Direct payment card accounts FAQ

1. What is a direct payment card account?

Direct payment cards are also called 'prepaid cards'. This is because money is paid into the card account – 'prepaid' – in the value that has been agreed.

After you have had an adult social care or continuing healthcare assessment, we work out what it costs to meet your eligible needs. The cost of meeting your needs is called your personal budget.

We pay the value of your personal budget to your card account. If you share the costs of your social care with us, you will also pay money to the card account (health care needs are met for free). The money in the card account is for you to pay for your care. You must use your direct payment to meet the needs in your support plan.

You will only be able to make payments from your card account when there is enough money in it. You will not be able to spend more than is held in the card account and the card has no credit facilities.

If you buy a product or service to meet the needs in your care plan, you can use the money in the card account to pay via the internet or by telephone.

2. How is a direct payment card account set up?

An organisation called **Prepaid Financial Services (PFS)** will set up the card account for you. We will give them the information they need to set the account up, including your name, address, telephone number, email address and date of birth.

3. Will my direct payment be affected in any other way because of the move to a direct payment card account?

Your needs for care will continue to be assessed/ reviewed and recorded in your support plan. We will continue to pay you the amount of direct payment that your assessment/ review shows that you need (less any contribution you make).

If you have help from a direct payment support organisation, they will continue to help you as they do now. They will support you with the change to direct payment card accounts.

4. Can I obtain cash via my direct payment card?

Most direct payment card users will not have to access cash for their care and support needs. If you think you will need cash, please speak to a member of the Community Care Finance team. The team can talk with you about what is needed and help find a way forward based on your individual circumstances.

5. I have received my direct payment card, now what do I do?

Using the card is very simple. Before you start using the card, you need to do the following things:

- Sign the signature strip on the back of the card
- Activate the card using the telephone via IVR (See Question 6 below)
- Get your PIN through the telephone via IVR

6. What is IVR?

Interactive Voice Response allows you to use your telephone to navigate your way through automated messages by either selecting the numbers on your telephone keypad or by using simple voice commands.

7. Why do I need to call the IVR?

Certain card account functions can only be done using the IVR. These include:

- **Card activation** – when you card arrives, it's not activated. This is for security reasons. You need to activate your card using the IVR. This needs to be done only once for each card.
- **PIN retrieval** – Your PIN is no longer sent using surface mail or post delivered through your letterbox. Surface mail can be intercepted and so is not secure. To get 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.

8. 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.

Calls will be charged at the standard rate. Calls from your mobile may vary depending on your mobile provider.

9. Can I change the PIN given to me?

You can only change the PIN at the ATM if ATM access is enabled. If your PIN security is compromised, then you will have to request a replacement card.

10. I have forgotten my PIN, 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.

11. 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 Community Care Finance on **0300 330 2910** or PFS on **0208 154 5715** immediately and we will organise a replacement card.

12. How long will it take to replace the card?

It normally takes between 6 and 12 working days depending on when it has been requested.

13. What happens if I change my address?

You must notify Community Care Finance immediately on **0300 330 2910**.

14. 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 Community Care Finance team **0300 330 2910** if you have not received your new card. Any balance remaining on the card will be transferred to the new one before it's dispatched to you.

15. How will my direct payment card be audited by the finance team?

The Community Care Finance team will be able to see transactions that are made using your direct payment card. You will no longer need to keep bank statements as the team can see what is happening on your account. Receipts can be uploaded to the card account portal and the team will keep in touch with you by telephone or email to review how things are going and if anything needs to change.

16. What can I do if I cannot manage my direct payment card?

The Community Care Finance team, your social work practitioner or your nurse will be in touch with you on a regular basis. If you have difficulty managing your direct payment card account, the team will work with you to find a suitable solution. This could be by appointing a third party to help you with managing the day-to-day activities, or another option. Each case will be decided based on individual circumstances.

17. What if I have a problem or if I have questions?

If you have a query about the direct payment card, you will be able to call the Community Care Finance team on **0300 330 2910** or email **focus.mb-prepaidcardqueries@nhs.net**