

Children, Adults and Health

Direct Payment Card Account frequently asked questions

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Introduction

What is a Direct Payment Card Account for?

Your Direct Payments Card account is the way South Gloucestershire Council will pay you your Direct Payments. The account is loaded with your Direct Payments and provides a convenient, secure way of receiving and spending these funds.

You won't need to have a separate bank account for your direct payments.

The account works just like any other debit card account. The card the account comes with is a card which is similar to a debit card to look at. This means that:

- You will be able to make payments over the telephone and Internet.
- You will be able to make bank transfer payments and set up standing orders.
- You will be able to make payments in person by card using chip and PIN.
- You will be able to set up Direct Debits to come out of the account

The account is provided by a company called Prepaid Financial Services.

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

The council will be able to view the account to make sure you or your child are getting the support you need (as agreed in your care and support plan or your child's Education, Health and Care (EHC) plan).

Please remember that your Direct Payments Card Account must only be used to pay for support to meet your needs and outcomes identified in your care and support plan or EHC plan.

Do I have to have a prepaid Direct Payments Card account?

The Direct Payments Card Account is the council's preferred way of making direct payments. We support people to work through any barriers to using the account and ensure it works for them. We recognise however that sometimes people need to use an alternative way of receiving direct payments. The council will work with service users and their carers to find the best solution for them and their circumstances.

How do I get help if I have questions about my card account?

If you have questions related to your card account call the **Prepaid Financial Services Customer Services Team on 020 3633 1097**.

If you are having difficulties or have more general questions about Direct Payments and monitoring, you can contact the council's **Direct Payments monitoring team on 01454 865949**.

Using the account and card

I have received my Direct Payment Card, now what do I do?

Using the card and account is very simple. However, before you start using the card you must take the following steps:

- Sign the signature strip on the reverse of the card
- Activate the pre-paid card using the telephone via IVR
- Obtain your PIN through the telephone via IVR

What is IVR?

Interactive voice response is a technology that allows a computer to interact with humans through the use of voice and DTMF (dual-tone multi-frequency signalling) keypad inputs.

It means you can use your telephone to navigate your way through a computer by either selecting the numbers on your telephone keypad or by using simple voice commands.

Why do I need to call the IVR?

Certain functions can only be carried out using the IVR. These include:

Pin retrieval - To obtain your PIN, you must use the IVR. This is not done by post as IVR is more secure.

Card activation - when your card arrives it's not activated for security purposes. You need to activate your card using the IVR. This needs to be done only once for each card.

Pin recall - you can retrieve your pin from the IVR if you have forgotten it.

You can also check your balance as well as report your card lost or stolen

using the IVR numbers.

What number do I dial to access the IVR?

You can call any one of the numbers listed below

- **020 3327 1991**
- **020 3468 4112**
- **020 7183 2248**

These numbers are available 24 hours a day, every day.

Use 020 3633 1097 if you need to contact the customer service team for something else during working hours.

Does the account have a credit limit?

No, it's not a credit card and carries no credit limit. You cannot spend more money than is held on the card account.

Balance queries

You can check your Direct Payments Card balance in a number of ways:

- by using the online banking facility
- by ringing PFS on 020 3633 1097
- At a cash machine (ATM) but only if cash withdrawals are enabled on your account.

Making payments

If you receive support from a provider such as a homecare agency you will need to ask for their bank account details. You will then be able to set up payments to them either online or through telephone banking. You will still need to check that the invoice the agency sends you is correct.

If you employ a personal assistant, you will be able to pay their wages directly into their bank account, either online or through telephone banking.

Most providers or personal assistants will be able to share their account details with you and payments should not be a problem. Once you have paid someone their details will be saved to the system ready for when you next pay them (you can't save payee details on to the system until you have made a first payment to them).

Telephone banking

You can make payments by telephone banking by calling PFS Customer Services on 020 3633 1097, this is a local rate number.

When you phone, you will be asked to provide some information to confirm you are who you say you are. This is likely to be confirmation of your date of birth, address or something similar. This is necessary to protect the security of your card. Your calls may also be recorded for staff training purposes.

Online banking

To log on to your card account online go to:

www.prepaidfinancialservices.com/southgloucestershire

You will be able to make transactions and view statement information.

Please refer to our separate online banking guide which includes instructions about how to log on for the first time. You can find the guide on the council website <http://www.southglos.gov.uk/directpayments>

If you are having problems using your account online call PFS customer services on 020 3633 1097

Security code

When making transactions over the telephone or online, you may be asked for the security code for your card. This is the last three digits printed on the signature strip on the reverse of the card and is sometimes referred to as the CV2 code.

What is 3D secure authentication?

This is an additional fraud prevention step which is quite common when using a debit card to make purchases on the internet. If the company you are paying chooses to use this, you will need to set up a password for the additional security step. If the requirement to use this step causes a problem, you should contact the company you are purchasing from to find out about paying another way, for example over the phone.

Statements

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

- downloading it, using the online banking facility
- asking for the council to post paper statements to you. We will ask you whether you would like this when we set up your account, but you can contact us at any time to request statements on 01454 865949.

Are there any fees for using my account?

There are no fees to the cardholder for making purchases or using the card online, at a shop, via the phone or by bank transfer.

Can I change the PIN assigned to me?

If you have cash withdrawals enabled on your account you can change your PIN number via a cash machine (ATM). If you don't have cash withdrawals enabled on your account you will not be able to change your PIN.

I have forgotten my PIN number, what do I do?

If you have forgotten or lost your PIN please call one of the IVR numbers listed below and retrieve your PIN.

What should I do if my card is lost or stolen?

If your card has been lost or stolen or you believe its security has been compromised you must inform PFS immediately on (0) 20 3633 1097 and the council on 01454 868007. A new card will be delivered directly to you within 6 to 12 Working days.

You can also report your card lost or stolen using any of the IVR phone numbers

- **020 3327 1991**
- **020 3468 4112**
- **020 7183 2248**

How long will it take to replace the card?

It normally takes 6 working days but can take up to 12 working days depending on when it has been requested.

What happens if I change my address?

You must notify the council's Customer Services Team immediately on 01454 868007.

Does my card ever expire?

Yes, you can find the expiry date on the front of your card. If your card is about to expire, and is still active, please contact the councils Customer Services Team if you have not received a new card.

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 sufficient funds.

Can I withdraw cash?

Most people don't need to use cash to pay for their support. The council advise people to withdraw and use cash only when really necessary because of the way you arrange services. We will talk to you about this when we set you up to use the card. If the council agree you need access to cash they will activate this for you.

Do note that certain ATM's (cash machines) may charge you a fee for withdrawing cash. This is a fee levied by the ATM network itself and not by the council. Please check the terms on the ATM machine before making a withdrawal.

Please note the card won't work at 'offline' cash machines and LINK machines. Please use bank cash machines.

Paying your assessed contribution (for people aged 18 and over only)

If you have been told that you need to make a contribution to the cost of your support, you will be able to transfer this amount directly onto your Direct Payments card account from your personal account.

Please aim to pay your contribution 4 weekly or monthly.

When paying your contribution from your personal account please use the reference 'PC' then your new Prepaid Financial Services account number. For example PC12345678

If you don't regularly pay your contribution into your account there may not be enough funds in the account to pay for your support services.

Other questions

How often will I receive payments from the council?

For people aged 18 and over payments will be made to you every 2 weeks and the payments are 3 weeks in advance. For parents of disabled children, payments are made monthly in advance. If you have questions about this call the Council's Direct Payments monitoring team on 01454 865949 or DPMonitoring@southglos.gov.uk

What happens if I no longer want to use my Direct Payment card account?

If you wish to cancel your prepaid card or no longer wish to use it then contact the Council Customer Services Team on 01454 868007 to discuss with a social worker.

Financial monitoring

You will not need to send financial statements to the council. They are able to monitor your spend online without you needing to do anything specific.

You should still keep invoices and receipts from providers and all records about your Personal Assistants. If you have access to cash withdrawals please also keep receipts for your spending as the council may ask to see these.

Nominating another person to help with your Direct Payments Card Account

If you are concerned about using the account or card, you can appoint a nominated person to help you. This means they can access your account to make payments on your behalf. Your nominated person should be someone you trust. We will need to have some basic details about this person to meet data protection requirements.

Transactions made by your nominated person will still appear on your statement but your nominated person must retain receipts when they use the card. Please remember that you will remain responsible for your direct payment.

You will be asked whether you wish to have a Nominated Person when your Direct Payment is set up. If you wish to add a nominated person at a later date please contact the council on 01454 868007. (Please note that the nominated person will need to sign a copy of the Direct Payments agreement you signed when your Direct Payment started).

What happens if I build up a high balance in the account?

If you are aged 18 and over you will be able to keep up to 4 weeks' worth of contingency balance on the direct payments card account. Parents of disabled children will be able to keep up to 8 weeks' worth of contingency. The council will talk to you about reclaiming money back if your contingency balance is above this level.