

Direct Payments

Factsheet – Direct Payments Card Accounts



What is a prepaid card or card account?

A prepaid card is a debit card provided by the Council which is loaded with your direct payment funding for you to spend on the assessed needs identified in your Care and Support Plan.

How does it work?

The card works in a similar way to other bank debit cards that you may already use. You will use the card to pay your Personal Assistant (PA) or agency using either telephone or online banking. The card will be produced for you by Prepaid Financial Services (PFS) on behalf of the City of Wolverhampton Council and you will be able to view and manage your account online. If you don't have access to a computer you will be able to manage your account using telephone banking or via the Smartphone App Pocket to Pocket.

How do I pay wages to my PA?

You can either pay your PA by bank transfer by telephoning the Customer Service Line for them to make the payment for you via telephone banking or you can make the payment yourself online via the website or via the Smartphone App.

How do I pay the bills to the agency?

To pay an agency you can either pay by standing order, bank transfer or direct debit. The standing order or bank transfer can be arranged for you by contacting the PFS Customer Service Line (0800 246 1631) or you can make that arrangement yourself online. To arrange a direct debit to pay an agency, you will need to contact the agency first to sign a direct debit mandate.

How do I pay my contribution to the Council?

You can pay your contribution into your card account by setting up a standing order from your own personal bank account to the card account or you can visit your own bank to make the transfer or use telephone banking to make a payment.

Can I use the card to withdraw cash?

You will not be able to use the card to withdraw cash unless there is a specific reason that cash is essential for you to manage your direct payment. You will need to contact your social worker to request this access or, in an emergency, contact the Direct Payments Team. You will need to

explain the reasons why cash withdrawals are required so that we can amend your card access if necessary. The card account does not operate a cash back facility.

What happens if I go overdrawn on my card account?

As a safety measure the card account won't allow you to go overdrawn, you will only be able to spend the money that is available on the card at that particular time. If you try to spend more than is available on your card, the transaction will be refused.

Is there a credit limit on the card?

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

Where can I use my card?

You should be able to use the card wherever you see the Mastercard sign. However, please remember that you are limited to using the money on the card for the purchase of care regarding your assessed needs. You will not be able to use the card in certain places - for instance gambling and betting businesses.

How will a card account benefit me?

The main benefit is that you will not have to provide additional information to the Council on how the money has been spent as the Direct Payments Team will be able to audit your account online. You will still need to keep any paperwork regarding agency bills, insurance cover or tax information in a safe place to prove how the money has been spent as the Council or HMRC may wish to check those details from time to time. If you have access to the internet, you will be able to upload those documents to your card account. Alternatively you may wish to post those documents to PFS or the Direct Payments Team so that they can be uploaded for you and you have a permanent record available.

Will there be any costs to me to use the card account?

All costs to operate the card account will be funded by the Council.

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

If you believe that your card has been lost or stolen, you must contact PFS immediately on 0800 246 1631 to report it.

Is the card safe and secure to use?

As with all types of banking, every precaution needs to be taken to keep your card and account details safe and your PIN secure. You must not allow your PA or agency worker to have access to the card or the PIN.

What should I do if I change my address?

Please contact the Direct Payments Team on the telephone numbers below.

Does the card ever expire?

The expiry date is on the front of the card. If your card is about to expire and you have not received a new card, please contact the Direct Payments Team on the telephone numbers below. Any balance on the card will be transferred over to the new one.

I am a Minicom user - how can I operate my card account?

For hard of hearing, deaf or speech impaired customers you can use your card account by using **TexBox** on your textphone/minicom by dialling **0208 964 6330** or by downloading for free the **TexMee App** from the Google Play or App Store. When you use the App you will need to select Prepaid Financial Services in the dropdown menu.

What are the opening hours of the Customer Service Line?

Monday – Friday 8:00 am – 9:00 pm

What is the website address?

<http://www.prepaidfinancialservices.com/wolverhampton/login.aspx>

What do I do when I receive my card?

Once you receive your new card in the post you will need to activate the card and instructions on how to do that will be enclosed with the letter which accompanies the card. If you need any advice or assistance to set up payments from your card account, please contact either:

PFS Customer Services Tel: 0800 246 1631

Ideal For All - Tel: 0121 558 5555 [Email: info@idealforall.co.uk](mailto:info@idealforall.co.uk)

Direct Payments Team Tel: 01902 551292 or 01902 551294

Civic Centre

St Peter's Square

Wolverhampton

WV1 1RT

[Email: Direct.payments@wolverhampton.gov.uk](mailto:Direct.payments@wolverhampton.gov.uk)