

Direct Payment - pre-paid debit cards

A pre-paid debit card works in just the same way as an ordinary debit card. Your Direct Payment will be paid onto the card in line with your Short Breaks Agreement. You can buy a product or service by using the card in person, over the Internet or using the telephone. You will only be able to make payments with the card as agreed in your Short Breaks Agreement and where there are sufficient funds on your card.

The card is a MasterCard and is issued to you by Pre-Paid Financial Services (PFS).



How do I use and manage the pre-paid card?

When you receive your card, you will be given instructions on how to activate it. This is a simple process which requires a phone call to PFS. You will be asked to enter the 16-digit card number on the front of the card and your date of birth (this is the parent /carer's DOB not the child's). When this is done, your card will be activated and your PIN revealed.

The easiest way to manage your card is online. The Cardholder Control Portal (CCP) is used for all internet banking for the cardholder. To access this, you will need to go to the following website: www.prepaidfinancialservices.com/nottinghamshire

Calling the PFS IVR Numbers

Although you can view and manage your pre-paid card online, there are some things which can only be done by calling PFS on an IVR number. IVR stands for Interactive Voice Response, and means you can use your telephone to carry out functions by either selecting the numbers on your telephone keypad or by using simple voice commands.

You need to call the IVR for:

- **Obtaining your PIN**
- **Activating your card**
- **Recalling your PIN** (if you have forgotten it)
- **Reporting your card lost or stolen**

You can also use the IVR for:

- **Checking your balance**

The IVR numbers are available 24 hours a day, every day, and you can call any of the three following numbers: **0203 327 1991, 0203 468 4112, 0207 183 2248**



How will funds be loaded onto the card?

Nottinghamshire County Council will pay your Direct Payment directly onto the pre-paid card either every 4 weeks or annually depending on your agreement.

If you wish to 'top up' the card with your own funds you can do this. When you access your Cardholder Portal and click on **Load Funds**, there are 4 options available to you to pay your contribution onto the card:

- **Debit Card** – first register a 'loading card' to your pre-paid card account - this will be a debit card linked to a personal bank account. Select this debit card from the menu and enter the amount to be loaded. The funds will be credited on the pre-paid card immediately.
- **Bank Transfer** – transfer funds from your personal account to the pre-paid card using the sort-code and account number given on the card.
- **Post Office** – hand your pre-paid card and cash to the person behind the counter. They will swipe your card and give you a receipt. The funds will appear on your card the following working day.
- **Payzone** – take your pre-paid card and cash to any Payzone outlet in the UK. They will swipe your card and give you a receipt. The cash value will be loaded onto your card immediately.

You can also pay your contribution onto your card by:

- **Standing order** – set up a number of regular payments for a fixed amount to go automatically from your personal bank account on to the pre-paid card

How do I make payments from my pre-paid card?

When you access your Cardholder Portal, there are 3 options available to you to make a payment:

- **Make a one-off payment** (online transfer)
- **Make a set number of payments and stop after 'x' amount of payments** (Standing Order)
- **Make payments until a specified date** (Standing Order)

You can also make payments by:

Direct Debit – provide the person or company you are regularly paying with the sort-code and account number on your pre-paid card. They will set up a Direct Debit to regularly take payment directly from your pre-paid card.

Point of sale payment – Some providers may be able to take your payment by asking you to give the long 16 digit number on the front of your pre-paid card. If you are making the payment over the phone or the Internet, you will also need to give the three last digits on the back of the card as the security number. If you are making the payment by placing your card in the provider's card machine, you will need to input your PIN number.

Will I need to provide bank statements and other documents for Auditing?

The Council will be able to view your pre-paid card account online in order to monitor your Direct Payment spend and help detect and prevent misuse, so you will not have to send us any bank statements.

You will still need to keep records, receipts and invoices for payments made from your pre-paid card.

When you access your Cardholder portal, you are able to upload any documents to better explain to the Council's Direct Payments Team any transactions you have made. These may be care agency invoices or payslips, for example.

Further information about the auditing process is included in your Short Breaks Direct Payment Agreement or you can contact the Children's Commissioning Team by email at: commissioning.team@nottscc.gov.uk

Can I withdraw cash using the pre-paid card?

Your pre-paid card cannot be used for ATM withdrawals. However, you could pay for items by cash and transfer the money to your bank account to recoup the funds. All receipts for anything purchased with the cash must be provided to the Council on request for auditing purposes.

How does a pre-paid card work where there is a Nominated or Authorised Person?

The pre-paid card is in the name of the parent or carer of the child receiving the Direct Payment and it is the parent/carer's date of birth which is used to activate the Card. Account.

What is the cost of using a pre-paid card?

There are no costs to the cardholder.

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

In this case, your payment will be declined. You will either have to wait until your card is reloaded or arrange to 'top up' the card from your own funds.



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Is the pre-paid card safe and secure to use?

The card reduces the need to carry or hold large amounts of cash. As with any credit or debit card, every precaution needs to be taken to keep the card safe and your PIN secure. Care Providers or Personal Assistants should not hold your card or PIN.

Your personal data will be protected as detailed in the Terms & Conditions of the agreement between the cardholder and PFS. These can be found online at: www.prepaidfinancialservices.com/nottinghamshire

Useful Contact Information:

For information about your card, Terms & Conditions and Frequently Asked Questions (FAQs):

Website: www.prepaidfinancialservices.com/nottinghamshire

Email: nottinghamshire@prepaidfinancialservices.com

For help in activating or using your pre-paid card:

Nottinghamshire County Council's Customer Service Centre

Tel: 0300 500 80 80

Monday to Friday: 8.00am to 8.00pm

Saturday: 8.00am to 12.00pm

For information about your Direct Payment contact:

Children's Commissioning Team email at: commissioning.team@nottscc.gov.uk