

Managing your Personal Budget with a Direct Payment Prepaid Card

The easy way to receive a direct payment



What is a Direct Payment Prepaid Card?

The Direct Payment Prepaid Card is the new way for the Council to make Direct Payments in partnership with Advanced Payment Solutions Limited.

It works just like a debit card. This means it can be used for payments in person, over the phone or over the Internet. Each card has a unique sort code and account number and will be secured by Chip and Pin.

You can use your Direct Payment Prepaid Card to pay for goods and services to meet the social care needs identified in your support plan.

Your Direct Payment Prepaid Card is not a credit card. This means that you cannot go overdrawn and only use it as long as there is money in the account.

Who can have a Direct Payment Prepaid Card?

Anyone who has been assessed by Adult Social Care as eligible to receive Direct Payments to meet their social care needs will be offered a Direct Payment Prepaid Card. The choice will be yours.

You can have an additional card issued to someone who makes payments on your behalf; this may be a family member or someone who has been appointed to manage your affairs.



How will the card be set up?

We will discuss all the options with you and if your circumstances suit having a Direct Payment Prepaid Card, we will make all the arrangements for you once your support has been agreed.

We will write to you confirming your Direct Payment amount and when you can expect to receive your first payment. Your Direct Payment Prepaid Card will be posted directly to your home within a few days.



With a Direct Payment Prepaid Card you do not need to set up a separate bank account for your Direct Payment.

Using your Direct Payment Prepaid Card

Every month, we will transfer the amount of money allocated to you directly into your Direct Payment account. You can use the Direct Payment Prepaid Card just like a debit card to pay for your care and support.

More information about direct payments, can be found at www.richmond.gov.uk/direct_payments

If you want to pay for services in person you will need to:

- ask if you can pay by MasterCard
- give the card to the cashier.

They will ask you to type your PIN number to confirm payment.



If you want to pay for services over the telephone you will need to:

- ask if you can pay by MasterCard
- when asked to, provide your name as it appears on the card, the full card number, the expiry date and the last 3 digits of the security code printed on the signature strip on the back of the card.
- The service provider will confirm if the payment has been authorised.

If you want to make a one-off bank transfer, or set up a regular payment, such as a standing order, to pay for services you will need to:

- have the account number and sort code of the person or business you want to make a payment to
- log into your account at www.mycashplus.co.uk
- alternatively, telephone 0871 277 5599 (charged at 10p from a BT line) and the APS customer services team will talk you through the process
- if you want to amend a standing order, you will need to contact APS online or over the telephone.

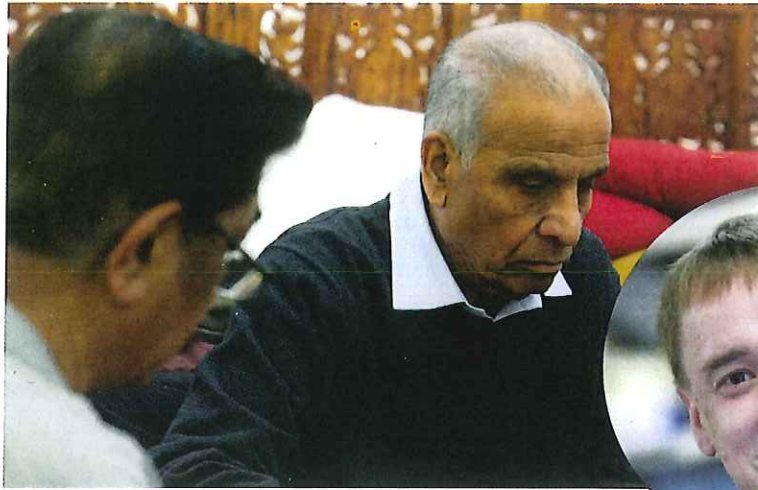
If you want to set up a direct debit, you will need to:

- complete the direct debit instruction provided by the company you want to pay
- if you want to make changes to a direct debit or cancel it altogether you will need to contact the company you are paying.

Can I make cash withdrawals with the card?

We understand that there are situations when you may need to withdraw money in cash. Your Direct Payment Prepaid Card will allow you to make cash withdrawals unless we have told you otherwise.





How do I pay my contribution?

If you make a financial contribution to the costs of your care, you will need to transfer this amount directly into your Direct Payment account every month.

You can do this by setting up a standing order from your personal account, either via online banking or speaking directly to your bank for them to set this up for you. Alternatively, you can take your card to the Post Office and pay cash over the Counter.

How will I know how much money I have spent?

You will be able to check the balance on your account online, 24 hours a day, 7 days a week at www.mycashplus.co.uk

Alternatively, you can:

- check your balance at any cash point in the UK
- text BALANCE to 07797 800 601 (texts cost 25p plus your network fee)
- telephone 0871 277 5599 (charged at 10p from a BT line).





What records do I need to keep?

All transactions you make with the card are electronically recorded, which means you no longer need to send us your bank statements or receipts. However, we expect you to keep records of any large purchases you make as well as how you spend any cash that you withdraw.

Who do I contact if I have a query about my Direct Payment Prepaid Card?

Contact the APS Cashplus Prepaid MasterCard helpline

- to activate your card
- to report if card is lost or stolen
- to report if card has been misused by someone else
- any general queries you have with your account or card
- to check card balance
- to request a new PIN.

Telephone: 0871 277 5599 (calls cost 10p/ minute)

Website: www.mycashplus.co.uk

Contact the Council's ACS Finance Team

- if you do not have enough funds to purchase support
- if you have a surplus of over 8 weeks left in your account that is not being saved up for any support or service
- if you have any questions about your payment records
- to request a paper statement if you do not have access to a computer.

Telephone: 020 8487 5187

Email: dpcard@richmond.gov.uk

Independent Direct Payment Support Service

Hestia Housing and Support provides support to people receiving Direct Payments. For example they can provide help with managing your Direct Payment, finding and employing a Personal Assistant and give general advice and information.

Telephone: 020 3642 4630

Email: richmondsds@hestia.org

Website: www.hestia.org



How to contact the Access Team

Telephone: **020 8891 7971**

Textphone: **18001 020 8891 7971**

Email: **adultsocialservices@richmond.gov.uk**

Website: **www.richmond.gov.uk/access_team**

Where to find us

Adult and Community Services

Civic Centre

44 York Street, Twickenham TW1 3BZ

Our offices are open Monday to Thursday from 9am to 5.15pm
and on Friday from 9am to 5pm.

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