

Direct Payments and Prepaid Card Accounts

Your prepaid card account

Your new prepaid card account, provided by Derby City Council and allpay Limited is like a debit account with a debit card. The card is loaded with your direct payment for community care services so you can use it to buy support and services to meet the needs set out in your support plan. This card cannot be used for anything that has not been agreed in your support plan.

Using your prepaid card account

The prepaid card account works just like any other bank debit account/card. This is how it works:

- The prepaid card is MasterCard enabled, which means you can use it anywhere that displays the MasterCard logo.
- Similar to a debit card, you can use the prepaid card to buy goods and services up to the amounts loaded onto the card.
- You can make BACS transfers to other bank accounts online.
- You can make payments over the phone using your card.
- It is possible to set up direct debits.

Please note: for any of the payment methods above, the account can only be used to meet the care costs as identified on your support plan.

Validation Check

Before you and/or your representatives can receive a Prepaid Card account, the following checks will be undertaken by the Visiting Officer. This is known as a 'Know Your Customer' (KYC) check:

- Proof of National Insurance Number
- Proof of identity
- Proof of address

1. National Insurance Number:

The Visiting Officer will need to see evidence of your National Insurance Number. Please note this does not need to be a separate document should the proof of ID or address documentation already confirm it.

Acceptable Documents
National Insurance Card
National Insurance Number Letter (e.g., BF57)
Payslip / P60 / P45 from a recognised employer
Any original benefits letter or statement



2. Proof of Identity

Please note that only one document listed below is required for proof of identity

Acceptable Documents
Birth/Adoption Certificate
Current (not expired) Full Passport or Travel Document
Current (not expired) Full Driving License Photocard showing current address
Current (not expired) Biometric Residence Permit
Current (not expired) Bus Pass
Letter from Social Care Worker where none of the above are available

3. Proof of Address

Please note that only one document listed below is required for proof of address

Acceptable Documents
Council Tax Bill (within the last 12 months)
Utilities Bill dated within the last 3 months
Bank Statement (within the last 3 months)
Benefits Statement (within the last 3 months)
Current Full Driving Licence Photocard (if not used as proof of name)
Letter from Social Care Worker where none of the above are available

In situations where you and/or your representative are unable to provide proof of identity or address, you are encouraged to inform the Social Worker if proof cannot be obtained before the Visiting Officer arrives.

The Visiting Officer will use a work Smartphone to take an image of the evidence which will then be securely transmitted to the Finance Team to process the application. The scanned image will then be deleted from the Smartphone. At no point will the Visiting Officer ask to take away the original evidence.

You will also be asked to sign a Direct Payment Agreement and Prepaid Card Agreement. Do not worry about adding the account details as this information will not be known in the early stages. Sign and return both Agreements to your worker.



Additional information

During the visit, you and/or your representative will be asked to provide an email address and/or mobile number. This is important to access the account online. You will need to provide separate emails and/or mobile numbers to undertake online banking and enable 2-way authentication when making payments.

Security Question

During the visit, the Visiting Officer will obtain the answer to one of the security questions below:

Security Question	Answer
1. What was the name of your first teacher	
2. What was the colour of your first vehicle	
3. What was the name of your first pet?	
4. What is the name of your best friend from childhood?	
5. What is your Mother's maiden name?	

When you activate the card via the telephone helpline, your chosen question will be asked. The Finance Team will use the security answer when setting up the Prepaid Card account application. Once the card has been activated, you can change your security question.

Receiving the Prepaid Card Account details

As soon as Finance are satisfied that all KYC evidence has been verified, you will be issued with a Prepaid Card which will be issued and posted out within 5 working days from the successful application date. The letter will contain your account and sort code.

Once the card has been activated, the Finance Team will arrange to load the funds onto the Prepaid Card which will be followed up with a notification letter. The letter will also confirm further instructions about how to use the Prepaid Card Account.

I have received my pre-paid card, now what do I do?

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

- Sign the signature strip on the reverse of the prepaid card.
- Activate the prepaid card using the telephone to contact allpay Limited Customer Services on 0330 808 0102.



- Obtain your PIN through the telephone system.

Specific instructions about activating the prepaid card will be in the envelope with the prepaid card.

If the prepaid debit card does not arrive within this period, please;

- Contact the CCCST who will check that the prepaid debit card has been issued. The contact number is 01332 640773.
- Contact allpay on 0330 808 0102 to advise that the prepaid debit card has been mislaid in the post. Allpay will cancel the mislaid prepaid debit card and send a new card

How will I know how much is on the prepaid card?

Derby City Council will have agreed to pay you an amount as a direct payment following your care needs assessment. This is called your Personal Budget. The Community Care Charging and Support Team will write to let you know when the first amounts will be loaded onto the card together with a payment schedule telling you the dates the prepaid card will be reloaded thereafter. The team will make payments every 28 days.

If you have been asked to make a financial contribution towards your care, the amount we pay you will be your Personal Budget less your contribution. You will be asked to top up the prepaid card to ensure there are enough to pay for your care. You can load your prepaid card with your contribution by standing order or bank transfer. Your social care worker can help you to set up the payment arrangement as a regular transaction. If you require assistance, you can contact allpay's Limited Customer Services Team on 0330 808 0102.

The case below illustrates the contribution that Mrs Smith has to make towards her care package:

Mrs Smith has been assessed as needing a Personal Budget of £50.00 per week to meet her social care needs. Following the financial assessment, the Council calculated that Mrs Smith needed to contribute £10.00 per week towards her care needs.

The Council pays £40.00 straight onto the prepaid card whilst Mrs Smith pays £10.00 onto the prepaid card, making a total of £50.00.

You will be able to check the balance of your account online, 24 hours a day, 7 days a week at www.allpayprepaid.net/cardholder. This is a free service. In addition, allpay Limited provides its own Customer Services Team, available Monday to



Friday 8:00am to 18:00pm on 0330 808 0102. This service will cost the same as a local rate call from your landline and mobile is included in your inclusive calls plan in the same way as other local rate calls.

Is there a credit limit?

No, the prepaid card is not a credit card and carries no credit limit. You can only spend up to the amount that is loaded onto the prepaid card. This also means that you will not be able to go overdrawn. If the purchase is more than your available balance, the purchase will be declined.

Are there any fees for using my prepaid card?

You will not incur any fees or charges for making purchases or using the prepaid card online, at a shop or via the phone.

Can I withdraw cash?

No, you will not be able to withdraw cash with the prepaid card. Cashback is not permitted, because the funds on the card are to support your care. You should speak to the Community Care Charging and Support Team at the Council if you want to use a service that only accepts cash.

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

Prepaid cards are restricted from being used in pubs, nightclubs, off-licences, as well as betting and gambling establishments. The prepaid card cannot be used for Escort Services, massage parlours, pawn shops and tobacco shops. Your Social Care Worker will ensure that you can use your prepaid card for the needs identified in your support plan.

Can I change the PIN assigned to me?

You can change your PIN at any UK ATM where this service is available. To ensure you keep your PIN safe, there is a checklist towards the end of this factsheet to use as best practice.

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

In the event of loss or theft of the prepaid card, or you believe its security has been compromised, you are responsible for reporting this as soon as possible by contacting allpay Limited Customer Services on 0330 808 0102 and selecting the Lost and Stolen option. As soon as this is done, your prepaid card will be immediately blocked, protecting you from unauthorised usage. Any transactions made before reporting the prepaid card as lost or stolen will be charged to the account.



If you see a transaction that you do not recognise, you should contact allpay Limited Customer Services on 0330 808 0102 straight away.

The replacement card usually takes 5 working days to be replaced.

Does my prepaid card ever expire?

Yes, you can find the expiry date on the front of the prepaid card. If your prepaid card is about to expire and is still active, please contact the Council if you have not received a new card. Any balance on the prepaid card will be transferred to the new one before it's dispatched to you.

How many cards can I hold?

You can have up to three (3) additional cards, with the agreement of your Social Care Worker. Additional card holders must be 18 years or over to qualify for a secondary card.

Anyone that holds a card will be required to go through the 'Know your customer' checks as required by Mastercard.

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

If you wish to cancel your prepaid card account or no longer wish to use it then please contact the Council and destroy the card. Funds on the card will be returned the Council. If you have made a financial contribution which was not required, funds will be returned to you.

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 a PEPs and Sanctions check. This will not leave a footprint on your credit history or records.

How do I pay for my care support using my prepaid card?

Paying my Personal Assistant (PA):

If you employ a Personal Assistant (PA) directly, as an employer you will be responsible for paying their wages. You will be supported to appoint a payroll provider so that your employee(s) are registered with HMRC. Your payroll provider will calculate your PA wages and deduct Tax, National Insurance and Pension contributions (if applicable). You don't have to worry about calculating any of this as the payroll provider will do this for you but will charge for this support. Payroll costs will be added into your direct payment.

All you need to do is keep a timesheet recording the number of hours your PA(s) worked and at the end of the four weeks submit the signed timesheet to your payroll



provider. Your payroll provider will then calculate the wages and send to you a copy of your PA(s) wage slip. Upon receipt of this wage slip, you will then need to pay your PA(s) the amount detailed as 'NET PAY' on the wage slip. You can do this by arranging a bank transfer into your PA's bank account. To do this you will need to obtain your PA's bank name, sort code and account number.

- Please remember to detail the reference as 'PA name and date of care' **e.g., S Smith 01.10.21 to 30.10.21**

Self-employed Carer

If your carer is self-employed then they will do their own returns to HMRC. Your worker will carry out checks to ensure that the carer's status is 'Self-employed'.

Your Self-Employed carer will provide you with a copy of their invoice detailing the support provided. You will need to check the invoice is correct and arrange to pay this invoice by bank transfer. The invoice should detail the bank name, sort code and account number.

- Please remember to detail the reference as 'Self-employed PA name and date of care' **e.g., S Smith 01.10.21 to 30.10.21**

Paying a Care Agency & Day Service

If an agency and/or day care service is meeting your assessed needs, you will receive an invoice detailing of support provided. You will need to check the invoice to ensure the dates and amounts are correct. The invoice should also detail the bank name, sort code and account number for you to arrange payment. Using your prepaid card account, you can undertake a bank transfer by making payment to the account detailed on the invoice.

- Please remember to detail the reference as 'Name of agency and date of care covered'

All timesheets, invoices and receipts should be retained for safe record-keeping as these will be requested by workers at care reviews and can be requested from the finance team.

You can set up payments to bank accounts using Faster Payment by visiting the website www.allpayprepaid.net/cardholder or by calling allpay Limited Customer Services on 0330 808 0102.

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 your service provider. Funds will be debited from your prepaid card by 2pm on the date the Direct Debit is due. You must ensure there are sufficient funds available on the card to pay a Direct Debit that is due.



Monitoring the prepaid card account

You do not have to worry about submitting any regular financial records as the CCCST can access the prepaid card account via a secure portal. The CCCST will check the account to ensure the expenditure appears in line with the agreed Support Plan and regular contributions are deposited into the card account.

Additional Information

PIN Best Practice:

- Never share your PIN with anyone.
- Select a PIN that cannot be easily guessed. Do not use birth date or particular account numbers and try to avoid using sequential numbers like 1,2,3,4, 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 banking 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.

