

**DIRECT PAYMENTS**

**PREPAID CARD FACT SHEET**

If you have eligible care and support needs, and you choose a direct payment, we will give you a prepaid card that you can use to pay for care and support. This fact sheet will tell you more about this and what this means for you.

1. **What is a prepaid card?**

The prepaid card is a preloaded MasterCard that can be used to pay for services up to the value loaded on the card. There is no credit or overdraft facility. Services can be purchased at point of sale, online and over the telephone.

Prepaid cards operate in a similar way to normal credit and debit cards except that funds are preloaded onto the cards by Birmingham Children’s Trust and then spent by the card holder until the balance is exhausted. As they do not incorporate a credit facility the cards cannot become overdrawn and are not linked to a bank account. Funds can be loaded onto the cards by the Trust at any time. As all transactions are recorded automatically it is possible to track when uploads and subsequent spend take place and monitor how the funds are spent.

The card can be used in the same way as a traditional bank account. You can use your card to pay your personal assistant’(s) wages directly into their bank account or you can set up regular payments using standing orders or direct debit.

The pre-paid card is:

* An alternative to a bank account
* Safer and more secure
* Easy and simple to use

#### What does this mean for you?

The pre-paid card will enable you to easily spend your direct payment on your agreed outcomes and manage your account:

* + You no longer need to manage a separate bank account
	+ We will issue you with a pre-paid card
	+ There are no costs to you as we will pay all of the transaction costs
	+ You can set up direct debits, pay money in, use telephone and on-line banking
	+ You can quickly spot any fraudulent activity on your account
	+ You will no longer have to complete financial monitoring forms

#### What does this mean for Birmingham Children’s Trust?

The pre-paid card will enable the finance team to provide a more efficient service that will generate savings that can be invested in care and support services to citizens:

* Real time access to accounts in respect of financial monitoring
* Saves money - reduces processing costs and streamlines operations
* Saves time - payments delivered in a timelier manner with improved traceability
* Improves security - reduces the possibility of fraud including lost and stolen payments
* Direct Payments Finance Team will have ready capacity, skills and knowledge, to provide advice and guidance as needed to citizens
* Overpayments can be repaid in a timely manner

The prepaid card is a flexible, fast and convenient way to manage your direct payments. Payments will be made to the card account every 4 weeks in advance in exactly the same way that they are now. **Your card is only to be used to pay for support which has been agreed and is detailed in your care plan.**

#### How easy is it to set up and use the card?

* The card will be set up by Birmingham Children’s Trust and sent to your home address
* You will need to activate the card (instructions on how to activate the card will be issued with the card) and then you will obtain a PIN number
* Birmingham Children’s Trust will then load money onto your card on a four-weekly basis
* You can then use the card to pay for services, personal assistant(s) wages etc.
* You can get up to date account information, including balance, transactions, pay invoices/bills and update account details, by visiting [www.allpay.net/my-prepaid-card](http://www.allpay.net/my-prepaid-card) 24 hours a day, 7 days a week

#### Will I be forced to transfer over to a prepaid card?

All new children who are moving to a direct payment for the first time will firstly be offered a prepaid card as a money management option. Where this might not be the most suitable option for you, the Trust will then offer an alternative solution. We expect that almost all existing children in receipt of direct payment will recognise the benefits of having a prepaid card and find this is a more convenient way to manage their direct payments.

#### Will I still need to send in financial monitoring?

As mentioned before, staff from the Children’s Direct Payments Finance Team will have access to prepaid card transactions and statements. Most people receiving a direct payment will not have to provide the Trust with any financial monitoring at all. This is one of the main benefits of having a prepaid card.

# How to get in touch with us

If you have queries about the prepaid card, please contact the team below:

## Birmingham Children’s Trust Children’s Direct Payment

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