

Frequently Asked Questions (FAQ's)

Pre-paid Card

1. What is a prepaid account?

A prepaid account is just like a current account from your bank. You can use it to pay for services that meet your assessed needs and outcomes, as agreed in your support plan.

2. How does the prepaid account work?

A prepaid card is an alternative method of receiving your Direct Payment into a bank account. The responsibility of managing and arranging the Direct Payment remains with the Recipient or their Representative.

Instead of having to open or maintain a separate bank account, you will be allocated prepaid card account with PFS (Prepaid Financial Services), from which you will pay for your services either by telephone, online bank transfer or speak to your Direct Payments Advisor for further options.

Wirral Council will load funds onto your prepaid card account every 4 weeks in advance.

3. Does the card have a credit limit?

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

4. Why does Direct Payments have to change?

Since 1998 when Direct Payments was originally piloted, the systems were set up to manage and monitor 10 - 50 clients.

Wirral's Direct Payments Team now supports nearly 700 clients with the same systems. It's time for change.

We are looking at the best way improve your Direct Payments experience by

- Reducing the amount of paperwork you have to complete and return
- Direct access to your account information 24/7

- Easier payment methods; cheque books are being 'phased out' by banks by 2018
- Choice of payroll provider

5. Who can get a prepaid card?

From **1st January 2018**, all new and existing Direct Payments users will be offered the prepaid card as the default method of managing the scheme. We are hoping to have all recipients transferred onto the new system by **July 2018**.

A Representative of the Service User can also manage a Direct Payment via the prepaid card.

6. How does the card work?

The Prepaid Card is supplied by PFS and is supported by Mastercard.

Your card will have its own

- 16 digit number on the front of the card
- PIN number
- Sort code and account number
- Password and security questions for contact with PFS Customer Services

You can make payments to

- Your Personal Assistants bank accounts by using their account information
- Care agencies and care providers
- Any other services and payments agreed within your support plan

Payments can be made by

- Online transfers by using the payees bank account details
- By telephone using your 16 digit number on the front of the card
- Other payment methods are available – discuss with your Direct Payments Advisor

7. What happens when I agree to a Prepaid Card?

You will need to sign a Direct Payments Agreement either as the recipient or their representative. Your Direct Payments Advisor will take all the required details to register you with PFS and authorise the issue of your card. PFS will send you a card directly to yours or your representatives home address ready for activation.

Once activated you are able to use your card to pay for your services.

8. *How do I transfer from a traditional Direct Payment to a Prepaid Card?*

Once you have activated your new card account, you can transfer the balance from your existing Direct Payments account to your new account.

You must ensure all your paperwork is sent to the Direct Payments Team to enable the annual audit to be completed.

You must ensure that all payments have cleared in your old account first, as you do not want to incur any charges when you close the account.

9. *How does a prepaid account work online?*

You will have access to your online account 24/7 by logging into the PFS website. Wirral Direct Payments Team will also have online viewing to monitor your account.

Website : www.prepaidfinancialservices.com/wirral/login.aspx

You will login to the Members area using your password and security code. It is your responsibility to keep your security details safe.

You can view all your spending activity online and all this information is retained and available to print at your convenience.

10. *Do I still need to keep records?*

Your Direct Payment will still be monitored by Wirral Council, and you must account for all expenditure paid from your account as required by the current system.

You can either send your copies of invoices or receipts to the Direct Payments Team to evidence your payment, or alternatively if you have the facility to do so, upload copies of the payments directly onto PFS website.

You are still required to complete employee timesheets.

11. How do I pay my assessed client contribution onto the account?

Your Direct Payment is paid by Wirral as Net; your assessed client contribution has been deducted off your total care payment into the account. **You will have been informed in writing from the Financial Assessment Team of your assessed contribution.**

To ensure that you have enough funds available to pay for your care, you must pay your client contribution into the Direct Payments account on a regular basis.

To pay your client contribution you can

- Set up a standing order / direct debit from your personal account onto the prepaid account
- Make an online transfer into the account
- Pay your contribution onto the card at the Post Office

12. Are there any charges for using the prepaid card?

Wirral Council has agreed that there are no ongoing charges associated with using your prepaid card.

You will however be charged £3.50 if your card is lost or stolen.

13. What happens if I use my prepaid card in error?

As per your Direct Payments agreement, unauthorised payments from your account must be repaid onto the card within 14 days. Consecutive misuse of your prepaid card will result in your Direct Payment being suspended and alternative care arrangements put in place.

Contact your Direct Payments Advisor immediately if an error has been made in your account.

14. What happens to money left over in my account?

The Direct Payments Team regularly monitors your account to recover surplus funds as per your Direct Payments Agreement. **This will not change.**

If we identify that there is surplus funds to be returned, we will write to advise you of the amount and an invoice will be raised.

15. Is the card safe and secure to use?

As with all credit and debit cards we use, every precaution needs to be taken to keep the card safe and your PIN secure. The card is supported by Mastercard and has the same security.

The card is not linked to your bank account greatly reducing the risk of fraud when you pay online.