

# prepaidcards *Fact Sheet*

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## What is a Prepaid Card?

Lincolnshire County Council (LCC) will set up a Prepaid account and provide a Prepaid Card for all new Direct Payment recipients, as a new way to manage the monetary side of Direct Payments. Under this arrangement, LCC will pay money from your personal budget into your Prepaid Card account. You can then pay for the services/facilities agreed in your support plan from this account, just like you would with any other high street bank account

## Who can have a Prepaid Card?

To have a Prepaid Card, you need to be eligible for social care support and to have chosen to receive your personal budget by having a Direct Payment. You will need to sign the Direct Payment and Cardholder Agreement, as well as consenting to the Direct Payment Terms and Conditions.

All existing Direct Payment recipients will be offered a Prepaid Card during their review.

## What are the benefits of a Prepaid Card?

- Available regardless of financial status
- No need to open separate bank account
- LCC can load funds quickly and easily onto the card
- Impossible to go overdrawn
- Promotes life skills, encourages social inclusion
- Less Audit paperwork required to be provided to LCC
- Easy to manage account online or over telephone
- A Prepaid Card Account can be set up quicker for Direct Payment Customers
- Reduces the need to carry/handle cash
- Companion cards available

## Can I still get support from Penderels Trust?

Yes you can. The level of support you can get from Penderels Trust when you have a Prepaid Card includes:

- Support when recruiting a personal assistant
- Guidance on all aspects of being a good employer including legal obligations and responsibilities
- Support with choosing and using a care agency
- Help with money management and keeping accurate records

The only time a Prepaid Card would not be suitable when receiving support from Penderels Trust is where the level of support is required is "Fully Managed" This is

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where a Third Party Supported Account (TPSA) is needed.

## What will I receive with my Prepaid Card?

You'll receive the Prepaid Card by post to your home address, with a letter explaining how to activate your card by phone or Online. Once your card is activated, you will then be able to retrieve your PIN via the automated service. Please keep this PIN safe and don't share it with anyone.

## Is a Prepaid Card a debit or credit card?

Prepaid Cards aren't credit cards, charge cards or debit cards. A Prepaid Account is a virtual bank account that is setup by the Lincolnshire County Council and is pre-loaded with money from the individuals agreed personal budget the account comes with a card that looks like a debit card. Each time the card is used, the value of the purchase is deducted from the funds available on the card. The card does not offer credit so funds need to be loaded into your Prepaid Account before you can use those funds.

## How will I make payments from the account?

The Prepaid Card won't have a cheque book but will have an account number and sort code attached to it, which you can use like any other current account to make transfers online or by phone and set up standing orders. You will need the bank details (account number and sort code) of the person or company you wish to make a payment to.

You can also make payments in person using Chip and PIN at any location in the world that displays the Mastercard® acceptance mark, excluding limited acceptance Merchants in EU/EEA that do not accept Prepaid Cards.

Direct Debits can be set up from the account, but this is usually done via a paper or online instruction from the organisation you'll be paying, which you'll need to fill in and send back to them.

## How is money loaded onto my Prepaid Card?

Lincolnshire County Council will load your Direct Payment onto your Prepaid Card.

Where you are required to load funds to the card to satisfy your client contribution requirement, Lincolnshire County Council will advise how much this is. You can then load the card by standing order or bank transfer from your personal bank or Post Office account. If you require assistance please visit [www.allpayprepaid.net/cardholder](http://www.allpayprepaid.net/cardholder) or contact Customer Services on 0330 808 0102.

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## Can I withdraw cash using my Prepaid Card?

In most circumstances cash withdrawals will not be permitted. However, if your care plan identifies you require the use of cash to meet one of your outcomes for example attending a community group (where only cash is accepted), then your assessor can request that you can obtain cash using the Prepaid Card. You must however, retain all receipts for cash purchases as we will need to see these for audit purposes.

## Are there any fees for using the account?

There are no fees for making purchases or using the card online to pay organisations that accept Mastercard®, or for making payments to your personal assistants or a care agency.

## How do I manage my Prepaid Card, balances and transactions?

You can check your balance and transactions:

- Online – by visiting [www.allpayprepaid.net/cardholder](http://www.allpayprepaid.net/cardholder) - this service is free.
- Over the telephone – by calling Customer Services on 0330 808 0102. This service will cost the same as a local rate call from your landline and mobile and is included in your inclusive calls plan.

## How can I change my PIN?

You can change your PIN by calling Customer Services on 0330 808 0102 and at any UK ATM where this service is available.

PIN Best Practice:

- Never share your PIN with anyone
- Select a PIN that cannot be easily guessed. Do not use birth date or partial account numbers and try to avoid using sequential numbers like 1234, or repeated numbers like 1111.
- Memorise your PIN, do not write it down on your card or keep it on a piece of paper with your card.
- Do not use your PIN as a password for other bank services.
- Do not use the same PIN for all of your cards.
- Be aware of others nearby when entering your PIN at a point of sale or ATM.
- Check your transactions regularly for unfamiliar transactions.

## What if I lose, damage or my Prepaid Card is stolen?

In the event of loss or theft of the card, you are responsible for reporting this as soon

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as possible by the Provider's (allpay Ltd) Customer Services on 0330 808 0102 and selecting the Lost & Stolen option. As soon as this is done the card will be blocked, protecting you from unauthorised usage.

## What do I do if there is a transaction I do not recognise?

If you see a transaction that you do not recognise, you should contact Customer Services on 0330 808 0102 straight away. If, after discussing the transaction, we believe that it was not authorised by you, you will be refunded as soon as possible, and we will investigate on your behalf. We may need to cancel and replace your card for security reasons. If we need to do so, you will not be charged for a new card and your remaining balance will be transferred across to the new card.

## What if I need support to manage my Prepaid Card?

You can nominate a trusted person to help run the account with you. This person will need to sign a letter of authority and have seen a copy of the Direct Payment Agreement you signed to say that they agree with it. This person will then be issued with their own card that will be linked to yours.

## What happens in situations where someone does not have capacity?

Subject to agreement by Lincolnshire County Council, a third party may receive a Direct Payment on behalf of an individual who doesn't have the capacity to consent to a Direct Payment. This is known as a Third Party Direct Payment or In-Direct Payment.

This third party may choose to receive a Prepaid Card for the Direct Payment, in the same way as any other individual receiving a Direct Payment.

A Prepaid Card would not be suitable where the third party is the 'Penderels Trust', this is known as a Third Party Supported Account (TPSA).

## How long is my Prepaid Card valid for?

The Prepaid Card is valid until the expiry date shown on the front of your card.

## I do not have access to the internet/I am not comfortable with online banking. Can I still have a Prepaid Card?

Yes, whilst online banking is one of the benefits of having a Prepaid Card, it is not essential. If you wanted to set up a payment online the Direct Payments Team could do this on your behalf. Telephone banking is also available. You can call The Provider's (allpay Ltd) customers support direct and request information on your

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account over the phone. You will be asked to verify your identity by answering the security question that you have chosen when you completed your Card Holder Agreement. This ensures that no one else can gain information about your account. The customer support number can be found on the back of the letter that arrives in the post with your Prepaid Card.

## Will a credit check be carried out when I apply for a Prepaid Card?

allpay will not carry out a credit check; however, they will carry out checks to verify your identity and address. These searches will not impact upon your credit record; however the search may leave an indicator, called an 'enquiry' that such a search has been performed.

## When would a Prepaid Card not be suitable?

- Where a Penderels Trust Third Party Supported Account (TPSA) is requested a Prepaid Card will no longer be a suitable option. The Direct Payment (including any contributions) is received by Penderels Trust, which acts as the 'third party'; the person will not be required to have their own bank account.
- If the Personal Budget is being received as a one off payment for a single purchase. This will be paid directly into a personal bank account.