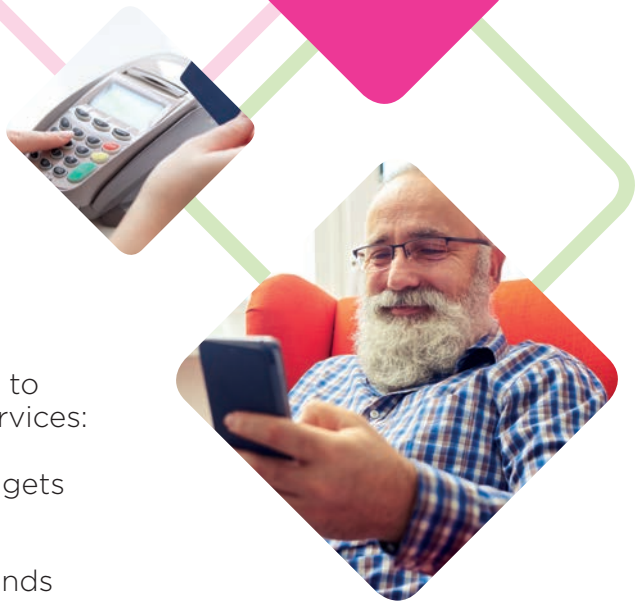




Prepaid Cards

Your guide



Background

Prepaid cards are being introduced in Calderdale to support the following services:

- Carers' Personal Budgets
- Direct Payments
- Individual Service Funds

The cards will be loaded with funds by the Council in line with your support plan.

The Council will set up an account for you and will provide you with a card.

How will prepaid cards help you?

- Prepaid cards offer you more flexibility
- You can view your account on-line or phone a contact centre to check your balance
- The Council will have access to view your account for audit purposes, to upload funds and view transactions.

How does the prepaid card work?

The prepaid card works like any other debit card. There is a dedicated account number, a 16 digit card number and the card has an expiry date. You or your representative will be able to register your card to manage it online from home or use the telephone facilities.

You cannot go overdrawn on your debit card so if there are insufficient funds on your card to cover the transaction you are trying to make then the transaction will be declined.

If you make a contribution to your services you can transfer monies into this account.

2

Charges

There is currently no charge for using a prepaid card.

Statements and Monitoring

If you use the internet to manage your prepaid card then you can view your statement online.

If you prefer to use the call centre, then you can obtain a list of recent transactions and a balance over the telephone.

The Council will undertake a review of your prepaid card account on an annual basis. You will need to keep copies of receipts, payslips and invoices regardless of how you make the payments and provide these on request. This can be done by:

- uploading documents to the prepaid card system
- emailing the documents to the audit email address
- by post using the prepaid envelope supplied by the audit team.

You will not be asked to provide bank statements.

Lost Prepaid Cards

If you lose your prepaid card you must contact the Prepaid Card Helpdesk immediately and they will reissue your card, ensuring any balances on the card are transferred to your new card.

Protecting your Personal Data

Your personal data will always be protected as detailed in the letter received setting out the terms of conditions of using the prepaid card.



3



Contacts

Carers' Personal Budgets: **01422 393966**

Direct Payments: **01422 393770**

Individual Service Funds: **01422 393951**

Direct Payments/ISF Audit Team: **01422 393812**

To inform Social Care of any changes to your circumstances or to request a review, please phone Gateway to Care on **01422 393000**. Monday to Friday 9.00am to 5.00pm or e mail: **gatewaytocare@calderdale.gov.uk**

www.calderdale.gov.uk