should be in their name, for example, if your representative will be making payments for your care (either in person or via internet banking). This person is likely to be a family member, friend, or neighbour.

The only exception to this would be if a company or agency is managing the direct payment on your behalf such as a solicitor or accountant). The card would then be in your name.

The Financial Representative's date of birth is also required for security.

### **I have been financially assessed and I need to contribute towards my services. How do I pay this on to my prepaid card?**

If you have been financially assessed as needing to contribute towards your care and support and do not receive any other directly provided services from us, your direct payment will be paid to you, less your contribution amount.

You should then load your own contribution directly onto your card by setting up a regular standing order from your personal bank account (ideally weekly, fortnightly or 4 weekly), or pay in cash. The sort code and account number to pay these too will be on the front of your prepaid card. When paying from another account you will be asked to confirm the payee name in line with recent changes to banking, this should be the name of the cardholder and match exactly.

If you do not pay your contribution onto your card there may not be enough funds in the account to pay for your care and support services.

If you do receive other directly provided services from us, then your direct payment will be paid gross and you will be invoiced for your contribution. We will always write to you and advise you of which method you will be required to pay by.

### **How is the cost of my weekly care package paid?**

If your direct payment is a weekly allocation, payment will be made onto the card every 2 weeks (in arrears).

The card will be loaded with the amount of money we have assessed you as eligible for, less your contribution if applicable. You must ensure that if are applicable you pay your contribution onto the card regularly.

All direct payment clients also receive a 4-week contingency (4 weeks of the initial weekly care package amount) for use in emergencies only. On termination

of the direct payment this amount would be reclaimed from the account.

### **How can I pay for my care and support?**

This could be for PA wages, tax and national insurance contributions, agency invoices, day centres and so on. You can pay by:

- Call 0330 808 0102, bank transfer or <https://www.allpayprepaid.net/cardholder/>
- to pay HMRC you can register online and also set them up on your prepaid card account in order to make payments. See their [banking details page](#).
- regular standing order.  
**Please note:** if your invoices are monthly, a standing order would not work as they can only pay a set amount and monthly invoices would vary
- direct debit. The payee would then be able to automatically withdraw varying amounts, depending on the invoice cost
- in person, the same way you would use a debit or credit card to pay for goods or services from a company or supplier that accepts MasterCard

### **I've always paid for my care by cheque, can I continue to do this?**

No, there is no facility to make payments via cheque with this system. There are still different options, listed above. You have the choice to use any of these methods.

### **Will I receive statements for this account?**

No, if you have access to the internet, you can check your account online or you can contact the Direct Payment Team [direct.payments@staffordshire.gov.uk](mailto:direct.payments@staffordshire.gov.uk) to request copies.

### **What if the amount of my purchase is more than my available balance?**

In this case, your purchase will be declined, and you must wait until the card has enough funds.

Please speak to Staffordshire Cares on [0300 111 8010](tel:03001118010) or your social work practitioner.

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

Yes, you can find the expiry date on the front of your card, it will expire 3 years from the month it was ordered. If your card is active it will auto renew in the month of the expiry.

If your card is about to expire, and you haven't received a new card by the last Friday of the month shown on your card expiry date you can request a new card on the allpay card portal online by clicking the "renew button". This will avoid any gaps in the cards activation.

Any balance remaining on the card will transfer from the expiring card to the replacement card immediately after you have activated the new replacement card. If you have not activated this by the end of the month, the balance will transfer to the new replacement card on the first of the following month, but you will not be able to use this until this is activated.

**Please note** - Under no circumstances send Staffordshire County Council debit cards, and/or the PIN through the post. Please destroy them securely, when appropriate, at home.

### **What if I no longer want to use my card?**

If you wish to cancel your prepaid card or no longer wish to use it then please contact us on 0300 111 8010.

Do not destroy the card until you are advised to do so.

### **Will my card account be monitored?**

We will need to monitor the money paid to you via your prepaid card.

This is so that we can ensure payments are being used as agreed.

The prepaid card system enables us to monitor accounts online. We can then give users a more effective and efficient support service.

You may be responsible for paying any charges due to insufficient funds to pay a direct debit.

### **What happens if I change my address?**

You must notify us immediately.

You can get in contact as follows:

- **Phone:** [0300 111 8010](tel:03001118010)
- **Text/SMS** (for people with a hearing impairment): [0796 673 8920](tel:07966738920)
- **Minicom:** [01785 276207](tel:01785276207)

### **What happens to money left over?**

The money paid to you as a direct payment is public money, which we have a duty to account for.

We will review your account from time to time. We will calculate how much you need to keep in the account. We can tell

you how much we need to collect back if there is money left over.

To do this we will either take money from your account or we can hold money back from your future payments. We will tell you if we plan to do this.

If services are no longer required, we will take back the money from your prepaid card (ensuring any outstanding bills are accounted for).

### **Do I need to check anything before making a payment?**

You need to ensure that:

- the card can be accepted
- there are enough funds on the card

Always check:

- how a company or supplier will authorise payments on a card
- whether they will they pre-authorise a certain amount as you need to have enough funds for this also.
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### **What if I have hearing or speech difficulties?**

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 \(bt.com\)](https://www.relayuk.com/)

For further Frequently Asked Questions please visit

<https://www.allpay.net/prepaidfaqs>

If you would like further information regarding prepaid cards, please see the Staffordshire County Council web pages at

<https://www.staffordshire.gov.uk/prepaidcardsFAQ>