



## Direct Payment - pre-paid debit cards

Pre-paid debit cards are the easiest way to have a Direct Payment. This factsheet explains how to use a pre-paid debit card.

The Cashplus pre-paid debit card is issued by Advanced Payment Solutions (APS). Although the debit card is issued to you, it belongs to Nottinghamshire County Council. Before setting up your Direct Payment, you will be asked to read and sign the Direct Payment Agreement Form, and a Terms and Conditions Form for the card. Our Adult Care Financial Services Direct Payments Team will order and organise getting the card sent to you.

### If you can't manage your card yourself

If you can't manage the card yourself, it will still have your name on it if you are the person receiving support, but you can have an "Authorised Person" – for example a member of your family – who we will send any letters to, and who the bank will talk to about the card.

**As an Authorised Person, if you call APS you will need to provide the service user's name and date of birth, and your own address and phone number as part of the security check.**

Alternatively, if you still want to receive any letters we send out about the card, but want the bank to be able to talk to someone else about it if necessary, you may want a "Nominated Person" – who may be a family member for example, and they will be able to talk to the bank, but will not receive any of our letters about the card.

### How will money go onto the card?

Nottinghamshire County Council will usually pay your Direct Payment onto the card every four weeks. This will be by bank

transfer. When your Direct Payment has been set up you will be sent a list of dates when payments will be made onto your card.

If you have been assessed as having to pay a contribution towards your support, you will need to arrange for the contribution to be made onto the card either each week, or at four weekly intervals. The sort code and account number are on the bottom of the card.

There are four ways to pay your contribution on to your debit card:

- **Standing order** – you can set up a standing order from your bank account to the card for the amount of your contribution
- **Bank transfer** – you can make a bank transfer to the sort code and account number for the card. However, the standing order option above maybe less time consuming and will ensure payments are not missed
- **Post Office payments** – you can take your debit card to the Post Office and ask for money to be placed on the card. The Post Office will take cash, and put the amount on to your debit card in time for it to be used the next day. There is no charge for this service. People who have a Post Office Card account may find this method the easiest to use
- **Cash at Money Shop** – you can take cash into a Money Shop and they will place it on the debit card straightaway for you. There is no charge for this service, and the amount put on the debit card can be used immediately

### Making payments using your card

There are four ways to make payments from your debit card:

**Direct Debit** – If the person or company you are paying has a direct debit facility, then you may wish to use this method of payment, which will be controlled by the person you are paying. You will need to provide the person you are paying with the sort code and account number from your debit card, and ensure there are sufficient funds on the card when the direct debit is due to be taken.

**Standing order** – this is similar to direct debit, but you set up the payment to the person or company you want to pay. This is either done by phoning the Cashplus Call Centre or using the Members Area on the Website, [www.mycashplus.co.uk](http://www.mycashplus.co.uk). When setting up the standing order, you will need to know the bank details of the person you wish to pay, the amount you wish to pay them and how regularly you wish to make the payments.

**Bank transfer** – this is similar to a standing order however, only one payment is sent to the person or company you want to pay. You can set up the transfer by calling the Cashplus Call Centre or going to the Members Area at [www.mycashplus.co.uk](http://www.mycashplus.co.uk). You will need the bank details for the person you are paying and the amount you wish to pay

**Point of sale payment** – this option uses the debit card number (16 digits in the middle of the card), and may be available to you by some support providers. This is similar to how you may pay for items in shops etc, and you will need to use the PIN number provided to you by APS, or the last three digits from the reverse of the card if paying over the internet or over the phone.

### **Cash Withdrawals**

In most circumstances cash withdrawals will not be permitted. However, if your support relies on this method of payment (i.e. attendance at a luncheon club), then your social care worker can make an exception and request that you can obtain cash using the card. You must however, retain all receipts for cash purchases as we will need to see these for auditing purposes.

## **Costs for using your card**

Apart from the cost of replacing a lost card, all the amounts listed below will be included in the money that is paid onto the card by the Council.

	<b>Charge £</b>	<b>Transaction</b>
Annual fee	£20	On each anniversary of card issue
Transaction charge	35p	For each Standing Order, Direct Debit or Bank Transfer made
Transaction charge	99p	For cash withdrawals at an ATM. Counter withdrawals are significantly higher
Card replacement fee	£4.95	When card is replaced – you must pay this amount into the card account to cover its replacement

### **Going overdrawn**

Please remember that you cannot go overdrawn on your card, so if there is not enough money in your card account to cover the payment you are trying to make, then the payment will not go through.

### **Find out what is in the account**

You can obtain a balance by either ringing the Cashplus Call Centre or by visiting the Members Area of the website.

## Statements and Monitoring

**If you use the internet to manage your card** you will have to give your email address to your social care worker, so that we can give it to the bank when we set the card up, then you can view your statements online. To set this facility up, contact the Cashplus Call Centre or visit the members area of the website and follow the instructions.

**If you prefer to use the call centre**, then you can obtain a list of recent transactions and a balance over the telephone. **Please remember that if you are calling as someone's Suitable Person you will need to state their name and date of birth but your own address and phone number as the security check.**

Nottinghamshire County Council can view statements associated with your card to assist in its audit process and to help detect and prevent misuse of the Direct Payment. Audits will be carried out on a regular basis.

You will need to keep records, copies of receipts and invoices for payments made. The Council may withdraw funds from the card without prior notice and/or suspend your use of the card should it be considered appropriate to do so.

## Lost Card

If you lose your debit card, you must contact the Cashplus Call Centre and they will reissue your card, ensuring any balances on the card are transferred to your new card. You will be charged £4.95 for the replacement. This will be taken directly from your card – however you must pay the £4.95 into the card account.

## Protecting your Personal Data

Your personal data will be protected as detailed in the letter setting out the terms and conditions of using the card.

## Contact Information

**For information about your card:**

**Cashplus Call Centre (APS)  
CALLS COST NO MORE THAN A  
NATIONAL RATE CALL**

Telephone Number: 0330 024 0924

Website: [www.mycashplus.co.uk](http://www.mycashplus.co.uk)

**For information about your Direct Payment:**

**Adult Care Financial Services Direct  
Payments Team**

Monday to Thursday 8.30am – 5.00pm

Friday 8.30am – 4.30pm

Telephone: 0115 9775760, option 2

Email: [acfs.directpayments@nottsc.gov.uk](mailto:acfs.directpayments@nottsc.gov.uk)

**To request a review of your support needs:**

**Customer Service Centre:**

**Phone: 0300 500 80 80**

Monday to Friday: 8am to 8pm

Saturday: 8am to 12 noon

Email: [enquiries@nottsc.gov.uk](mailto:enquiries@nottsc.gov.uk)

Website: [www.nottinghamshire.gov.uk](http://www.nottinghamshire.gov.uk)

Minicom: 01623 434993