

Terms & Conditions / 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.

Can I use my card to withdraw cash at an ATM or for cashback?

You will be able to use the pre-paid card to withdraw cash if a specific reason is identified in your support plan and this has been agreed with your social work practitioner.

Cashback is not permitted.

Are there any restrictions on where I can use my card?

You may be restricted from using your card for some purchases as agreed with your card provider, including restrictions at pubs, nightclubs and off- licences, as well as for betting and gambling (including lottery tickets and casinos), dating and escort services, massage parlours and health spas, pawn shops and tobacco stores.

Your card cannot be used at self-service petrol pumps. You can use your card to pay for petrol by taking

it to the cashier if this is agreed in your support plan.

Please refer to your card provider for full details.

Is there a charge for this card?

No, there is no charge for the issue of this card. Other fees may apply as agreed with your card provider.

How do I manage my card?

You can check your balance and transactions:

- Online – by visiting <https://www.allpayprepaid.net/ca/rdholder/> - 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 do I report my card lost, stolen or damaged?

In the event of loss or theft of the card, you are responsible for reporting this as soon as possible by calling Customer Services on 0330 808 0102 and selecting the Lost & Stolen option. As soon as this is done, your card will be immediately blocked, protecting you from unauthorised usage. Any transactions made before the card is reported lost or stolen or made via contactless will be charged to your account. To report your card lost or stolen you will require your client ID printed on the front of this letter to do so. Please keep this safe.

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.

How can I change my PIN?

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

The allpay prepaid card is issued by allpay Ltd pursuant to license by Mastercard International Incorporated. allpay Ltd is a company regulated by the Financial Conduct Authority (FRN 900539) for the issuance of electronic money. Head office and registered address: Fortis et Fides, Whitestone Business Park, Hereford, HR1 3SE (Company No 02933191). Mastercard is a registered trademark of Mastercard International Incorporated.

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

<https://www.allpayprepaid.net/ca/rdholder/>.

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.

How many cards can I hold?

You can have up to three (3) additional cards. Additional card holders must be 16 or over to qualify for a secondary card.

Will you carry out a credit check when I apply for a card?

We will not carry out a credit check; however, we will carry out checks to verify your identity and address. These searches will not impact upon your credit record.

How is my personal information and privacy protected?

We safeguard your information in accordance with our Privacy Policy and applicable law. Please refer to the website www.allpay.net/privacy

What is Strong Customer Authentication?

Strong Customer Authentication (SCA) is designed to strengthen security when you are using the Prepaid Card Portal. You will need to enter an additional verification code when logging in, making payments and setting up new payees. A 6-digit code will be sent to your mobile phone or email address and you will be required to enter the code at relevant stages in the prepaid portal. It is also an additional layer of security that will be needed when you make online purchases using your prepaid card.

It will ensure that your online purchases are verified and help protect you from the risk of online fraud. Much like your PIN, never share your authentication code with anyone.

For further information on strong customer authentication please visit

www.allpay.net/strong-customer-authentication

Will i have to verify every payment or every time i log in?

Answer - Yes. To ensure the same level of security is applied throughout, every payment and log in will have to be authenticated.

What sort code is on my prepaid card?

Answer – If you wish to check the sort code that is on your prepaid card, you can do so by using an online sort code checker. This is a free service which can simply be accessed by using an internet browser, this will show the sort code is owned by allpay Ltd.

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 \(bt.com\)](#)

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>

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