

# Prepaid Card Factsheet

## What is a prepaid card account?

If you have been assessed as having eligible care needs, you may choose to receive your personal budget as a Direct Payment. This will enable you to organise and pay for your care yourself. We will provide you with a prepaid card account to manage the money we pay you.

We will transfer the money you receive onto your prepaid card that can then be used just like a debit card. You will only be able to make payments with the card when there are enough funds in the account as you cannot go overdrawn.

You will not be able to withdraw cash using your card but you can make payments by using the associated online banking facility or by making a telephone call to the card support team.

## 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.

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

In this case your whole purchase will be declined. It is not possible for your card to become overdrawn.

## What can you use the prepaid card for?

You can use your prepaid card account to buy services that meet the outcomes identified in your Care Plan.

You can use the prepaid card to make payments to any UK bank account directly. For example: making payments to your personal assistant, buying care from an agency, paying for certain activities agreed in your Care Plan. These payments will be deducted from the balance on your card account.

The prepaid card must only be used to achieve the outcomes identified in the Care Plan. It must not be used for any other purpose, such as alcohol, gambling and betting.

## Is the card safe and secure to use?

Yes, but as with all credit and debit cards, every precaution needs to be taken to keep the card safe and the PIN secure.

## Can you transfer your money onto the prepaid card?

Yes: In exceptional circumstances you may be required to add funds onto your prepaid card.

### **How does the prepaid card work?**

Your card will be set up for you by PFS (Prepaid Financial Services Limited) on behalf of the council.

The card works just like a bank debit card. You can make payments in person, by phone or over the internet and you can use it to make one-off or regular payments to your carers.

### **Are there any fees for using the card?**

There are no fees for making purchases or using the card online to pay organisations or for making payments from your prepaid card to your personal assistants or an agency. We will provide your card free of charge and replace it every 2 years when it expires. If you lose your card or it is stolen, there may be a charge to replace it. The first time this happens there will be no replacement charge, but we reserve the right to make a small charge on any subsequent occasion.

### **How do you transfer the balance from your direct payment bank account onto your new prepaid card?**

Your prepaid card has a unique sort code and account number printed on it. Therefore, you can use these details to transfer the balance using online banking, or you can go into your branch and request that the balance is transferred into your new card account. You must obtain a bank statement to evidence that the full balance has been transferred and provide a copy of this to the Direct Payment Team.

You will need to cancel any standing orders set up on your old bank account and set these up on your new prepaid card account.

If you have any Direct Debits you will need to contact your care provider and ask them to change the bank details to your new card account details.

### **How can you make payments and access your account information?**

You can make payments or access your balance and account information by logging on at the following website: [www.prepaidfinancialservices.com/isleofwight/login.aspx](http://www.prepaidfinancialservices.com/isleofwight/login.aspx), with your card number and PIN. You can view all spend activity online and this information is retained and available for you to print out at any time.

If you do not have access to the internet you can make payments and check your account by telephoning the customer service team on **02036 334511**.

### **What happens if you change your address?**

You must contact the IWC Direct Payments Team immediately if you change address. They will update the prepaid card system and ensure that all correspondence is sent to your new address.

### **When can you contact the Customer Services Team?**

You can telephone and speak to the customer service team 8.00am – 6.00pm Monday to Friday on 020 3633 4511.

It is also possible to access many functions via the Interactive Voice Response (IVR) telephone service. This is available 24 hours a day, 7 days a week.

### **What is Interactive Voice Response (IVR)?**

Interactive voice response is a technology that allows a computer to interact with people through the use of your voice and your phone keypad. It allows you to select a service using the numbers on your telephone keypad or by using simple voice commands.

### **Why you need to call 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 purposes. You need to activate your card using the IVR.

**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 or report your card lost or stolen using the IVR numbers.

### **What numbers do you dial to access the IVR?**

020 3327 1991

020 3468 4112

020 7183 2248

(These numbers are available in English, Spanish, French, Portuguese and Dutch)

### **Can we monitor the spending on your card account?**

Yes. We can view and print regular reports of the money spent from each prepaid card and the balance held on card accounts. This helps us to monitor the activity on the cards and quickly identify any cases where we may need to contact someone to discuss the expenditure.

### **Fraudulent Use**

The Isle of Wight Council is under a duty to protect the public funds it administers, and to this end a Direct Payment Officer will monitor the transactions and any additional information provided for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

The Isle of Wight Council is committed to the fight against fraud in all forms. Any individual in receipt of a Direct Payment who tries to make any unauthorised transactions from their prepaid card or direct payment bank account may have committed an offence under the Theft Act 1968. Where the Direct Payment Officer suspects that such a fraud may have occurred, the matter will be investigated as appropriate and this may lead to criminal proceedings being instigated.

The IWC will terminate your Direct Payment with immediate effect if, after investigation, it is found that you are using the direct payment illegally or fraudulently or using it in a way which is not supporting your assessed outcomes.

### **How often is your personal budget money paid into your prepaid card account?**

Your direct payment money will be paid into your prepaid card account every four weeks in advance of the period the money is intended to cover.

### **Do you need to keep receipts and documents relating to payments made from your prepaid card?**

Yes. You will need to keep copies of receipts, invoices and payroll records relating to the payments made from your prepaid card.

We have a responsibility to make sure that your personal budget is being used to help achieve the outcomes shown on your Care Plan and not on other things. From time to time we may ask to see your payment records for audit purposes. If you have lost a receipt or were unable to get one, please make a note of this and put this in with your other receipts.

### **Can you arrange for someone else to manage the card for you?**

Yes. You can nominate someone you trust to manage your card payments on your behalf. This person will be named on the prepaid card system so that the customer service team know that they have authority to speak on your behalf and make payments. Please inform the IWC Direct Payments Team if you wish to appoint a nominated person.

### **How do you get help if you have questions or problems with your card?**

If you have questions relating to your card call the customer services team on 020 3633 4511. If you have an unknown transaction on your card account or a transaction has been declined but you still have funds on your card account call the PFS customer service team straightaway.

### **If you have forgotten/lost your pin number, what do you do?**

If you have forgotten or lost your PIN please call the customer service team on 020 3633 4511 or use the quick and easy IVR line (see above) to retrieve your PIN.

### **What should you do if your card is lost or stolen?**

If your card has been lost or stolen you must inform PFS immediately. You can do this online, via the IVR line, or by phoning the customer services team on 020 3633 4511 this is available 8.00am – 9.00pm Monday to Friday.

Your lost card will be cancelled and a replacement card will be sent to you. Please note that if this happens more than once you may be charged for this replacement card.

### **When will you receive your prepaid card?**

All new direct payment cases will be automatically set up with a prepaid card.

The process of setting up your card and sending it to you will take around two weeks.

When you receive your card, you will need to transfer the balance from your direct payment bank account onto the card. All future payments will then be paid directly onto your prepaid card.

## **What you should do after you receive your prepaid card?**

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

### **1 Activate your card by phoning the IVR line**

You, or your nominated representative, will be asked for the 16 digit card number and your date of birth. Once this information has been entered correctly your card will be activated and your PIN will be given to you. Keep this PIN safe and do not share it with anyone else.

### **2 Sign the signature strip on the reverse of the card.**

Once you have completed these steps your card will be ready for use.

If you wish to access your card account online you will need to login at the following website- [www.prepaidfinancialservices.com/isleofwight](http://www.prepaidfinancialservices.com/isleofwight)

## **Does your card ever expire?**

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

## **CONTACT DETAILS**

**For full Terms and Conditions** for your card, help and information, please see the website [www.prepaidfinancialservices.com/isleofwight](http://www.prepaidfinancialservices.com/isleofwight)

or call our Prepaid Financial Services customer services on Tel: 020 3633 4511

**If you have a query about your direct payment please call the Direct Payments**

**Team on Tel: 01983 823340 or Email: [personalbudgets@iow.gov.uk](mailto:personalbudgets@iow.gov.uk)**

### **Further Information**

Further information on the prepaid account for direct payments can be found on: [www.iowight.com/prepaidcard](http://www.iowight.com/prepaidcard) or email [ppcards@iow.gov.uk](mailto:ppcards@iow.gov.uk).

## Independent Financial Advice

The Isle of Wight Council does not endorse or recommend any financial services. We highly recommend that you seek independent financial advice and it is your responsibility to ensure any financial adviser you instruct is appropriately experienced and qualified. Further information in relation to independent financial advice about your own particular circumstances (including paying for your care, deferred payment scheme, court of protection procedure, lasting power of attorney procedure) can be found at:

The **Money Advice Service** can be accessed by clicking here or:

<https://www.moneyadviceservice.org.uk/en>

offer information on paying for care or the option to speak to an online adviser. Their telephone number is 0300 500 5000.

The **Society of Later Life Advisers** can be accessed by clicking here or:

<https://societyoflaterlifeadvisers.co.uk/>

can help you find advice on how to make financial plans for care in retirement years.

### Other sources of good information and advice:

The **Isle of Wight Age UK** can be accessed by clicking here or:

<http://www.ageuk.org.uk/isleofwight/>

has great advice for older people and those planning for later years.

**Isle Help** can be accessed by clicking [here](#) or:

<https://www.islehelp.me/> offers free, impartial, independent, confidential advice to anyone requiring help and support. Free Advice Line: 0800 144 8848 – Mon to Fri 9am – 5pm (this is the new web information)

**Carers Isle of Wight** can be accessed by clicking here or:

<http://carersiw.org.uk/>

has an excellent resource of advice for carers who need to help someone else.

**Isle Help** can be accessed by clicking here or:

<http://www.islehelp.org.uk/>

offers free, impartial, independent, confidential advice to anyone requiring help and support.

**NHS Choices** can be accessed by clicking here or:

<http://www.nhs.uk/conditions/social-care-and-support-guide/pages/what-is-social-care.aspx>

is a comprehensive guide to choosing and arranging care and support.

**Which? Elderly Care** can be accessed by clicking here or:

<http://www.which.co.uk/elderly-care/financing-care>

provides information on the funding options you can explore for care homes and home care.

**Court of Protection** can be accessed by clicking here or:

<https://courtribunalfinder.service.gov.uk/courts/court-of-protection>

Offers advice on people who have capacity issues. The Court of Protection can be contacted on 0300 456 4600 or email [courtofprotectionenquiries@hmcts.gsi.gov.uk](mailto:courtofprotectionenquiries@hmcts.gsi.gov.uk).

**Department of Work and Pensions** can be accessed by clicking here or:

<https://www.gov.uk/government/organisations/department-for-work-pensions>

Provides advice on Appointeeship (the authority needed to manage the benefits of someone who is mentally incapable of doing so themselves).