



## Cardholder Portal

### Logging in

In order to access their internet banking account, the cardholder will need to go to the following website:

<https://www.prepaidfinancialservices.com/hillingdon>

This will bring them to the following screen:

**Enter your Card details to Login**

Card Number \*

PIN \*

**Login**

**Norton SECURED**  
powered by VeriSign  
ABOUT SSL CERTIFICATES

In order to login to their online account, the cardholder will need to have their full card number and PIN. They will need to enter these details in the relevant fields and then click on the Login button.

## View Account Details

Once logged in, the cardholder will be brought to the account details page as shown below. From here, the cardholder can view their available balance, last 4 digits of their card number, the card expiry date (MM/YY) and finally the name and address registered to the card.

**HILLINGDON**  
LONDON

**Need Help?**  
Click here to download a how to use manual.

Please note that our call centre service will no longer be available on Saturday's from **01/01/2016** onwards. Website and IVR services will be available as usual. Please contact us on 020 7127 4178 if you need any further information.

**View Account Details**

- View Transaction History
- Edit Account Details
- Load Funds
- Direct Debits
- Payment Request Form
- Upload Supporting Document
- FAQ
- Contact Us
- Terms and Conditions
- Logout

**Account Details**

Card balance	5.78
Card Number	*****4233
Status	Open
Expiry date (MM/YY)	10/16
Currency	GBP

**Cardholder Details**

Full Name	SURJ LBOHCILDA
Address Line 1	PFS 4TH FLOOR
Address Line 2	36 CARNABY STREET
City	LONDON
Postcode	W1F 7DR
Country	United Kingdom
Mobile phone number	

## View Transaction History

By selecting the **View Transaction History** tab on the left of the screen, the transactions made within the last 8 days on the account will appear by default. If they need to view transactions older than this, they can amend the dates at the bottom of the screen and select the **Get History** tab at the bottom of the screen. The transactions will then appear on the screen.

The following information will be displayed: the date the transaction was made, the type of transaction made (Point Of Sale –POS, ATM, Bank Transfer, Load...), the merchant name (when available), the amount debited or credited, fees applied (if applicable), the result of the transaction (approved or declined) and the running available balance on the card.

A PDF statement for these transactions displayed on the screen can also be generated by clicking on the **Generate PDF** tab located underneath the transaction history.



**Need Help?**  
Click here to download a how to use manual.

View Account Details

**View Transaction History**

Edit Account Details

Load Funds

Direct Debits

Payment Request Form

Upload Supporting Document

FAQ

Contact Us

Terms and Conditions

Logout

## Transaction History

**Available Balance GBP 5.78**

Date	Type	Merchant	Debit	Credit	Fee	Result	Balance
06/11/14	Domestic Purchase	SAINSBURYS SACAT 0644	£ 1.25			DECLINED	£ 5.78
05/11/14	Balance Inquiry	400516M&S PANTHEON				DECLINED	£ 5.78
05/11/14	Domestic ATM	400516M&S PANTHEON	£ 10.00			APPROVED	£ 5.78
05/11/14	Balance Inquiry	400516M&S PANTHEON				APPROVED	£ 15.78
05/11/14	Domestic Purchase	SACAT MARKS & SPENCER	£ 4.22			APPROVED	£ 5.78
05/11/14	Domestic ATM	400516M&S PANTHEON	£ 10.00			DECLINED	£ 20.00
05/11/14	Balance Inquiry	400516M&S PANTHEON				DECLINED	£ 20.00

### Select a Date Range

Date from \*

1 November 2014

Date to \*


7 March 2016


Generate PDF

Get history

## Edits Account Details

This will allow an email address to be updated only, for all other details this will need to go via the CSR and/or council teams. In order to update the email address, the cardholder will need to enter the email address in the relevant fields and click on the **Update Details** tab at the bottom of the screen.

  
**HILLINGDON**  
LONDON

 **Need Help?**  
Click here to download a how to use manual.

- View Account Details
- View Transaction History
- Edit Account Details**
- Load Funds
- Direct Debits
- Payment Request Form
- Upload Supporting Document
- FAQ
- Contact Us
- Terms and Conditions
- Logout

### Edit Account Details


Email \*


Confirm Email \*

**UPDATE DETAILS**

## Load Funds


In order to pay their contributions onto the card, the cardholder can do this via bank transfer. The cardholder will need to first enter the **Load Funds** menu on the left hand side of the screen. This will bring up the following screen.

  
**HILLINGDON**  
LONDON

 **Need Help?**  
Click here to download a how to use manual.

- View Account Details
- View Transaction History
- Edit Account Details
- Load Funds**
- Direct Debits
- Payment Request Form
- Upload Supporting Document
- FAQ
- Contact Us
- Terms and Conditions
- Logout

### Load Funds

 **Load funds using Bank Transfer**

You can transfer money to our bank account, using your card number as a reference and as soon as it has cleared to our account we will load your card.

**Find out more**

In order to obtain the details of the account to be used for a top-up by bank transfer, the cardholder will need to click on the **Find out more** tab within the **Load Funds Using Bank Transfer** menu. This will then open a new page where their account details will be displayed on the screen when entering this menu. *NB: Each card has its own account number and the below display is for **example only**.*

The screenshot shows the Hillingdon London website interface. On the left is a navigation menu with options like 'View Account Details', 'View Transaction History', 'Edit Account Details', 'Load Funds' (highlighted with a red box), 'Direct Debits', 'Payment Request Form', 'Upload Supporting Document', 'FAQ', 'Contact Us', 'Terms and Conditions', and 'Logout'. A 'Need Help?' section with a PDF icon and text 'Click here to download a how to use manual.' is also present. The main content area is titled 'Load by Bank to Bank Transfer' and contains the following text: 'You can transfer funds from your bank account to our bank account via bank transfer. Once received, we will then load the funds to your card on your behalf.' Below this is a list of account details: 'Sort Code : 23-75-24', 'Account No: 01040487', 'Account Name : Prepaid Financial Services', and 'Bank Name : Barclays'. A note states: '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:'. A table below shows two options: 'nnnnnnnCC: Client Contributions' and 'nnnnnnnTP: Top-Up by Service User'. A note says 'where nnnnnnn is your 8 digit account number.' An 'Example:' section provides an example: 'If your account number is 00001212 and you wish to complete a Client Contribution (CC) you should enter 00001212CC as your reference when making the transfer.'

On the screen will be displayed the account information of their prepaid card which they will need to use to send funds directly on the card. The sort code, account number, account name and bank name are clearly displayed to facilitate the process. In addition of the account details, a full explanation is provided on the reference to be used so that the funds reach correctly the account.

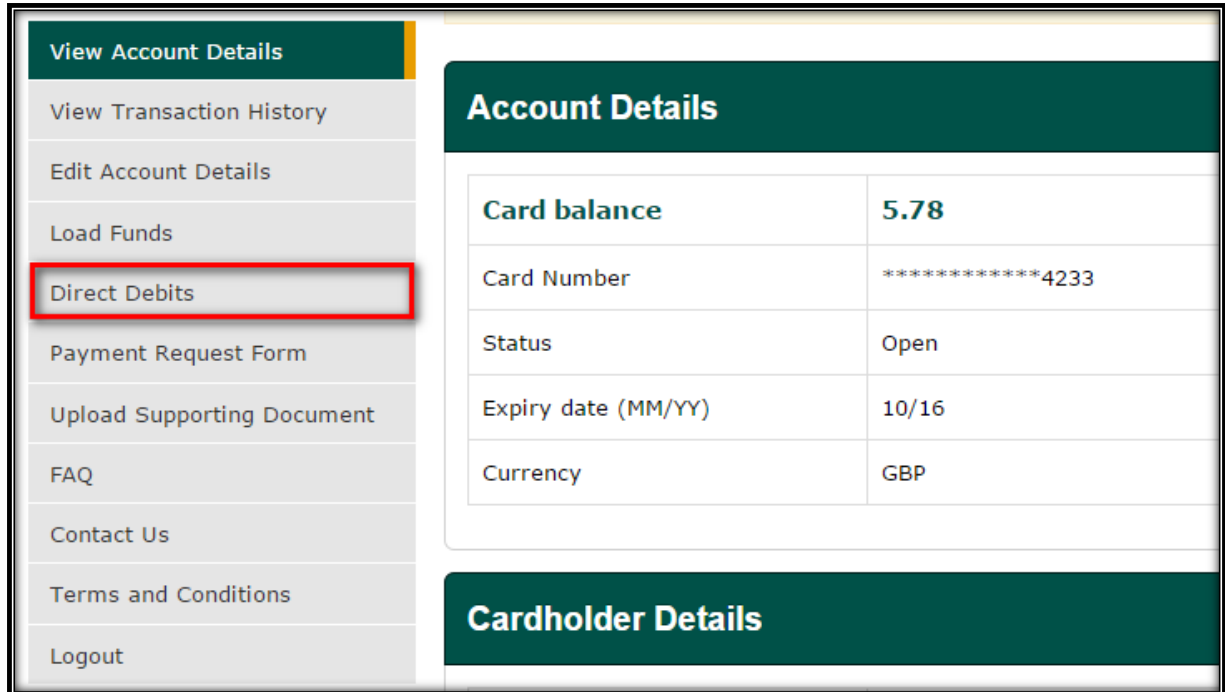
There are 2 types of references that can be chosen from:

- Client Contributions - CC
- Top-Ups by Service User – TP

Each reference need to be used accordingly as per the example provided at the bottom of the screen.

## Direct Debits

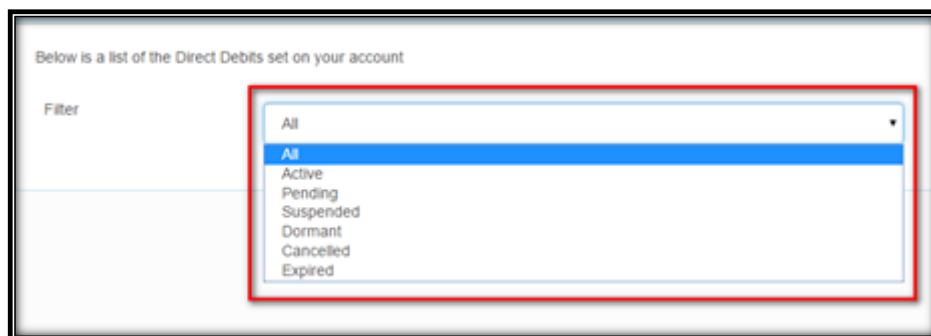
The **Direct Debits** tab will display all direct debits set up on the card. In this view, the cardholder will be able to filter the Direct Debits by the following options: All, Active, Pending, Suspended, Dormant, Cancelled and Expired.



The screenshot shows a user interface with a sidebar on the left and a main content area on the right. The sidebar contains a list of menu items: View Account Details, View Transaction History, Edit Account Details, Load Funds, Direct Debits (highlighted with a red box), Payment Request Form, Upload Supporting Document, FAQ, Contact Us, Terms and Conditions, and Logout. The main content area has a dark green header with the text 'Account Details'. Below this header is a table with the following data:

Card balance	5.78
Card Number	*****4233
Status	Open
Expiry date (MM/YY)	10/16
Currency	GBP

Below the table is another dark green header with the text 'Cardholder Details'.




The screenshot shows a filter dropdown menu for Direct Debits. The text above the dropdown reads 'Below is a list of the Direct Debits set on your account'. The dropdown is labeled 'Filter' and contains the following options: All, All (highlighted in blue), Active, Pending, Suspended, Dormant, Cancelled, and Expired.

## Payment Request Form

In order to make payments from the card onto a bank account, the cardholder will need to go to the **'Payment Request Form'** tab on the left of the screen.

They will need to have the bank account details handy of the person/company they are making the payment too.



**Need Help?**  
Click here to download a how to use manual.

- View Account Details
- View Transaction History
- Edit Account Details
- Load Funds
- Direct Debits
- Payment Request Form**
- Upload Supporting Document
- FAQ
- Contact Us
- Terms and Conditions
- Logout

## Payment Request Form

Fill in the details of the account you wish to pay from your PFS Prepaid MasterCard® in association with The London Borough of Hillingdon below. We will deduct the requested amount from your card balance, and send the payment on your behalf.

Please enter the account information carefully to ensure your transaction is processed correctly.

**Payment Type**

**Payee Name**

**Invoice/Documents Date** Day  Month  Year

**Period From** Day  Month  Year

**Period To** Day  Month  Year

**Note**   
255Characters left

**Payee Account Number**

**Bank Sort Code**     
i.e. 20 - 13 - 00

**Amount**

**Invoice No / Ref No**

**Submit**

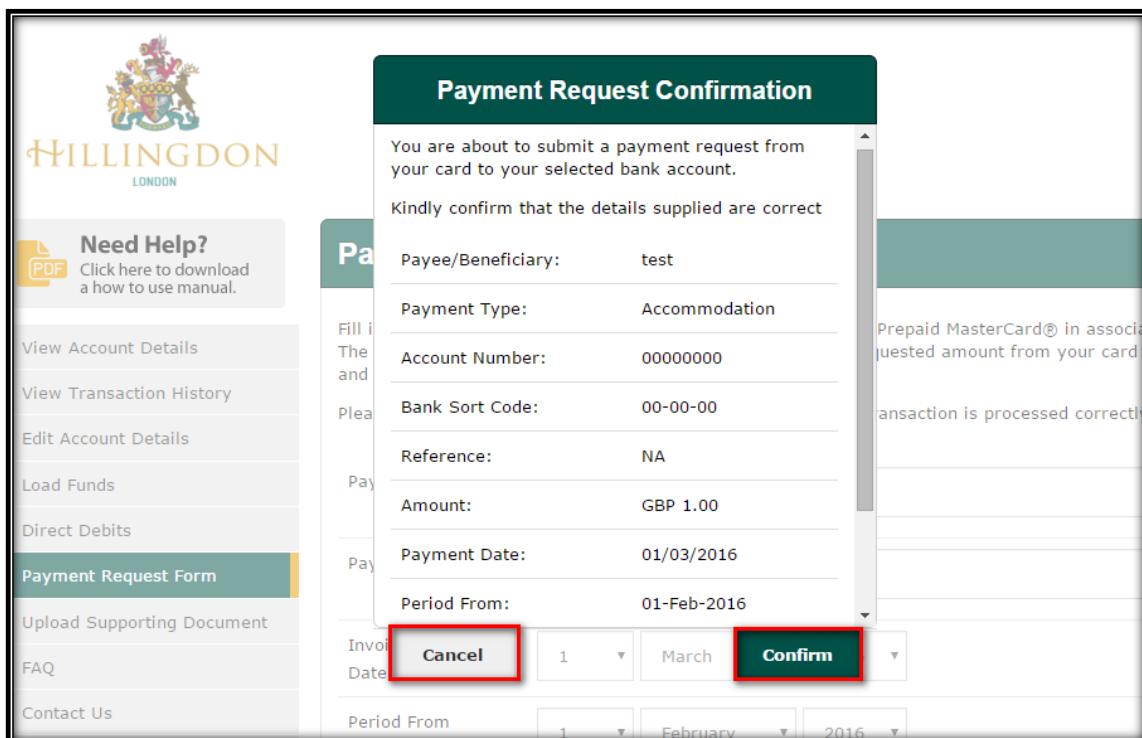
They will need to fill all the fields as per example below:

- Payment type: there are several payment types to choose from. The cardholder will need to select the most appropriate type in the dropdown menu. The available payment types are as per below:

- Accommodation
- Agency
- Carer
- Day Care
- Gym
- Health
- Insurance
- Outreach
- Payroll
- Reimburse
- Tax
- Transport

- Payee Name: the name of the individual or company that the cardholder wish to pay
- Invoice/Documents Date: the date of issuance of the invoice/payslip being paid
- Period From/Period To: the period covered by the payment
- Note: any additional note that the cardholder would like to leave to the Council regarding the payment
- Payee Account Number: the 8 digits of the bank account number of the person/company the cardholder wishes to pay
- Bank Sort Code: the 6 digits of the bank sort code of the person/company the cardholder wishes to pay
- Amount: amount of the payment
- Invoice N°/Ref N°: the invoice or reference number pertaining to the payment the cardholder wishes to process

Once all information has been entered, the cardholder will then need to click on the **Submit** tab at the bottom of the screen. A pop-up window will then appear on the screen in order for the cardholder to verify all the details of the payment before submitting it. If they do not wish to continue with the payment, they can select the **Cancel** tab and if they wish to proceed with the payment, they can select the **Confirm** tab:



## Upload Supporting Document

Should the cardholder need to send any supporting documents for the payments they have made, they can do so by selecting this option. The following screen will then appear.



**HILLINGDON**  
LONDON

**Need Help?**  
Click here to download a how to use manual.

View Account Details  
View Transaction History  
Edit Account Details  
Load Funds  
Direct Debits  
Payment Request Form  
**Upload Supporting Document**  
FAQ  
Contact Us  
Terms and Conditions  
Logout

### Upload Supporting Documents

In this section you can upload separate documents to better explain this transaction to the Hillingdon Council Direct Payments Team for monitoring purposes only.

Document Type: Select Document Type

Document 1: Choose File | No file chosen

Document 2: Choose File | No file chosen

Explanatory Note: 255 Characters left

**UPLOAD DOCUMENT**

The cardholder will then need to choose the type of document they would like to upload, they will then upload the documents and add an explanatory note if applicable and click on the Upload Documents tab at the bottom of the screen. Please see below the list of document types available:


**Select Document Type**

- Agency Invoice
- Day Care Invoice
- HMRC Bill
- Insurance Cert / Renew
- Invoice Other
- Letter
- Other
- Payroll Bureau Invoice
- Payroll Bureau Payslip
- Payslip ( Other )
- Receipt ( Other )
- Stationary Receipt
- Taxi Receipt

Select Document Type

### FAQ's

This tab provides the cardholders with responses to the most Frequently Asked Questions in order to help them understanding the product and how to use the card.



**Need Help?**  
Click here to download a how to use manual.

- View Account Details
- View Transaction History
- Edit Account Details
- Load Funds
- Direct Debits
- Payment Request Form
- Upload Supporting Document
- FAQ**
- Contact Us
- Terms and Conditions
- Logout

## FAQ's

### Everything You Need to Know About Prepaid Cards in The London Borough of Hillingdon

**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.

## Contact us

On this page are displayed the contact information for Hillingdon Council Direct Payments Team, the PFS customer service team and the IVR.



**Need Help?**  
Click here to download a how to use manual.

- View Account Details
- View Transaction History
- Edit Account Details
- Load Funds
- Direct Debits
- Payment Request Form
- Upload Supporting Document
- FAQ
- Contact Us**
- Terms and Conditions
- Logout

## Contact us

**The London Borough of Hillingdon Direct Payments Team**  
01895 277 680

**PFS customer service team**  
020 7127 4178


**IVR dial number**

To retrieve the PIN for your card, please call one of our automated number below and follow the instructions.

020 3327 1991  
020 3468 4112  
020 7183 2248

## Terms & Conditions

On this menu, the cardholder will be able to view all the terms and conditions pertaining to their prepaid card.



**Need Help?**  
Click here to download a how to use manual.

- View Account Details
- View Transaction History
- Edit Account Details
- Load Funds
- Direct Debits
- Payment Request Form
- Upload Supporting Document
- FAQ
- Contact Us
- Terms and Conditions**
- Logout

### Terms and Conditions

**IMPORTANT INFORMATION:** These are the terms & conditions of the agreement between us, Prepaid Financial Services Ltd, 4th Floor, 36 Carnaby Street, London, W1F 7DR and you, the person entering into the agreement in relation to your Prepaid MasterCard®. Please read this Agreement carefully before activating your Account. The terms of this Agreement and fees shall apply to all Customers.

#### 1. Definitions & Interpretation

<b>"Account"</b>	a non-deposit non-interest bearing pre-paid electronic account associated with a Card and maintained for the sole purpose of enabling Transactions;
<b>"Account Closure Fee"</b>	a fee for redemption where specified in the Fees and Limits Schedule;
<b>"Additional Card"</b>	where applicable any additional card which is issued to a person any time after the successful registration of an Account;
<b>"Additional Cardholder"</b>	Where applicable a person who holds an Additional Card;
<b>"Agreement"</b>	this Agreement of open-ended duration between you and us incorporating these terms and conditions, as amended from time to time;

## **Everything You Need to Know About Prepaid Cards in The London Borough of Hillingdon**

### **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.connecttosupporthillington.org](http://www.connecttosupporthillington.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@hillington.gov.uk](mailto:directpaymentsteam@hillington.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.