



HILLINGDON  
LONDON

# **Direct Payment and Prepaid Card Pack**

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## Direct Payments Guide

A Direct Payment is money given to you by the Council to buy support services to meet your social care needs, such as support with daily living tasks, respite care and social activities.

### People who can receive Direct Payments

Direct Payments can be available to anyone who has social care needs, including carers, to purchase care. For example:

- Older people
- People with physical and / or sensory impairments
- People with learning disabilities
- People with mental health needs
- People with drug and alcohol related issues
- People with HIV / AIDS
- Parent / carers of disabled children.

### What is the benefit of having a Direct Payment

You will have more choice, control and flexibility over your social care. This is demonstrated in the scenario outlined below:

*"Simon needs support with getting in and out of bed due to his physical disability. Prior to receiving Direct Payments he had to go to bed at 7 pm. as this is the only time the agency had available. He now receives Direct Payments and employs his own Personal Assistant to provide this support at times suitable to him."*

### I want the flexibility of a Direct Payment but I don't want to administer it - what can I do?

You can nominate someone else to receive and manage your Direct Payment on your behalf. This is referred to as a "Nominated Person". You will still make decisions about how the personal budget is used, but the nominated person will arrange the care, administer the payments and keep records of any expenditure on your behalf. Please tell your social worker if you would like a nominated person to manage your Direct Payment on your behalf and they will organise the relevant paperwork. The nominated person will need to provide the relevant identity documents in order to manage the Direct Payment on your behalf. The nominated person form is in [Appendix 1](#) of this document on pages 13-14.

### Who is a 'nominated person'?

A nominated person is someone who is appropriate to act on your behalf in the context of receiving a Direct Payment and arranging services to meet your needs of the service user as defined in the support plan. They must be 18 or over. A proposed nominated person will be assumed to be suitable unless it is demonstrated otherwise.

## **What you can buy with Direct Payments**

Direct Payments can be used to pay the wages of a Personal Assistant or care agency invoices or to purchase other services. Direct Payments are available to meet social care needs usually met by the Council, but not to replace services arranged by other parts of Council or the NHS.

Here are some examples of things you **cannot** purchase using Direct Payments:

- Health care, such as physiotherapy, hydrotherapy, specialist nursing
- Housing costs, household bills

## **Do I have to have Direct Payments?**

No, it is entirely your choice if you feel Direct Payments is appropriate for you. You can stop Direct Payments at any time if you no longer feel it is meeting your care and support needs.

## **Will Direct Payments affect my benefits?**

No. Direct Payments are ignored in calculating social security benefits such as Income Support, Family Credit, Housing and Council Tax Benefits. The Inland Revenue also disregards Direct Payments when working out your taxable income.

## **Will I have to complete tax returns?**

No, you can use a payroll service which will calculate your tax every quarter and liaise with the Inland Revenue on your behalf.

## **Will there be a lot of paperwork / forms to fill in?**

When you first start Direct Payments you will have some forms that need filling in. The Social Worker and Direct Payments Team will support you with this. Once your Direct Payments are up and running, there should be very minimal paperwork to complete.

## **How do I account for my Direct Payments?**

As part of having Direct Payments you will be expected to supply supporting information to evidence the services you are purchasing to meet your assessed needs. The information you need to provide for example are receipts, invoices and payroll records relating to the payments made from your prepaid card. The full details of the information you will need to provide and how you can supply this will be in the Direct Payment agreement you receive when your DP is being arranged. The Direct Payments Team will carry out initially a monthly audit on your account and support you through this process. The audit will evidence where and how you have spent the Direct Payments money.

## **Can I employ a relative?**

You cannot usually employ a relative / partner if they live in the same house as you.

## **Can I pay my Personal Assistant with cash?**

No, Personal Assistants must be paid either by cheque or transferring the payment through the bank, by Internet banking for example. All Personal Assistants must be registered with the Inland Revenue and will pay Tax and National Insurance on their earnings where applicable.

## **Can I have Direct Payments and care services from the Council?**

Some of your care and support package can be provided using Direct Payments and some can be organised by the Council. This is known as a mixed Package of Care.

## **Can the council see what I am spending the Direct Payments on?**

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

## **Are Direct Payments available for someone without capacity?**

Yes, if a service user without capacity has an 'official representative' in place, they will be given first refusal to manage a Direct Payment. Official representatives are people with:  
Registered Lasting Power of Attorney (LPA) for 'Property and Affairs' or 'Personal Welfare'  
Registered Enduring Power Attorney (EPA)

Court of Protection Deputyship, this does not include 'appointeeship' from the Department of Work and Pensions. Alternatively, a suitable person may be authorised to manage the Direct Payment on the service user's behalf.

## **Everything you need to know about Prepaid Cards**

### **What is a prepaid card?**

A prepaid card is similar to a debit card, which is given to you by the council, for you to pay for the social care support identified in your support plan. With a prepaid card, there is no requirement for you to open a bank account.

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

The card works just like any of the other bank debit cards we use in our everyday lives. If you wish to purchase a product or service you can use the card in person, by phone or over the internet.

You can use the card to make either one-off or regular payments. You will only be able to make purchases when there are sufficient funds on the card.

Your card will be set up for you by PFS (Prepaid financial services) on behalf of the London Borough of Hillingdon. You can view all your spend activity online and this information is retained and available to print at your convenience.

## **What can I use my prepaid card for?**

You can use your prepaid card to buy the services that meet the needs that are set out in your support plan. For example, buying care from an agency, paying for educational needs, transport and/or leisure activities that will meet your assessed needs and as agreed in your support plan. The card can also be used to make payments to your personal assistants. If you are eligible for continual health care funding from Hillingdon CCG and in receipt of a Personal Health budget you can also purchase services to meet your health needs. The cost of these will then be deducted from your prepaid card.

You are not able to use your card on anything that is illegal or for any service, activity or product that does not meet your assessed social care needs and outcomes. You will also not be able to withdraw cash using your card because we want to help to reduce the amount of paperwork you have to keep for audit purposes

If you need to pay your personal assistants from your prepaid card, we recommend that you use a payroll provider that can take the necessary funds from your card and pay both your personal assistants and the related payroll taxes directly. All you will need to do each month is submit the timesheets to the payroll provider who does everything else. This is particularly helpful if you do not have internet access. Details of payroll providers can be found on [www.connecttosupporthillingdon.org](http://www.connecttosupporthillingdon.org)

## **How often is my personal budget money loaded onto my prepaid card?**

Your personal budget money will be transferred to your prepaid card every four weeks and in advance of the period the money is intended to cover. You will be advised of these payment dates.

## **When will I receive my prepaid card?**

Once your Social Care support plan/Educational Health Care Plan/Personal Health Budget plan has been agreed with the council/or responsible CCG and you have decided that you will receive your personal budget via a Direct Payment, the process of setting your card up and sending it to you will take approximately two weeks. We will then inform you when you can expect the first transfer of money onto your prepaid card.

## **How do I activate my prepaid card?**

Once you receive your card from Prepaid Financial services you will receive a covering letter which outlines how you activate your card.

In order to use your card you must first follow these simple steps:

1. Sign your name on the reverse of the card.
2. Activate your card and get your PIN by phoning any of the following numbers:

**+44 (0)203 327 1991**

**+44 (0)203 468 4112**

**+44 (0)207 183 2248**

You will be asked to enter the 16 digit card number on the front of your card and your date of birth. Once you have entered this information correctly your card will be activated and your PIN will be revealed. Please keep your PIN safe and do not share it with anyone.

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

For full Terms and Conditions for your card, information on usage, fees and charges, help and FAQs, please see the website [www.prepaidfinancialservices.com/hillingdon](http://www.prepaidfinancialservices.com/hillingdon) or call our customer services on **+44 (0)207 127 4178**.

If you wish to access your card account online you will need to login at the following website:

[www.prepaidfinancialservices.com/hillingdon](http://www.prepaidfinancialservices.com/hillingdon)

You will need your card number and your PIN.

### **Where can I use my prepaid card?**

You can use your prepaid card anywhere that displays the MasterCard acceptance mark. You can also login to your online account and make payments to any UK bank account directly.

### **Can I overdraw my prepaid card?**

No. You can only spend the money that is currently available on your prepaid card.

### **Can I transfer my own money onto my prepaid card?**

Yes you can transfer funds from your bank account via a bank transfer. Once received, PFS will then load the funds to your card on your

- **Sort Code :23-75-24**
- **Account No : 01040486**
- **Account Name : Prepaid Financial Services**
- **Bank Name : Barclays**

Please quote your 8 digit account and 2 character payment type (total 10 characters) as a reference otherwise your funds MAY NOT be deposited on to your card. Please only use one of the following references

nnnnnnnnTP      Top-Up by service User

nnnnnnnnCC      Client Contribution

### **Where nnnnnnnn this should be your 8 digit account number**

Example:

If your account number is 00001212 and you wish to complete a Top-Up towards your care you should enter 00001212TP as your reference when making a transfer.

## **How can I access my account information and card balance?**

You can access your balance and account information by logging on at the following website [www.prepaidfinancialservices.com/hillingdon](http://www.prepaidfinancialservices.com/hillingdon) with your card number and PIN.

Alternatively you can call the PFS Customer service centre on 0207 127 4178 or by phoning any of the numbers to obtain your balance.

## **How do I get help if I have questions about my card or a problem?**

If you have questions about how you can use your card to purchase items or services agreed in your support plan you can call Prepaid Financial Services.

For full Terms and Conditions for your card, information on usage, fees and charges, help and FAQs, please see the website [www.prepaidfinancialservices.com/hillingdon](http://www.prepaidfinancialservices.com/hillingdon) or call PFS's customer services on **+44 (0)207 127 4178**.

If you have a query about your Direct Payment please call the Direct Payments Team on 01895556694 or 01895 277 680 or email [directpaymentsteam@hillingdon.gov.uk](mailto:directpaymentsteam@hillingdon.gov.uk)

## **Contact details**

Prepaid Financial Services Customer Service and lost card line **0207 127 4178**

Prepaid Financial Services numbers **0203 327 1991**  
**0203 468 4112**  
**0207 183 2248**

## **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 card to your personal assistants or to an agency.

We will provide your card for free and replace it every 2 years when it expires if you still have a Direct Payment.

However, if you lose your card or it is stolen, there may be a small charge to replace it. Details of this cost will be in the terms and conditions provided for you by PFS.

For the first time this happens there will be no replacement cost but any other subsequent occasions there will be a £5 charge for this service.

## **Can I change the PIN assigned to me?**

You are not able to change the PIN that is assigned to you

If you have forgotten your PIN you call one of the numbers located on the letter delivered with your card. These numbers are available 24 hours a day.

If you have lost your PIN number or feel like its security has been compromised, you can call PFS Customer Services and they will send a new card and PIN to your address - you will be charged a small fee for this. For the first time this happens this will be free of charge but any other subsequent occasions there will be a £5 charge for this service.

## **There is a payment I do not recognise on my prepaid card, what should I do?**

You should contact the Prepaid Financial Services customer line on **+44 (0)207 127 4178** as soon as possible to inform them of the unrecognised charge. If they cannot help you to identify the charge they may ask you to complete a form so that they can contact the organisation that took money from your card and attempt to recover the funds. If you are uncertain how to proceed, you can call the Direct Payments Team at the council. Their number is 01895 277680.

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

You will need to call the Prepaid Financial Services Customer service line immediately on **+44 (0)207 127 4178** to report a lost or stolen card and to order a replacement. It is important that you contact Prepaid Financial Services as soon as you find out that your prepaid card is missing as this will help to reduce fraud.

## **Does my prepaid card ever expire?**

Yes. You can find the expiry date on the front of your card. If your card is about to expire, but is still active, please contact Prepaid Financial Services Customer Service line on **+44 (0)207 127 4178** if you have not already received a new card.

## **How do I change my address?**

If you have moved, or the address to which your card was sent has an error, please contact London Borough Hillingdon Direct Payments Team who will be able to update your details.

Contact details are- 01895 277680 or email [directpaymentsteam@hillingdon.gov.uk](mailto:directpaymentsteam@hillingdon.gov.uk)

## **How do I purchase services online using my card?**

Purchasing online is easy with just four straight forward steps:

1. Select the service you wish to buy
2. Proceed to "check out"

3. Select Master Card as your payment option
4. Enter the 16-digit card number and the 3-digit Security Code on the back of the card.

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

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

### **Is the card safe and secure to use?**

As with all credit and debit cards we use, every precaution needs to be taken to keep the card safe and the PIN secure. Also if you have someone who you wish to manage your budget on your behalf a card can be issued to that person instead of you having the card in your own name, provided a Letter of Authority has been completed and submitted in advance.

The card also reduces the need to carry large amounts of cash.

### **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. 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.

We also ask that to support the spends you make using your Direct Payment you upload supporting documents in the form of invoices, receipts and any payroll records on the Prepaid Financial Services (PFS) Portal. Further information on how you do this will be provided when you receive 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 support plan and not on other things. From time to time we may ask to see your payment records for audit purposes.

### **What happens if I go into hospital?**

If you go into hospital your Direct Payments will continue so that you can still pay your personal assistants and any other bills related to paying your PA that you might receive while in hospital. After around four weeks from your admission we will review your situation and, in conjunction with you, make a decision about continuing your Direct Payments or putting alternative arrangements in place.

If you are in receipt of a Personal Health Budget then you can use your funds to meet your medical needs as agreed with your allocated nurse.

### **How do I transfer my financial contribution onto my prepaid card?**

Existing prepaid card users receive their Direct Payment as a gross amount and are required to pay their contribution to care via standing order to the London Borough of

Hillingdon. However, the system is due to move to net payments in the near future and further information will be provided on this. Service users will need to load their contribution to care directly on to their prepaid card in order to have the correct amount to purchase their care.

From 30<sup>th</sup> June 2016, you will need to pay your contribution to care directly on to your prepaid card to ensure that you have sufficient funds to purchase your care, for the period the care relates to. In order to load your contributions onto the card you will need to do this via bank transfer.

You can transfer money to the PFS bank account either via your PFS access to the portal or by going to your bank. You will need to use your card number as a reference and as soon as it has cleared to the PFS account, PFS will load the money onto your card.

For guidance on how to do this via the PFS portal, please see the guidance notes on the portal. If you prefer to do this by going to your bank then please see the following guidance:

- Either you or the suitable person who is responsible for the card will have their own account number (which is the last 8 digits of the cardholder ID). The sort code remains the same for everyone which is 23-75-24.
- You or the suitable person will then go to your personal bank and use their preferred way of banking i.e. online, telephone or in the bank. You will then need to make a transfer from your personal bank to the dedicated sort code/account number for your prepaid card.
- The transfer can be made via faster payments or BACs.
- Once the funds clear with PFS the funds are automatically loaded to a wallet and then automatically loaded to your card (this is within 4 hours of us receiving the funds).
- There would be no charge from PFS to do this however depending on the bank you use and bank from they may charge for the transfer.

### **Can the council take money back from my prepaid card?**

The council will only take money back from your prepaid card if your Direct Payments cease. Some examples of when this might occur are if you move out of the borough or if you die.

If we notice that the balance on your prepaid card is increasing and is becoming excessive compared to the expected costs in your support plan, we will contact you to discuss the situation to ensure you are receiving the support you have been identified as needing. We will then agree a plan with you to reduce the balance on your card in line with your support plan – this may require you to make a payment back to the council. In such circumstances we will not take money directly from your prepaid card. As a result of our discussions with

you, we may decide that your support plan and possibly your needs will require review and revision.

### **What happens if I die?**

In the unfortunate circumstances of your death we will cease your Direct Payment from the date of your death, close down your prepaid card and recover any remaining balance back to the council. We will then write to your next of kin or your executor and ask them to determine how much needs to be paid to terminate your support plan arrangements. This might include your last agency invoices or final payments, including notice pay and redundancy payments to any personal assistants. We will then arrange to pay this amount directly to your estate to settle these outstanding costs.

## Appendix 1



### Direct Payments-Suitable Persons Form

This form is to be completed by the assessor whenever a prepaid debit card is going to be issued and the service user will not be managing the Direct Payment themselves.

Service user details	
Service user Protocol ID	
Service user name	

1.	The service user has capacity to consent to receive Direct Payments under the Mental Capacity Act 2005 and has identified a nominated person to act on their behalf.	YES/NO
	OR The service user lacks capacity to consent to receive Direct Payments under the Mental Capacity Act 2005 and it has been identified that it is in their best interests for an authorised person to act on their behalf.	YES/NO
2.	Having explained the roles and responsibilities involved, has the individual named below has consented to act as the nominated or authorised person?	YES/NO
3.	Does the assessor confirm that in your professional opinion, the person identified below is suitable as either a nominated or authorised person and it is appropriate that they hold the London Borough of Hillingdon prepaid debit card in their name and manage the Direct Payments on behalf of or, in conjunction with, the service user identified above.	YES/NO

Details of the proposed prepaid debit card holder details and identity check for that person	
Title (needed for the bank to issue a prepaid card)	
First name	
Surname	
Address	
Date of birth (needed for the bank to issue a card)	
Relationship to the service user	

Please see checklist and confirmation over the page

I (the assessor) confirm that:

- I have obtained consent from the service user for the nominated person to act on their behalf, or established that the service user lacks capacity to consent and an authorised person has been identified.
- I have informed the nominated or authorised person that they will need to supply identification documents to evidence their name, address and date of birth for the prepaid card to be issued in their name.
- I have advised that identity confirmation document must be either a valid UK photo driving licence or a valid UK passport in the name of the proposed card holder. The address confirmation document must be a utility bill or bank statement that is less than three months old in the proposed card holder's name and shows the proposed card holder's given home address. The details should be sent to [directpaymentsteam@hillington.gov.uk](mailto:directpaymentsteam@hillington.gov.uk) or the Direct Payments Team, Civic Centre, 2S/01, High Street, Uxbridge. UB8 1UW.

(NB. Copies to be stored on Civica).

- I have fully explained the roles and responsibilities of the nominated/authorised person, including that they:
  - i) will hold and operate the prepaid debit card on behalf of the service user.
  - ii) will need to sign the Direct Payment Agreement.
  - iii) will manage the Direct Payments on behalf of the service user.
  - iv) will make choices about the care and support the service user receives via their Direct Payments (authorised person only).
  - v) will take on full legal responsibility for the Direct Payments and will become the employer of any personal assistants on behalf of the service user without capacity (authorised person only).
  - vi) will be liable for any monies owed to the Council arising out of mismanagement of the Direct Payments.

Form Completed by: .....

Date: .....