

Pre-paid cards

Frequently Asked Questions

1. What is a Prepaid Card?

The Prepaid Card is another way for you to receive your Direct Payment.

The Prepaid Card works just like any other bankcard. If you wish to buy a product or service you can use the card in person, over the internet or by using the telephone.

The only difference is that it's loaded to a predefined amount and can be re-loaded as and when required. You will only be able to make purchases with the card when there is sufficient money on your Prepaid Card and you will not be able to spend more money than you have in your account.

You must only use the money on the card to help you meet the needs and goals that you agreed with your Care Manager. These needs and goals can be found in your Care and Support Plan.

2. What can I use my Prepaid Card for?

You can use your Prepaid Card to make purchases in shops, over the internet or by using the telephone. You can also use the card to make payments directly to a UK bank account. This could be used to make payments to your Personal Assistant. This can be done over the phone or online.

Any payments you make will be deducted from the balance on your card account. You cannot spend more money than you have in your account.

You must only use the money on the card to help you meet the needs and goals that you agreed with your Care Manager. These needs and goals can be found in your Care and Support Plan.

The card is not to be used for things considered to be inappropriate, such as alcohol and gambling. It can only be used during your lifetime to pay for your eligible care needs.

3. Can I draw cash using the Prepaid Card?

No, you cannot withdraw cash from the ATM.

4. What if the amount of my purchase is more than my available balance?

You cannot spend more money than you have in your account. In this case, your purchase will be declined and you must wait until the card has sufficient funds.

5. Are there any fees for using my card?

You will not be charged for making purchases or using the card online, at a shop or over the phone. You may be charged for a replacement card if you lose the card you are issued with.

6. Does it have a credit limit?

No, it's not a credit card and carries no credit limit. You cannot spend more money than you have in your account.

7. What money will the Council load into my Prepaid Card?

The Council will only load your agreed Direct Payment into your Prepaid Card. The value of your Direct Payment depends on the outcome of your Social Care Assessment and your Care and Support plan. In some cases, it may also depend on the outcome of your financial assessment.

Your Care and Support Plan contains the total amount of money the Council has agreed to spend to help you meet your needs and goals. This is known as your Personal Budget. You may decide to take all or part of your Personal Budget as a Direct Payment and to then receive this through a Prepaid Card. Only the money you decide to receive in this way will be loaded onto your Prepaid Card.

The Prepaid Card will not be used for anything else. It will not be used to pay any other welfare benefits you are entitled to receive.

8. Can I transfer my own money onto my Prepaid Card?

Yes. You can do this over the phone, online, or via your own bank.

If you have been financially assessed to make a contribution towards your care and support costs, you must transfer your own money into your Prepaid Card account. The amount of money you need to contribute will be detailed in your Care and Support Plan.

You may also transfer more of your own money into your Prepaid Card account if you want to spend more money on your care and support than the Council has allocated to you in your Personal Budget.

9. How do I get help?

If you have a question about your Prepaid Card, please call the customer services team on: 020 7127 0405. Agents are available from Monday to Friday (except on Bank Holidays) between 8.00am – 9.00pm. This is the best number to call if:

- You need help with your Card itself
- You need an explanation on how to use the Card or a particular part of the website

- You have an unknown transaction on your card account or a transaction has been declined but you still have funds on your card account

If you need to activate your card or if you have a problem with your PIN, please call the IVR service on: 020 3327 1991. More details on the IVR service are provided below.

If you have a question about your Direct Payment that has been loaded on to your account, please call your Care Manager. You should contact your Care Manager if:

- You want to discuss the value of your Direct Payment
- You want to talk about your Care and Support Plan and what you can spend your money on
- You want to request an additional review

10. What is IVR?

IVR means Interactive Voice Response. IVR allows a computer to interact with humans through the use of your voice and your phone keypad. It also works with DTMF (dual-tone multi-frequency signalling) keypad inputs.

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

11. Why do I need to call the IVR?

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

- Card activation - when your card arrives it's not activated for security purposes. You need to activate your card using the IVR. This only needs to be done once for each card.
- Pin retrieval- Your PIN is not sent through the mail as it is not secure. To obtain your PIN, you must use the IVR.
- 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.

12. 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.

13. Can I change the PIN assigned to me?

No, you are not able to change your PIN number.

14. 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 above and retrieve your PIN.

15. What should I do if my Card is lost or stolen?

If your card has been lost or stolen, or if you are worried about its security, you must inform call customer services immediately on 020 7127 0405, or via the number located on the back of the card.

Please also contact your Care Manager to inform the Council of the situation.

The new card will be delivered to the council and they will contact you when it's ready to be delivered.

16. 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.

17. I have received my Prepaid Card, now what do I do?

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

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

18. How can I access my account information and card balance?

You can access your balance and account information by logging on at the following website www.prepaidfinancialservices.com/westminster, with your card number and PIN.

You can view all spend activity online and this information is retained and available for you to print out at any time.

If you prefer telephone arrangements, you can also call the customer services team on: 020 7127 0405, or the IVR service on: 020 3327 1991.

19. What happens if I change my address?

You must notify your Care Manager immediately.

20. Can the Council see the spending on my Prepaid Card?

Yes. The Council can view and print regular reports on the money spent from each Prepaid Card account and the balance held on it. This helps us to monitor the activity on the Cards and quickly identify any situations or difficulties where we may need to contact someone to discuss the expenditure. It also reduces the need for you to send in your own monitoring information.

This data will also help the Council to build its understanding of where Card holders decide to spend their money. This will help the Council ensure the appropriate providers are monitored so that residents receive quality care.

21. Can the Council take money back from my Prepaid Card?

Yes. The Council can recoup money from your Prepaid Card account. However, the Council will only do this in certain circumstances, for example:

- If you no longer want to receive a direct payment
- If your direct payments ceases or if you die
- If you move out of the Borough
- If you do not spend your money in accordance with your Care and Support plan

If money is recouped from your Prepaid Card, the Council will check whether any of the money needs to be returned to you in line with Care Act 2014. This could potentially occur if:

- You have not yet spent your financial contribution for that period
- You have been making additional payments into the account.

If we notice that the balance on your Prepaid Card is increasing and is becoming excessive compared to the expected costs in your Care and Support plan, we will contact you to discuss the situation to ensure you are receiving the support you have been identified as needing. We will then agree a plan with you to reduce the balance on your card in line with your Care and Support plan – this may require you to make a payment back to the council. In such circumstances we will not take money directly from your prepaid card. As a result of our discussions with you, we may decide that your Care and Support plan and possibly your needs will require review and revision.

22. Do I need to keep receipts and documents relating to payments made from my prepaid card?

Yes. You will need to keep copies of receipts, invoices and payroll records relating to the payments made from your Prepaid Card. If you have lost a receipt or if you weren't able to get one, just make a note of this and put this in with your other receipts. You can upload copies of these directly into the system.

We have a responsibility to make sure your Personal Budget is being used to help achieve the outcomes and goals agreed in your Care and Support plan and not on other things. From time to time we may ask to see your payment records for audit purposes.

23. What happens if I go into hospital?

If you go into hospital your Direct Payments will continue so that you can still pay your Personal Assistants and any other bills that you might receive while in hospital. After around four weeks from your admission we will review your situation and, in conjunction with you, make a decision about continuing your Direct Payments or putting alternative arrangements in place.

If you are in receipt of a Personal Health Budget then you can use your funds to meet your medical needs as agreed with your allocated nurse.

24. What happens if I die?

In the unfortunate circumstance of your death we will cease your Direct Payment from the date of your death, close down your Prepaid Card and recover any remaining balance back to the Council. We will then write to your next of kin or your executor and ask them to determine how much needs to be paid to terminate your Care and Support plan arrangements. This might include your last agency invoices or final payments, including notice pay and redundancy payments to any Personal Assistants. We will then arrange to pay this amount directly to your estate to settle these outstanding costs.

25. Who issues the Prepaid Card?

The Prepaid Card is a PFS Prepaid MasterCard® issued by Prepaid Financial Services Limited. The Council has commissioned this service from Prepaid Financial Services to support and simplify the Direct Payment offer.

The issuer for your RBKC prepaid card is Prepaid Financial Services Limited (PFS) PFS are authorised and regulated in the UK by the Financial Conduct Authority, Firm reference number 900036.. Registered address is 36 Carnaby Street, London, W1F 7DR. Details of their licences and approvals can be found at <https://register.fca.org.uk/>

26. Is the card safe and secure to use?

The Card provider and banking system are as safe and secure as any other high street bank. As with all credit and debit cards we use, every precaution needs to be taken to keep the Card safe and your PIN secure. Please refer to the cardholder terms and conditions. The Prepaid Card aims to reduce the need to carry or hold large amounts of cash.

27. Can I arrange for someone to manage the Card for me?

Yes, if you want to. If you have identified someone who you would like to manage your Personal Budget on your behalf, the Card can be issued to that person instead of you. If you would like to arrange this, please contact your Care Manager and they will arrange for the relevant documents to be completed and signed. Once this is done, the card can be issued to the person you have identified.

28. How often is my Direct Payment paid into my Prepaid Card account?

Your Direct Payment will be paid into your Prepaid Card account every 4 weeks. You will receive the money in advance. This means you will receive the money you need to cover you for the next four weeks upfront.

You will be advised of these payment dates and amounts.

29. 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 your Care Manager if you have not received a new card. Any balance remaining on the card will be transferred to the new one before it's despatched to you.

30. What happens if I no longer want to use my Prepaid Card?

If you wish to cancel your Prepaid Card or no longer wish to use it then contact your Care Manager to arrange an alternative provision. Please do not destroy the card. When you return the card, you must tell the relevant official what your PIN is.

31. How do I lodge a complaint against the card provider?

The Council has commissioned this service from Prepaid Financial Services. Prepaid Financial Services were selected to provide a high quality service to both you and the Council, and to help us simplify our Direct Payment offer.

If you are unsatisfied by the service provided, please contact either your Care Manager, or our Complaints department on: 020 8753 5339.