

## **Kent Card FAQs**

### **What is a Kent Card?**

The Kent Card is a pre-paid debit card which is loaded with your direct payment funds as per your care and support plan.

You can only make payments with the Kent Card, as agreed in your care and support plan, when there are sufficient funds on your Kent Card. You will not be able to spend more than the amount held on your Kent Card account.

The card works just like any other bank debit card. If you wish to buy a product or service you can use the card in person, over the internet, or by using the telephone.

### **Does it have a credit limit?**

No, it's not a credit card and carries no credit limit. You cannot spend more money than is held on the Kent Card account. The card will be loaded with funds by KCC and any you will only be able to spend those funds (plus any contribution you load on to your card).

Any transaction that is for a higher value than the total funds held on your Kent Card will be declined.

### **How do I get help if I have questions about my Kent Card?**

If you have questions about your Kent Card, please contact the Prepaid Financial Services (PFS) customer services team on 020 7127 4395.

### **Are there any fees for using my Kent Card?**

There should be no fees to the cardholder for making purchases or using the Kent Card online, at a shop, or via the phone. Please check with the provider prior to issuing payment to ensure they do not charge you for using your Kent Card. This is because transaction charges may be incorrectly applied to your card by some providers. If the provider does advise that a transaction charge will apply, please be aware of transaction charges on statements. To avoid additional charges please use the free payment options available. You can

either make a telephone call to PFS to make the payment or make the payment online.

Fees incurred by some card machine/ point of sale payments Please note some providers may charge you for making payment via a card machine. This is because the card machine provider may charge a transaction fee that is then passed onto you. Fees can vary from 1% to 2.5% of the total amount you are paying. As an alternative please use the phone or online methods as these two are both free.

### **Can I change the PIN assigned to me?**

No, unfortunately you are not able to change your PIN number. You will be issued a new PIN for any replacement card.

### **I have forgotten my PIN number, what do I do?**

If you have forgotten or lost your PIN please call IVR\* on: 020 3327 1991 and retrieve your PIN.

### **What should I do if my card is lost or stolen?**

If your Kent Card has been lost or stolen or you believe its security has been compromised, you must inform PFS immediately on 020 7127 4395. A new Kent Card will be ordered and delivered directly to your address.

### **How long will it take to replace the Kent Card?**

It normally takes up to 10 working days.

### **What happens if I change my address?**

You must notify your Practitioner or case management team immediately, so your records are up to date.

### **Does my Kent Card ever expire?**

Yes, you can find the expiry date on the front of your Kent Card. You can use your Kent Card until the end of the month as stated on the front of the card. A new card will be reissued before the end of the month the card is due to expire in. We recommend you activate your new card as soon as you receive it. Once you have activated your card the balance will be transferred to the new card so you can start using your Direct Payment immediately.

If you haven't received your new card by the end of the month, please call:  
020 7127 4395

### **What happens if I no longer want to receive a direct payment and have no need for a Kent Card?**

If a direct payment is no longer needed, then please contact your Practitioner to discuss. If a direct payment ceases, the Kent Card account will be closed and no longer be available to use. The Kent Card can be destroyed by shredding, or by cutting it along the magnetic strip into small pieces.

### **What if the amount of my purchase is more than my available balance?**

In this case, your payment will be declined. You will either have to wait until your Kent Card is reloaded or arrange for emergency funding to your card by speaking with your Practitioner. Also check you have paid your KCC contribution onto your Kent Card prior to making payments. Your contribution must be paid on to your Kent Card. It must not be paid direct to a PA, or to a provider.

### **Is the card safe and secure to use?**

As with all cards we use, every precaution needs to be taken to keep the Kent Card safe and your PIN secure. Please refer to the cardholder terms and conditions. The Kent Card aims to reduce the need to carry or hold large amounts of cash.

Please note: care providers or personal assistants (PAs) should not hold or use your Kent Card and PIN number. This will breach section 7.1 to 7.8 of the Terms and Conditions, as they are not an approved cardholder.

If someone does know your Kent Card PIN number and account details please contact PFS to replace your Kent Card.

### **Online Payments**

PFS use a 3D secure system to enable you to make payments safely, ensure nobody else is accessing your funds and to reduce fraud.

If you need to purchase something online, you must register your mobile number or email address with PFS. Then when you make an online purchase PFS will confirm your ID by sending you a One Time Password (OTP) to be entered to authenticate you are the cardholder and complete the online transaction.

## **What if I have a problem?**

If you have a query about the Kent Card, or you have an unknown transaction on your card account, or a transaction has been declined but you still have funds on your Kent Card account, then please call the PFS Customer Service Team on 020 7127 4395.

If you have overpaid your care provider, they can refund directly back onto your Kent Card via a BACS payment. Please check your account to ensure payment has been received.

## **What is the cost of using a Kent Card?**

There are no charges to you for using a Kent Card.

Please check with your providers before making a payment as some providers are charging. To avoid charges, please contact PFS Customer Services Team for advice or use the free payments methods by phone or online.

## **Can I pay money directly to a bank account from a Kent Card?**

Yes, you can pay someone else directly into their bank account from your Kent Card. Therefore, you can pay personal assistants using the Kent Card. BACS payments from other people can be made onto your Kent Card. So refunds can be issued back if needed.

## **How can I pay my Financial Contribution?**

If you are required to make a financial contribution or want to top up your direct payments account, you can do this in the following way:

1. Set up recurring payments in your bank – to set up the standing order you will need to provide the following information:

Name: Your name as shown on your Kent Card

Sort Code: 23-75-24

Account Number: This will be the last eight digits of the cardholder ID. This can be provided to you by contacting Prepaid Financial Services on 020 7127 4395. Please note the cardholder ID is not the long number on your card

Payment Reference: Last eight digits of the cardholder ID and payment type\*  
Please note the cardholder ID is not the long number on your card.

\*Each payment type has a corresponding reference:

CC – Client contributions

TP – Top ups

Example:

If the account number is 00000254 and you wish to complete a transfer of Client Contribution, you will need to enter 00000254CC as your reference.

Please note: your contribution must be paid on to your Kent Card. It must not be paid direct to a PA, or to a provider.

## **Payment Types from your Kent Card Variable Payments**

Variable payments will be necessary where you have variable hours of care provided each month. You will be required to pay a different amount each month on the receipt of an invoice or when your PAs 'pay has been calculated. You can pay this online or by phone and will need to do so every month/4 weeks.

## **Recurring payments**

Direct Debits are an arrangement with an organisation such as a provider to withdraw an agreed regular payment from your Kent Card. A direct debit mandate needs your signature authorising the provider organisations to take the agreed amount from your account.

For example, if your care package costs you £50.00 each month, you can agree for that amount to be taken each month from your account by the provider organisation. Your provider organisation can only request the agreed amount to be paid to them. If they want to change the amount or the date of payment, then the provider has to talk to you first and get your authorisation before the new amount will be paid.

Please be aware that direct debit requests for payment can fluctuate based on the level of care you receive and associated costs. Please ensure you do not exceed your budget if you select this option.

Standing Orders are a similar arrangement to a direct debit but controlled by you rather than the recipient of the payment i.e. your care provider. The amount will be fixed and can only be amended by you.

For example, if your care package costs you £50.00 each month, you can set up a standing order for £50 every month. If your provider asks you to amend the payment amount you will need to arrange this directly either by logging onto the PFS portal or calling PFS directly.

## **Statements - how can I access them?**

To view your pre-paid card statement there are two options, and your preferred method can be stated when you first apply for a Kent Card. The options are online or via post.

Balance checks can be made via an ATM machine if cash withdrawals are enabled on your card.

## **Receipts and uploading supporting documents**

All receipts need to be kept to enable KCC to carry out routine financial monitoring checks and to ensure your support plan is meeting your current needs. KCC will review within six months of your first payment to ensure all transactions made on your account meet your identified needs and will continue to review at regular intervals after this. If any unspent money remains, we will reclaim this.

## **Uploading supporting documents**

KCC carry out direct payment monitoring reviews and to enable you to easily provide receipts and documents you can upload invoices on to your online PFS account.

Once you have logged in please use the 'upload supporting documents' tab on the left of the screen. Then you can upload a copy of the receipt or invoice that can be viewed speeding up the monitoring process and means you will not need to post supporting evidence to KCC.

## **Nominated Person**

You may wish to nominate someone to support you with managing your Kent Card and direct payments. This must not be your personal assistant or care provider. The nominated person will be able to help you make payments from your Kent Card to care providers or to your PAs, in line with what has been agreed on your support plan. The Kent Card will be in your name, not the nominated person's name. If your nominated person misuses the card, you will be held liable for any money that needs to be repaid to KCC.

## **An Authorised Person**

This is someone who agrees to manage a direct payment for a person who has been assessed as lacking capacity according to the Mental Health Act 2005. The authorised or suitable person will act in the adult's best interest and manage the direct payment solely on their behalf. A Practitioner will

determine who can act as an authorised person. In this case, the Kent Card will be in the authorised/suitable person's name.

### **What is IVR?**

Interactive voice response is a technology that allows a computer to interact with humans through the use of voice and DTMF (dualtone multi-frequency signalling) keypad inputs.

It means you can use your telephone to navigate your way through a computer by either selecting the numbers on your telephone keypad or by using simple voice commands.

### **\*Why do I need to call the IVR?**

Certain functions can only be carried out using the IVR. These include:  
PIN retrieval- Your PIN is no longer sent using surface mail. Surface mail can be intercepted and is therefore not secure. To obtain your PIN, you must use the IVR.

Kent Card activation- When your Kent Card arrives, it is not activated for security purposes. You need to activate your Kent Card using the IVR. This needs to be done only once for each Kent Card.

PIN recall - You can retrieve your pin from the IVR if you have forgotten it.  
Check your balance - You can also check your balance as well as report your card lost or stolen using the IVR numbers.

### **What number do I dial to access the IVR?**

020 3327 1991

This number is available 24 hours a day, every day and the instructions are in English, Spanish and French. If you only require support in English, then you can call between Monday to Friday (except on Bank holidays) between 08:30-23:00 (for other languages between 09:00-18:00) on 0207 127 6804.

What number do I dial for the SMS service?

07860024405 - This is an automated SMS Text Service number that you can use 24 hours a day, every day to request your PIN. You can use this number to activate your Kent card and you will receive a text with your PIN.

What command do I use for the SMS service?

In order to request your PIN, you must send an SMS text message to the number 07860024405.

The command (i.e. the text you send) to request PIN should be in the format -  
<PIN><space><Last eight digits of your card number  
on the front of your card with no spaces> Example : PIN 44533755  
SMS PIN - You can also activate you card/PIN reveal via IVR (option 1)

### **What if I prefer to communicate if a different way?**

You can communicate with using:

TextBox, on your textphone / minicom by dialling 020 8964 6333.

### **I have received my Kent Card, now what do I do?**

Using the Kent Card is very simple. However, before you start using the Kent Card you must complete the following steps:

- Sign the signature strip on the reverse of the Kent Card
- Activate the Kent Card and obtain your PIN using the telephone via IVR.

Useful Contact Details:

PFS Customer Services Team: 0207 127 4395

Lost or stolen: 0207 127 4395 IVR: 020 3327 1991

SMS services: 07860 024 405

Text box / texphone / minicom: 0208 964 6333



## **How to get in touch with us**

If you would like more information on any of the topics covered in this booklet you can contact the Direct Payment Team.

03000 413 600 (Direct Payment Team Helpline)  
direct.payments@kent.gov.uk  
[www.kentdp.co.uk](http://www.kentdp.co.uk)

### **Direct Payment Support Team**

Access to Resources  
4th Floor Invicta House  
Maidstone  
Kent, ME14 1XX

If you need to contact or more information on adult social care and health  
03000 41 61 61 (if you live in Kent)  
01634 33 44 66 (if you live in Medway)  
Kent and Medway out of hours service: 03000 41 91 91  
Text relay service: 18001 03000 41 61 61

A text relay service is available for deaf, hard of hearing and speech impaired customers and is available 24 hours a day, 7 days a week.  
[www.kent.gov.uk/careandsupport](http://www.kent.gov.uk/careandsupport)  
social.services@kent.gov.uk

Visit your local gateway ([www.kent.gov.uk/gateways](http://www.kent.gov.uk/gateways))

This factsheet is available in alternative formats and can be explained in other languages.

Telephone: 03000 41 61 61 or  
Text Relay: 18001 03000 41 61 61

Kent County Council Adult Social Care and Health