



Direct Payment Cards – Summary

A direct payment card is a pre-paid card which is like a normal debit card. You use the card to pay your care and support providers.

How to get a direct payment card

If you have decided to have your personal budget paid as a direct payment, your adult social care worker will arrange for you to sign a direct payment agreement. They will then order a direct payment card for you which you should receive within 10 days of the request.

Activating your direct payment card

Your card will be sent to you from the card provider - pre-paid financial services (PFS). There will be a letter asking you to sign the card and activate it by calling the PFS automated voice response number on **020 3327 1991**. The automated service will talk you through the activation process step by step.

If you need more help to activate your card, call the PFS customer service centre on **020 3633 3857** which is available, Monday to Friday, 8 am to 6 pm or email PFS prepaid financial services at Leicestershire@prepaidfinancialservices.com

Register for your online bank account

You can register for online banking at

<https://clients.prepaidfinancialservices.com/leicestershire/login.aspx>

You'll need to enter the long 16 digit number on the front of the card and the date of birth of the person whose name is on the card. You'll then be asked to set up your user name and password. You can watch a video to help you do this.

<https://clients.prepaidfinancialservices.com/leicestershire/Video.aspx?VideoFlag=TutorialVideo>

Receiving payments from us

We will pay your direct payment onto your direct payment card or into your designated bank account every 4 weeks in advance. If you have been advised that you need to pay (contribute)

This information sheet is for guidance only. Written by people who use Direct Payments. April 2024

<https://www.leicestershire.gov.uk/adult-social-care-and-health>



towards your care, then you will need to pay that onto the card or into your account weekly or you can pay in the total of four weekly contributions every four weeks to ensure there is enough money to pay for your care and support. You should expect to pay towards the cost of your care. The amount you pay depends on the value of your income, savings, and assets. We will tell you how much your personal contribution will be when we have completed a financial assessment.

How to pay your personal contribution

You or your representative must pay your contribution into your direct payment account every week. Alternatively, you can pay in the total value of four weekly contributions every four weeks.

You'll need to pay your contribution by:

- regular standing order / bank transfer or
- take cash to the post office or a payzone outlet where they will swipe your card and give you a receipt. The money will appear in the account by the following day.

If you don't pay your contribution, there will not be enough funds in the account to pay for your care and support.

How to pay your care and support providers

You can pay the person or provider you are using by calling the PFS customer service centre on **020 3633 3857**.

If you have registered for online banking, you can set up your provider as a regular payee and transfer payments to them electronically.

Using your direct payment card

- You can only use your direct payment card to pay for the services which have been agreed in your support plan.
- You cannot use your direct payment card for household expenses, gambling, or anything illegal.



You won't be able to withdraw cash using your direct payment card unless this has been agreed with your adult social care worker and written down in your support plan.

How to check your account

If you have registered for online banking, you can get statements and view transactions at www.prepaidfinancialservices.com/leicestershire

If you're not registered for online banking, you can get a balance by calling the council's direct payments team on **0116 305 6099**, or PFS customer service centre on **020 3633 3857**

Help if you are deaf or hard of hearing

You can communicate with the PFS customer service centre using BT Relay. You can download the app from the App Store, Google Play or the Microsoft Store onto a smartphone, tablet, or computer. For help with getting set up please view the YouTube videos on the BT Relay website

<https://www.relayuk.bt.com/how-to-use-relay-uk.html>

Lost or stolen direct payment cards

As with any debit or credit card, you'll need to keep your card in a safe place. You should not give your card to someone else or allow them to use it.

If you lose your card, it is stolen from you, it has been damaged or you suspect it has been misused, you should contact the PFS customer service centre as quickly as possible.

- Monday to Friday, 8am to 6pm, telephone **020 3633 3857**, or
- The PFS automated voice response service on **020 3327 1991** which is available 24 hours a day, 7 days a week.

Keeping records

If you have a Direct Payment Card Account, we will check this online and compare each transaction against your support plan.

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If you have a dedicated bank account, you will be asked to provide statements. The Council may also ask to see invoices and receipts for payments made so it is good idea to keep these safe somewhere so you can produce them when asked.

If you employ a Personal Assistant (PA) the Council may ask to see copies of payslips and proof of payments made to HMRC/pension contributions. Also, that you have the appropriate Employer's Liability Insurance in place so it would be wise to keep a copy of your policy document. If you have chosen to use the council's in-house payroll team, you can contact them on **0116 305 3050** who will be able to provide copies of items such as PA payslips and payments made to HMRC if required.

Monitoring and auditing your direct payment card account

Your Direct Payment account will be audited a few weeks after you first start to receive your Direct Payment to check everything is correct. If you need additional support or are finding it difficult to manage the Direct Payment and require help you can speak to your adult social care worker at this first review or call **0116 305 0004** to discuss the options available.

If everything is in order it will be audited again around 12 months later during your annual care and support review.

What happens to money left over in the direct payment card account

The money we pay to you is public money which the Council has a duty to account for. We'll review your account from time to time and calculate how much you need to keep in the account. We will collect back any money that's not needed, after any outstanding bills have been paid, or monies that are being given for services that have been ended. This will not be done without speaking to you first.

Changing your mind about a direct payment

If you no longer want your personal budget paid to you as a direct payment, you can move to a council managed service. You can do this by contacting the adult social care customer service centre on **0116 305 3004**.