

Direct Payments and prepaid cards

This information explains how to use a prepaid card to manage your Direct Payment.

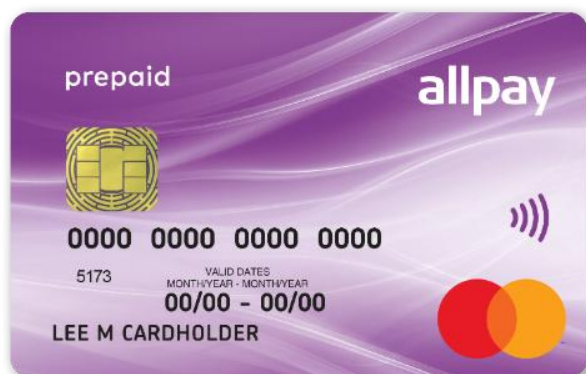
What is a prepaid card?

A prepaid card is loaded with money to pay for your care and support.

We pay your Direct Payment onto the card every 4 weeks. You can then use the card to pay for approved products and services in person, online or over the phone.

You can only use the card for purchases agreed in your care and support plan and where there is enough money available. The card cannot go overdrawn.

The card is issued by Allpay and uses the Mastercard network.



Why use a prepaid card?

Many people find prepaid cards a simple way to manage their Direct Payment. Benefits include:

- easy to manage online or over the phone
- no need to open a separate bank account

- no need to send bank statements when your Direct Payment is audited

How do I use and manage the prepaid card?

Your card will arrive by post with instructions explaining how to use it.

The easiest way to manage your card is through the pre-paid card portal.

[My Prepaid Card Portal \(Allpay\)](https://www.allpayprepaid.net/cardholder)

www.allpayprepaid.net/cardholder

Use the Client ID shown on the letter that arrives with your card as your username.

Your password will be sent separately by Allpay.

How do I get help with my card?

You can manage your card online or contact Allpay by phone.

Customer Services

Telephone: 0330 135 9512 or 0330 135 9515

Automated service

Telephone: 0330 808 0102

Use the automated service to:

- activate your card
- report a lost or stolen card
- get help making payments
- request a PIN reminder

How is money added to the card?

We pay your Direct Payment onto the prepaid card every 4 weeks.

If you pay a top-up towards your support costs, you must pay it onto the card every 4 weeks.

You can add money using:

- **Standing order** – regular payments from your bank account
- **Bank transfer** – a payment from your bank account using the card's sort code and account number

For more information, log in to the prepaid card portal and select **Top Up**.

How do I make payments?

You can use the prepaid card portal to make:

- one-off payments
- standing orders

You can also make payments by:

Direct debit

Give the organisation your prepaid card account details so they can collect payments automatically.

Card payment

Use your card online, over the phone or in person using your card details and PIN.

Always keep receipts.

Contactless

The card supports contactless payments.

Before using contactless, contact Adult Care Financial Services:

- Email: acfs.directpayments@nottscg.gov.uk
- Telephone: 0115 977 5760 (Option 2)

Will I need to provide bank statements for auditing?

No. Our quality assurance team can view your prepaid card transactions online.

You do not need to send bank statements, but you will still need to keep invoices and receipts for payments made using the card.

For more information, read the:

[Direct Payment audits factsheet](#)

www.nottinghamshire.gov.uk/direct-payment-audits

Can I withdraw cash?

No. The prepaid card cannot be used to withdraw cash from ATM machines.

What if somebody else manages my Direct Payment?

If an authorised person or nominated person manages your Direct Payment, they will need to complete a Know Your Customer (KYC) agreement before the account can be set up. This is a standard identity check used for financial accounts.

They will be sent a secure link from Yoti, an online identity verification service, to confirm their identity.

Once the KYC agreement and identity checks have been completed, the prepaid card can be issued and sent to them.

The account will remain in the name of the person receiving the Direct Payment, but the card will be sent to the authorised person or nominated person managing it.

The authorised person or nominated person is responsible for managing the account in line with the Direct Payment agreement.

For more information, read the:

[Direct Payments explained factsheet](#)

www.nottinghamshire.gov.uk/direct-payments

Does the prepaid card cost anything?

No. There is no cost to the cardholder.

What if there is not enough money on the card?

If a payment is more than the available balance, it will be declined. You will need to wait until there is enough money on the card.

How do I keep my prepaid card safe?

Using a prepaid card means you do not need to keep large amounts of cash.

Keep your card safe and your PIN secure. Care providers and Personal Assistants should not keep your card or PIN.

The card uses Strong Customer Authentication (SCA) and One-Time Passcodes (OTP) to improve security for online payments and purchases.

What if I think I have been scammed?

Authorised Push Payment (APP) fraud is when someone tricks you into sending money to a fraudster by bank transfer or another payment method.

If you think you have been scammed or tricked into making a payment, contact Allpay as soon as possible on **0330 808 0102**.

How is my personal information used?

Allpay Limited protects your information in line with its privacy policy and legal obligations.

[Read the Allpay privacy policy](#)

www.allpay.net/privacy

Read how we collect, use and protect your personal information.

[Read Nottinghamshire County Council's privacy statement](#)

www.nottinghamshire.gov.uk/privacy

More information about Direct Payments

For more guidance and support, visit the:

[Direct Payments support area](#)

www.nottinghamshire.gov.uk/direct-payments-support

Contact information

Allpay

Telephone: 0330 135 9512 or 0330 135 9515

Email: enquiries@allpay.net

For information about your card or frequently asked questions

[Customer Help Centre \(Allpay Limited\)](#)

www.allpay.net/prepaidfaqs

Nottinghamshire County Council

For help, more information, or to request this information in another format:

- Call us on 0300 500 8080
- [Contact us online](#)
www.nottinghamshire.gov.uk/contactus

Legal information

The Allpay prepaid card is issued by Allpay Ltd pursuant to licence by Mastercard International Incorporated. Allpay Ltd is regulated by the Financial Conduct Authority (FRN 900539) for the issuance of electronic money.

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