

Direct Payments - Prepaid Cards

Using Prepaid Cards to manage your direct payment

If you choose to have a direct payment we can issue you a prepaid card. This can make managing your direct payment much easier. We pay the direct payment onto this card so you can pay for the support you need to meet some or all of your eligible care and support needs.

You will be able to view and manage your account online and use telephone banking if you need help. You can set up regular payments such as direct debits and standing orders, and purchase goods and services you need in-store and online. You won't need to set up a separate bank account or send us in regular statements as this is done automatically by us.



What is a Pre-paid Card?

A Pre-Paid Card has functionality that is very similar, although not completely the same, to a debit card. The Pre-Paid Card looks like any other debit card but it is loaded with money by Hertfordshire County Council as and when required. It will have your name printed on the front and the MasterCard Acceptance Mark which means that it can be used anywhere this symbol is displayed.

You will only be able to make purchases with the card when there are sufficient funds on your Pre-paid Card and you will not be able to spend more than this amount. There is no overdraft facility so you will not be able to make purchases when there is insufficient money on the card. You can check your balance on-line or over the phone.

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How does the card work?

The card works in the same way as a normal debit card. It has its own unique account number and sort code and can be used anywhere the MasterCard logo is displayed. We pay your direct payment onto the card. There is no cheque book or overdraft facility so you can't spend over your budget and get into debt. If you pay a contribution towards your care you will pay this onto the card to make sure you have enough money to pay for your care and support needs.

There is no cost to you for using the prepaid card.

The money on the card cannot be used for any other purpose than buying goods and services that you need to meet your eligible care and support needs.

Who can have a prepaid card?

All new and existing people with a direct payment can have a prepaid card. You can also call us and request one. If you manage a direct payment on someone's behalf you could have a prepaid card to help manage the account.

How do I get a prepaid card?

We will issue the card which will be sent to you by post.

If you are interested in receiving your direct payment in this way then take a look at our Frequently Asked Questions attached and get in contact with us using the contact details at the end of this factsheet.

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Frequently Asked Questions

What is a Pre-paid Card?

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You will only be able to make purchases with the card when there are sufficient funds on your Pre-paid Card and you will not be able to spend more than this amount.

There is no overdraft facility so you will not be able to make purchases when there is insufficient money on the card. You can check your balance on-line or over the phone.

The Pre-Paid Card has functionality that is very similar, although not completely the same, to a debit card.

Does it 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 at that time.

How do I get help if I have questions about my card?

If you have questions related to your card, call the customer services team on the following phone number: 020 3633 0357. **Agents are available from Monday to Friday (except on Bank Holidays) between 8.00am – 9.00pm.**

Are there any fees for using my card?

No, you (the cardholder) will not be charged for making purchases or using the card

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online, at a shop or via the phone.

Can I change the PIN assigned to me?

No, you cannot change your PIN (Personal Identification Number).

I have forgotten/lost my PIN, what do I do?

If you have forgotten or lost your PIN or believe its security has been compromised, please call Prepaid Financial Services (PFS) Customer Services and have your card cancelled.

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

If your card has been lost or stolen you must inform Prepaid Financial Services Customer Services (PFS) immediately on 020 3633 0357. The Customer Services is open between 8.00am – 9.00pm on weekdays Outside of these hours, please phone the 24 hour 7 days a week IVR service (see phone numbers in 20 below).

How long will it take to replace the Pre-Paid card?

It normally takes 10 working days.

What happens if I change my address?

You must notify us immediately.

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 us if you have not received a new card. If your card has any remaining balance, it will be transferred to the new one before it's despatched to you.

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

In this case, your purchase will be declined. You will have to wait until your card is reloaded.

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Is the card safe and secure to use?

As with all credit and debit cards you use, every precaution needs to be taken to keep the card safe and your PIN secure. Please refer to the Cardholders terms and conditions. The Pre-paid card aims to reduce the need to carry or hold large amounts of cash.

What if I have a problem with my Pre-Paid card?

If you have a query about the card itself, or you have an unknown transaction on your card account, or a transaction has been declined but you still have funds on your card account, please call the PFS customer service team on 020 3633 0357.

What is the cost of using a Pre-Paid Card?

There are no costs to you the cardholder.

What can I use my –Pre-paid Card for?

You can use your Pre-paid card to buy the services that meet the care and support we have set in your support plan.

You can also log in to your online account and make payments direct to a UK bank account- for example, making payments to your Personal Assistant, buying care from an agency, paying for specific activities agreed in your support plan. These payments will be deducted from the balance on your card account

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

Can I transfer my own money onto my Pre-Paid Card?

Yes – if you have been assessed to make a contribution towards your care and support costs, or you want to spend more than the council has allocated in your personal budget, you must transfer your own money onto your pre-paid card.

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Can the council see the spending on my Pre-Paid Card?

Yes – the council can view all transaction and the balance of the account at any time. This helps us to monitor the activity on the cards and quickly identify any situations where we may need to contact someone to discuss the expenditure.

What is IVR – Interactive Voice Response?

Interactive Voice Response allows a computer to interact with humans through the use of voice and your phone keypad.

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

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 is not activated for security reasons. You need to activate your card using the IVR. This needs to be done only once for each card.
- **PIN retrieval-** 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.

What number do I dial to access the IVR?

- 020 3327 1991
- 020 3468 4112
- 020 7183 2248

These numbers are available 24 hours a day, every day and the instructions are in English.

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If you would like to speak directly to an agent, then you can call the following number: 020 3633 0357 from Monday to Friday (except on Bank holidays) between 8.00am - 9.00pm.

I have received my Pre-Paid Card- now what do I do?

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

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

Contact us

For adult care services and to comment or complain:

Web: www.hertfordshire.gov.uk/adults E-mail: contact@hertfordshire.gov.uk

Telephone: 0300 123 4042 Textphone: 0300 123 4041

British Sign Language (BSL) video interpreting service available.

Find a local community service: www.hertfordshire.gov.uk/directory or drop into your local library

Call HertsHelp for independent information and advice:

Telephone: 0300 123 4044

E-mail: info@hertshelp.net

Text: Text HertsHelp to 81025

Minicom: 0300 456 2364

Post: HertsHelp, Hertlands House, Primett Road, Stevenage, Hertfordshire, SG1 3EE



If you or someone you know is at risk of abuse or neglect:

Call us on 0300 123 4042 (24 hours a day)

Calls to 0300 cost no more than a national rate call to a 01 or 02 number