



Nottingham

City Council

Nottingham City Direct Payment Accounts Frequently Asked Question

1. What is a Direct Payment account?

If you have been assessed and have eligible care and support needs and you have been allocated a personal budget, you may choose to have a “Direct Payment” which will allow you to organise and pay for your care yourself. The council will provide you with an account to manage the money we will send you.

The money that you are eligible to receive will be transferred into the account by the council. You may have to pay something towards the cost of your care and this will need to be paid into this account. The account also comes with a card, similar to a debit card, which you will also be able to use to make payments. You will only be able to make payments/purchases from your account when there are enough funds available; this is because you cannot go overdrawn. This includes payments made by direct debit, standing order or by using the card’s chip and pin.

2. How does the Direct Payment Account work?

If you wish to buy a service or product which is shown in your support plan, you will use your account to pay for it. The card that comes with your account can be used to make payments over the internet or by using the telephone, or in person. You can use the account to make either one-off or regular payments, including by standing order and direct debit. You will only be able to make purchases when there are sufficient funds in your account and you will not be able to spend more than this amount.

3. Does it have a Credit Limit?

No, it’s not a credit card and carries no credit limit. You can only spend money that is available in your account, so you cannot go overdrawn.

4. What does the card look like?



5. When will I receive my card?

Once your support plan has been agreed, the process of setting up your account and sending your card to you will take around two weeks. We will let you know when you can expect the first transfer of money to arrive in to the account.

6. How will I receive my card?

Prepaid Financial Services (PFS) will post your card to your home address.

7. I have received my prepaid card, now what do I do?

When you receive your card from Prepaid Financial Services (PFS) the covering letter will outline how you activate your card. You must complete the following steps before you start using the card:

- Sign the signature strip on the reverse of the card
- Activate the prepaid card using the telephone via the Interactive Voice Response (IVR).
- Obtain your PIN through the telephone via the IVR.

8. What is IVR?

Interactive voice response (IVR) is a system which interacts with a caller through the use of voice and keypad inputs. It means you can use your telephone keypad, or simple voice commands to navigate through some options.

The functions which are available using the IVR are; Card activation, PIN retrieval and PIN reminders. You will also be able to check your balance as well as report your card lost or stolen using the IVR numbers.

9. Can I change the PIN assigned to me?

No, you are not able to change your PIN number. However, PIN numbers can be retrieved at any time via the IVR.

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

If you have forgotten or lost your PIN and need to retrieve the number, please call the IVR on

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

11. How can I access my account information and card balance?

You can access your balance and account information by using your card number and PIN to log onto your dedicated page at www.prepaidfinancialservices.com/nottingham.

You can view all your spend activity online and this information will also be available for you to print out at any time.

12. How do I find out what my account number and sort code are?

Your account number and sort code will be printed on your card. They will also be visible on the Card holder portal on the Load Funds page.

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

If you have questions about your card, visit the Prepaid Financial Services (PFS) website: www.prepaidfinancialservices.com/nottingham. You can also call the dedicated customer services team for Nottingham residents on 020 7127 6581. This is available 8am – 9pm Monday to Friday; 9am – 6pm Saturday.

You can use this number for any queries relating to the management of your prepaid account including making payments.

The automated service which you can access for lost and stolen cards operates 24 hours a day, 7 days a week.

14. What shall I do if there is a payment I do not recognise on my account?

You should contact the Prepaid Financial Services customer line on **020 7127 6581** as soon as possible to inform them of the unrecognised payment. If they cannot help you to identify the payment they may ask you to complete a form so that they can contact the organisation that took money from your account and attempt to recover the funds.

15. I am an existing user of Direct Payments. What happens to my existing Direct Payments bank accounts and the balance within it?

You will be sent a set of transfer instructions from the Council to inform you how to transfer the balance of your Direct Payments bank account into your new account.

16. How often will my direct payment be paid into the account?

Your personal budget money will be paid into your account every four weeks.

17. Can I put my own money into the account?

Yes. Funds can be loaded onto the card by you in the following ways: Setting up a standing order from your own bank account into this account Transferring funds via the online cardholder portal, or over the telephone via the Customer Service helpline.

When making such a transfer, one of the following reference numbers must be quoted:

nnnnnnnnCC – for client contributions

nnnnnnnnIL – Transfer of Independant Living Fund (ILF) funds

nnnnnnnnTP- Top ups

All the above reference numbers start with an 8 digit number – this is your account number. The next two characters identify the type of payment. For example, if you wanted to deposit your client contributions into your prepaid account and your account number is 12345678, the reference number will be: 12345678CC

The funds must be transferred to your prepaid account with PFS.

The sort code for your account is: **23-75-24**

Your account number is: **the last 8 digits of the cardholder ID**

18. How can I access my account balance?

- Via the IVR numbers
- Via the online cardholder portal – under 'View Account Details' screen

19. Can I set up a regular payee on my account?

Yes, there are 2 options for you or your authorised person to set up a regular payee on your account.

- You can either do this via the card holder portal – where you need to:
- enter the payee's account details in the Payment Request page
- enter the amount to be paid and the date for the payment to be made
- (NB – The system will remember these details, so the next time you pay this person or agency, you can select them from the drop down menu)
- You can also ring PFS Customer Services and set up the payee and make the payment over the telephone.
- Please note that it takes a minimum of 3 working days for a payment to clear. So if you need to pay an agency by a particular date, ensure that the transfer is made at least 3 working days prior to this date.

20. What happens if I enter my PIN incorrectly?

You can have 3 attempts to enter your PIN. If after the third attempt you enter it incorrectly, this will temporarily change your card status to a blocked status. If this happens, you will need to telephone the PFS Customer Services to unblock your card.

21. Are there any fees for using my card?

There are no fees for making purchases or using the card online to pay organisations that accept MasterCard cards or for making payments from your prepaid account. Nottingham City Council will provide your card for free and replace it when it expires every 2 years, that is if you still have a direct payment. However, if you lose your card or it is stolen, there is a small charge of £3.50 to replace it. Details of this cost can also be found in the terms and conditions provided for you by PFS.

22. Can I withdraw cash using my Prepaid card?

Yes, you can withdraw cash from an ATM using your Prepaid card. However requirements for cash must be detailed in the support plan and receipts must be kept for any cash payments, which may occasionally be requested by Nottingham City Council.

There is a set limit of £50 per day on all cards.

23. 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 with sufficient funds. If you have a payment declined, please contact the Direct Payments Team on 0115 876 3682.

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

If your card has been lost or stolen or you believe its security has been compromised you must inform PFS customer services immediately on 020 7127 6581.

25. How long will it take to replace the card?

It normally takes 10 working days.

26. What happens if I change my address?

You must notify Nottingham City Council immediately on 0115 876 3682 You may be liable for any losses on the account which arise as a result of you not giving notice of your address change.

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

If you no longer wish to have your Prepaid account then please contact Nottingham City Council on 0115 876 3682, and they will advise the next steps.

28. Can I transfer my own money into my account?

Yes: If you have been told you need to make a contribution towards your care and support costs, or you want to spend more than the council has allocated in your budget, you must transfer your own money in to your account.

29. Can the council see the spending on my account?

Yes. The Council can view and print reports of the money spent from each account and the balance held on accounts. The Council uses this information to monitor that the money provided to you is meeting your assessed care needs. This means that you do not need to provide this information quarterly by sending in paper returns. The Council is sensitive and respectful of your rights to privacy. Details about how we protect this are included in our Direct Payments policy, which you can find online or this can be sent to you on request.

30. Do I need to keep receipts and documents relating to payments made from my prepaid card?

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

The council has a responsibility to make sure that your personal budget is being used to help achieve the outcomes shown on your support 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 if you weren't able to get one, just make a note of this and put this in with your other receipts.

31. Can the council take money back from my account?

Yes, the Council will be able to take money from your account. However, the Council will only do this under certain circumstances; these are set out in its Direct Payments policy and can be found online, or can be sent to you on request.

As long as your account is being used for the purpose it is intended, the Council will only take money from your account where you have an excess of funds. The Council will discuss the reasons for an excess with you, to ensure we are not taking any funds you will need for your care

You will always retain control over your funds so long as you are adhering to the terms of your Direct Payments agreement (DP2).

32. What happens if I die?

Upon your death we will stop your direct payment from the date of your death, close down your account and the Council will recover any remaining balance due back to the council. The Council's Direct Payments Team will write to your executor or next of kin to check if there are any outstanding payments to be made for your care and support costs.

Please note that **no other payments can be made from the account**, for example, funeral costs cannot be funded from your personal budget.

33. What are the benefits of using the cards?

- You cannot spend more than you have on the card. This makes them a valuable aid to budgeting and helping to prevent you going overdrawn.

- Prepaid cards are a widely accepted means of payment
- Prepaid card are a good option as they're not linked to your own bank account and are PIN-protected
- They are safer than carrying cash
- Saves time and money
- Provides reporting regarding spend and usage
- Immediate access to funds
- Easy monitoring and management of balances
- Convenient
- Financial inclusion

USEFUL CONTACTS

Prepaid Financial Services (PFS)

IVR:

This is an automated telephone service which is available 24 hours a day and 7 days a week. You can use this service to activate your card or to retrieve your PIN or to recall the PIN by using the keypad on your telephone. Nottingham residents can access this service using any of the following telephone numbers:

020 3327 1991

020 3468 4112

020 7183 2248

They can be accessed 24 hours a day, 7 days a week.

PFS Customer Services: If you have questions about your card which are not covered in this document, then call the customer services team for Nottingham residents on 020 7127 6581.

The call centre operates Monday to Friday (except on Bank holidays) between 8am – 9pm and on Saturday 9am – 6pm.

The automated service, which you can access for lost and stolen cards, operates 24 hours a day, 7 days a week.

You can also email the Nottingham Customer Services Team on:
NottinghamDP@prepaidfinancialservices.com

Nottingham City Council Direct Payments Team number is: 0115 876 3682 (Lines are open 8.30 am-4.50pm on weekdays, except bank holidays).