

DIRECT PAYMENT – PREPAYMENT CARDS

Can I take my Direct Payment via a Prepayment card account?

Yes. Cheshire West and Chester's preferred method of providing you with your Direct Payment is through a Prepayment card. We will set up an account for you should you choose to receive your Direct Payment via a Prepayment card.

Direct Payment Prepayment Cards

If you have chosen a Direct Payment to arrange your own care and support, the Council's preferred method of providing you with your personal budget monies is via an allpay Prepayment card account.

What is a Prepayment card?

A prepayment card is like a debit card and can be used in the same way, however it has a predefined amount of money available on it. This available money on the card is the amount of your Direct Payment award. Your card will be automatically re-loaded you're your Direct Payment every 4 weeks.

It works like any other bank debit card, but to note:

- you cannot go overdrawn on your prepayment card account,
- you will only be able to make purchases if there are enough funds in the account – you will not be able to spend more than this amount,
- you will be unable to withdraw cash using the prepayment card.

If you wish to buy a product or service you can use the card in person, over the internet or by using the telephone or by any of the following way:

- Bank transfer via online banking through your allpay account
- Regular standing order
- Direct debit
- In person, the same way you would use a debit card, providing the supplier accepts MasterCard payments

Your prepaid card is provided by Cheshire West and Chester Council who is working in partnership with allpay Ltd.

What is an allpay account?

Cheshire West and Chester's preferred method of providing you with your Direct Payment is through a preloaded Mastercard® from allpay Ltd. We will set up an account for you should you choose to receive your Direct Payment via a prepayment card.

What are the benefits of a prepayment card?

The allpay account allows you to arrange and manage your own support.

allpay accounts are generally available to all, regardless of financial circumstance.

This is used as your separate bank account for your direct payment.

Managing your Direct Payment via an allpay account removes the need to submit bank statements to the Direct Payments Team as part of the annual audit. We can view your expenditure information via the allpay account when the audit of your account is due and notify you of the outcome.

The responsibility of the Direct Payment would remain with you or the person supporting you with the management of your Direct Payment. We cannot make transactions on your behalf.

Benefits of the allpay Account include the following;

- The allpay card account is separate to your ordinary bank account
- Transactions can be completed over the telephone or online
- We can support you easily when you have any queries regarding your Direct Payment because we are able to see the activity on your account
- You can't go overdrawn on your allpay account
- You can easily track spend and manage your personal budget

- You won't need to send in copies of bank statements from an ordinary bank account as we can review the transactions to complete the annual audit
- There is no charge for the issue or use of this card
- Your card is a pre-paid card, which means that you can only spend available funds on the card
- Should you need help with the account we may be able to offer additional cards for the people who help you
- No need to carry and manage cash
- Receipts for transactions can be notified by text or email
- You can also arrange to pay in to the allpay account your contribution to the cost of your care via standing order or bank transfer.

Is there a charge for this card?

No, there is no charge for the issue or use of this card.

How do I set up an allpay prepayment card account?

You will need to confirm your identity to confirm who you say you are and sign a card holder agreement.

To confirm identify we ask to see two forms of ID when setting up the account. Examples of acceptable forms of identification are as follows:

- Valid passport
- full driving licence
- DWP/ HMRC documentation detailing benefit entitlement
- Council Tax bill
- Utility bill (gas, electric, water)
- Tenancy Agreement

We will also need to see and confirm your National Insurance Number.

We may also use information we already hold within Council systems to help verify your identity if we need to, this might be information we hold for example with Council Tax, Adults/Children's Social Care etc.

For further information about what we will do with your information please visit - [Direct payments and prepaid cards \(allpay\) privacy notice](#)

Once we complete your account set up, you will have to register the account it to get activated. This is quick and simple step which you can do by calling allpay Ltd on 0330 808 0102 and at any UK ATM where this service is available.

What happens next?

Once we complete your account set up, you will receive a notification from allpay (usually within 5 working days) with information on what to do next. It's similar to when you receive a card for a store or a bank, you must register the card and account to activate it using a phone line. The card has your name, the agency sort code and bank account number.

You can change your PIN by calling allpay on 0330 808 0102 and at any UK ATM where this service is available. You can then use the card to pay for all your agreed eligible support needs as detailed on your care and support plan.

Managing your allpay Prepayment card

The Client Finance team will send you all the information necessary for the setup of your account, including the prepayment card agreement you need to sign and important information you will need to know.

A call or an appointment at our offices will be arranged with the Client Finance team for the ID check to be completed and once this has been completed, you will be sent details of the account so you can complete the activation. We will then load the card with your direct payment funds every 4 weeks (in advance).

The account works the same as a bank account and you can make telephone or online payments for the care services you receive.

You will also need to pay your assessed contribution towards the cost of your care into the account if you have been assessed as needing to contribute towards the cost of your care. This can be

done by setting up a regular standing order from your personal bank account to your prepayment card account, or by transferring the amount you are required to pay into the prepayment account on a weekly basis. You will need to pay in your assessed contribution from the date the charges apply, you can find this date on the letter confirming the amount you have been assessed to pay.

As the account works the same as a bank account you can arrange to pay your chosen agency, your personal assistant and for any other services meeting your eligible needs.

If you are managing a Direct Payment on behalf of someone else, we can still arrange the setup of the allpay account for you.

Once you have received and activated the account, you must arrange for a standing order to pay in your contribution (if you have been assessed to pay one) towards the cost of your care, you must do this as it will ensure the full amount of your personal budget is available in your account. The account will then receive your Direct Payments in advance every 4 weeks. You are then ready to set up payments and use the money for your staff, or agency and other eligible needs through telephone or online banking.

Is the card safe and secure to use?

As with all credit and debit cards, you need to take every precaution to keep the card safe and your PIN secure. Please refer to the cardholder terms and conditions.

What can I use my allpay prepayment card for?

You can use a Direct Payment in a variety of ways, but it must meet your eligible social care needs as identified in your care and support plan. This means you will be restricted from using your card for some purchases as agreed with the council.

You may be restricted from using your card for some purchases as agreed with your card provider and Cheshire West & Chester including:

- Restrictions at pubs, nightclubs and off-licences, as well as for betting and gambling (including lottery tickets and

casinos), dating and escort services, massage parlours and health spas, pawn shops and tobacco stores.

- Your card cannot be used at self-service petrol pumps.
- You can't pay for items such as food, household bills, rent or mortgage, or purchase anything against the law or purchase health services.
- You cannot withdraw cash or use the account to make payments through a card machine.
- You cannot pay off any credit card or store card debts

We can lift the restriction for agreed transactions with specific suppliers only upon request and in specific circumstances.

I have received my card, now what do I need to do now?

Using the card is very simple. Before you start using the card you must take the following steps:

- Sign the signature strip on the reverse of the card.
- Activate the card over the phone.
- Get your PIN over the phone.

Do I need to check anything before making a payment using the prepayment card?

You need to ensure that the card can be accepted by your care/support provider and there are enough funds on the card to pay the amount being requested.

You should always check how a company or supplier will authorise payments on a card.

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 council if you have not received a new card.

Any balance remaining on the card will be transferred to the new one before it is sent to you.

Can my financial representative have access to my allpay account?

If you are supporting an individual as a suitable person and managing the Direct Payments on their behalf, we will set you up in the same

way detailed above. You will then have access to an allpay account to help manage the person's direct payment.

If your financial representative is managing the direct payment on your behalf, then the card should be in their name, for example, if your representative will be making payments for your care (either in person or via internet banking). This person is likely to be your appointee, holds a power of attorney, is a family member, friend or neighbour. The only exception to this would be if a company or agency is managing the direct payment on your behalf such as Disability Positive, a solicitor or accountant). The card would then be in your name.

Can I go overdrawn?

No, your account is topped up in advance with your Direct Payment amount on a 4-weekly basis. This means you can only spend the available funds on the card.

Can I get my funds back if I want to cancel the account or no longer need it?

Funds on your account will be returned to the Council and we will complete a final audit of the account. Should any monies need to be returned to you, such as any overpayment of your contribution we will contact you to arrange this. However, if any unauthorised expenditure or non-payment of your assessed contribution is discovered, you will be expected to pay this to Council.

If you decide you no longer want a direct payment, or your care needs have changed then please contact the Council's Community Access Team so we can support you with this.

Cheshire West & Chester Access Team

Telephone: 0300 123 7034

I have been financially assessed and I need to make a contribution towards my services. How do I pay this on to my prepaid card?

If you have been financially assessed as needing to make a contribution towards your services, then your direct payment will be paid to you **less** your contribution amount.

You can then load your own contribution directly onto your card. You can do this very simply by setting up a standing order from your bank account to the card account.

If you do not pay your contribution onto your prepaid card there may not be enough funds in the account to pay for your care services.

You can load money onto the prepaid card free directly from your bank account, by setting up a regular or one-off payment, as required.

How is the cost of my weekly care package paid?

The card will be loaded with the amount of money we have assessed you as eligible for, **less** your contribution. You must ensure that you pay your contribution onto the card regularly.

How can I pay for my care and support?

This could be for PA wages, tax and national insurance contributions, agency invoices, day centres and so on.

You can pay for this using:

- bank transfer or online banking.
- Regular standing order.
- Direct debit. (A payee would be able to automatically withdraw varying amounts, depending on the invoice cost).
- In person, the same way you would use a debit or credit card to pay for goods or services from a company or supplier that accepts MasterCard.

I've always paid for my care by cheque; can I continue to do this?

No, there is no facility to make payments via cheque with this system. There are still different options, listed above. You have the choice to use any of these methods.

How will I know how much money I have to spend on my prepaid card?

We will load your card with the amount that was agreed to be paid to you.

If you have to pay a contribution towards your services, the amount paid to you will **exclude** the contribution you have to pay. You will have to top up the card account with your contribution amount.

You will be able to check the balance of your account online, 24 hours a day, 7 days a week.

Will I receive statements for this account?

No, if you have access to the internet, you can check your account online or you can contact Cheshire West and Chester Council to request copies.

Can I withdraw cash using the prepaid card?

No, you cannot withdraw money from cash machines. You should not be paying for any services using cash.

Does it have a credit limit?

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

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

In this case, your purchase will be declined, and you must wait until the card has enough funds.

Are there any fees for using my card?

Fees may be applied for certain transactions. There is no charge if you use the card/ account to make on-lines or to pay an invoice for example. Please check with the company or supplier.

Please note: there may be a charge if you try to use the card to make a payment and there is not enough money on the account. You may be personally liable for this cost. You should keep a regular check on the account balance.

What if I no longer want to use my card or no longer require Direct Payment services?

If you wish to cancel your prepaid card, no longer wish to use it or no longer require a Direct Payment service, then please contact the council. We will need to carry out a final audit of your account.

Do not destroy the card until you are advised to do so.

What is involved in a Direct Payment Prepayment Card audit?

If you receive your Direct Payment via a prepayment card the Direct Payment Team will be able to access your allpay account to complete the audit and will notify you of the outcome once it has been completed. We may still contact you to ask you to send in additional documents for audit purposes.

Your Direct Payment account will be audited within 6 months of you receiving the direct payment and then at least annually. The audit will check to see if you are spending your Direct Payment on services that are meeting your assessed care needs as set out in your care plan. and that you are paying your assessed contribution, if applicable. Should there be any issues following the audit of your account, these will be communicated to you in writing.

How often is my Direct Payment account audited?

If you are a new Direct Payment customer, we will carry out your first audit after 6 months of the payments being in place. You will be informed of the next audit date following this; however we usually audit Direct Payment accounts at least once every 12 months.

We will also undertake an audit if:

- you have notified us that you no longer want or need a Direct Payment
- if you have been struggling with the management of your direct payment.

What happens to money left over/surplus in my account?

The money paid to you as a direct payment is public money, which we have a duty to account for. Following the audit of your account we will calculate how much you need to keep in the account.

We will tell you how much we need to collect back if there is any surplus money in your account and we will collect this directly from your account. We will tell you if we plan to do this.

If services are no longer required, we will take back the money from your prepaid card (ensuring any outstanding bills are accounted for).

Will I have to return any fund balances?

Funds on your account will need to be returned to the Council and we will complete a final audit of the account. Should any monies need to be returned to you, such as any overpayment of your contribution we will contact you to arrange this. However, if any unauthorised expenditure or non-payment of your assessed contribution is discovered, you will be expected to pay this back to the Council.

How do I pay this back?

We can reclaim any surplus funds directly from your account. We will tell you if we plan to do this as part of the audit of the account, or if you have stopped receiving Direct Payments.

Will my card account be monitored?

Yes. We will need to monitor the money paid to you via your prepaid card.

This is so that we can ensure payments are being used as agreed. The prepaid card system enables us to monitor accounts online. We can then give users a more effective and efficient support service.

You are responsible for paying any charges that might become due if you try to pay for something and have insufficient funds in the account. Cheshire West and Chester Council will not be liable for those costs.

Do I need to keep my receipts and copies of invoices?

Yes. You will still need to keep copies of any invoices, wage slips, receipts etc as Cheshire West and Chester Council and/ or HMRC can request to see them at any time.

With an allpay account you will **not** need to keep bank statements but will need to keep copies of bills you receive for services, and anything related to employing Personal Assistants if you do this.

We recommend keeping an expenditure form month to help manage your direct payment.

What happens if I change my address?

You must notify the council immediately.

Can I change the PIN assigned to me?

Yes. You can do this at any ATM or call us on one of the numbers below and we can help.

I have forgotten my PIN number, what do I do?

Call one of the PIN Issues numbers below.

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

If your card is lost, stolen or you believe its security has been compromised you must phone or email the Council immediately to get a replacement card:

- **Email:** DPPPCards@cheshirewestandchester.gov.uk
- **Telephone:** 0151 356 6923 or 01244 977661

It can take between 5 and 10 working days to get a replacement card, and this will depend on when it is requested. We can discuss with you if you need to make a payment during this time.

How do I contact the Direct Payments Team?

You can contact the Council in connection with your pre-paid card account via email or telephone.

- **Email:** DPPPCards@cheshirewestandchester.gov.uk
- **Telephone:** 0151 356 6923 or 01244 977661

How do I Contact allpay?

Visit the [allpay website](#).

Or call allpay Ltd Customer Services on 0330 808 0102

This service will cost the same as a local rate call from your landline and mobile and may be included in inclusive call plans.

About allpay Ltd

The allpay prepaid card is issued by allpay Ltd pursuant to license by Mastercard International Incorporated. Allpay Ltd is a company

regulated by the Financial Conduct Authority (FRN 900539) for the issuance of electronic money.

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