

# Direct Payments- Prepaid Cards



This easy read tells you about prepaid cards for Direct Payments.

## What is a prepaid card?



A prepaid card already has money on it for you to use to pay for your care and support.



Your Direct Payment will be paid on to the prepaid card every 4 weeks.



You can buy a product or service using the card in person, online or over the phone.



You can only make payments that have been agreed in your support plan and if there is enough money on the card.



If there is not enough money on the card to make the payment it will not work.

**allpay**

The card is a MasterCard and is issued by allpay Ltd.

## What is good about using a prepaid card?



It is easy to manage online or over the phone.



There is no need to open a separate bank account.



There is no need to send us your bank statements when your Direct Payment is audited.

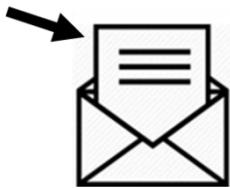
## How do I use and manage the prepaid card?



You will get your card in the post with a letter telling you how to use it.



The easiest way to manage your card is online using the [Prepaid Card Portal](#).



To log in to your Cardholder Portal you will need your Client ID which is at the top of the letter that came with your card.



Your Client ID is your username.



Your password will be emailed to you by allpay.

## Phoning allpay



You can contact allpay customer services on 0330 1359512 or 0330 1359515.



You can use the allpay automated line on 0330 808 0102 to:



- Get help to get your card to start working.



- Tell them if your card has been lost or stolen.

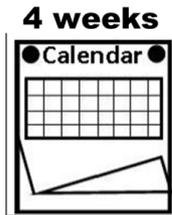


- Get help to make payments.



- Get a PIN reminder.

## How is money put on the card?



The Council pays your Direct Payment on to your prepaid card every 4 weeks.



If you have agreed with your social worker to pay some money (a top-up) for your care and support, you will need to pay this on to your card every 4 weeks.



You can put money on to your card by:



- **A standing order.**

You can set up regular payments for a set amount of money to be moved automatically from your bank account to your prepaid card.



- **A bank transfer.**

Move money from your bank account to

the prepaid card by using the sort code and account number that is on the card.



- You can click **'top up'** on your **Cardholder Portal online** to see the options, information and instructions.

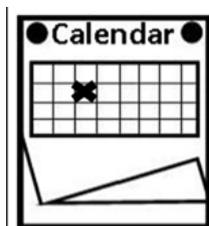
## How do I make payments from my prepaid card?



On your Cardholder Portal online there are two options for you to make a payment.



- You can make a **one-off payment** (a transfer).



- Or **make payments until a set date** (a standing order).



You can also set up a direct debit by giving the company or person you are paying your

sort-code and account number from your prepaid card on the phone or online.



You can make a point-of-sale payment by giving someone the long number on the front of your prepaid card. You will also need to give them the CVC number which is the last 3 digits on the back of your card.



If you are using a card-reading machine you need to put your card in the machine and type in your PIN.



The prepaid card is a contactless card, but if you need to use it contactless, you will first need to contact Adult Care Financial Services.



You can email Adult Care Financial Services at

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



or phone 0115 9775760 (option 2)

## Auditing



Auditing is where we look at your account to check that you are spending the Direct Payment money in the way that has been agreed in your plan.



You will not need to give us documents and bank statements for auditing because our team can see your prepaid card information online.



You will still have to keep invoices and receipts for payments made from your prepaid card.

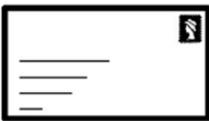


You can upload documents on to the portal to explain any money you have spent such as invoices or pay slips.



If you want more information, we have an easy read document about auditing in our [easy read library](#).

## How does the prepaid card work when there is an Authorised Person managing the Direct Payment?



The prepaid card account will be set up in the name of the person getting the care and support, but the card will be posted to the address of the Authorised Person.



The Authorised Person will take full responsibility for the card and money, as agreed in the Direct Payment Agreement.



If you want more information about Authorised and Nominated Person roles we have an easy read document about this in our easy read library.

## More information



You cannot use your prepaid card to take money out of ATMs (cash machines).



There is no cost to you to use a prepaid card.



If there is not enough money in the account to pay for something, the payment won't work, and you will have to wait to pay for something until there is enough money in the account.



The cards are safe and secure to use online.



Using the card means you do not need to carry lots of money in cash. You need to keep your card and PIN safe.



People giving you care or support should not keep your card or PIN.



If you think you have been tricked by a criminal into making a payment, please let allpay know as soon as possible by contacting the customer service team on 0330 808 0102.



Nottinghamshire County Council and allpay protect your privacy and personal information.



You can read more information about the [council's privacy policies](#) on the Council website.



You can read more [about allpay's privacy policies](#) on allpay's website.

## Contact Information for allpay



To contact allpay for information about your card and questions you can visit the [frequently asked questions \(FAQs\) page](#) on the website.



You can phone allpay on 0330 135 9512 or 0330 135 9515.



You can email allpay on [enquiries@allpay.net](mailto:enquiries@allpay.net)

## Customer Service Centre- Nottinghamshire County Council



Our Customer Service Centre can answer most of your questions and help with information and form filling.



There are several ways to contact them, including:

Web: Use our online contact form



Telephone: 0300 500 80 80



Text Relay: 18001 0115 977 4050

People who have hearing or speech difficulties and prefer to communicate via text can use the Text Relay service through the Relay UK app.



Sign Video

People who use British Sign Language to communicate can use the SignVideo app to speak with us.

## **Links in this document**

### **allpay Prepaid Card Portal**

[allpayprepaid.net/cardholder/](https://allpayprepaid.net/cardholder/)

### **Nottinghamshire County Council easy read library**

[nottinghamshire.gov.uk/global-content/easy-read-library](https://nottinghamshire.gov.uk/global-content/easy-read-library)

## **Nottinghamshire County Council Privacy Policy**

[nottinghamshire.gov.uk/global-content/privacy](https://nottinghamshire.gov.uk/global-content/privacy)

## **allpay Privacy Policy**

[allpay.net/policies/privacy-statement/](https://allpay.net/policies/privacy-statement/)

## **allpay Frequently Asked Questions**

[allpay.helpscoutdocs.com/article/179-prepaid-fa](https://allpay.helpscoutdocs.com/article/179-prepaid-fa)

## **Nottinghamshire County Council – contact us form**

[nottinghamshire.gov.uk/contactform](https://nottinghamshire.gov.uk/contactform)

## **Relay UK app**

[www.relayuk.bt.com/how-to-use-relay-uk/download-app.html](https://www.relayuk.bt.com/how-to-use-relay-uk/download-app.html)

## **SignVideo app**

[signvideo.co.uk/download](https://signvideo.co.uk/download)

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For the plain English factsheet version of this information, go to:

[Direct Payments Pre-Paid Debit Cards: factsheet 3 | Nottinghamshire County Council](#)

<https://www.nottinghamshire.gov.uk/care/adult-social-care/social-care-publications/direct-payments-pre-paid-debit-cards-factsheet-3>

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