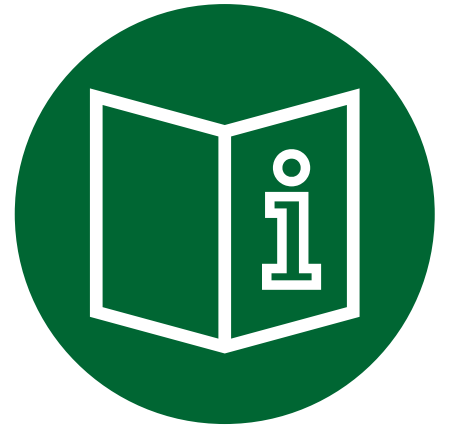


DIRECT PAYMENTS

from Bromley Council

FACT SHEET



Prepaid cards

10



www.bromley.gov.uk/directpayments

What are prepaid cards?

A prepaid card is a form of debit card which is used exclusively for payments to meet a person's care and support needs. Bromley Council will offer a prepaid card account and provide a prepaid card for all new Direct Payment recipients. Bromley Council will pay money into your prepaid card account and you will be required to pay any contribution required into the same account. You can then use this card to purchase the services, facilities, or equipment that have been agreed to meet the needs outlined in your support plan. Allpay is the company who issue prepaid cards on behalf of Bromley Council.

Who can have a prepaid card?

If you are eligible for care and support funded by the Council and have chosen to receive your personal budget via a Direct Payment then you can have a prepaid card. You will need to sign a Direct Payment agreement to say you agree to the conditions of having a Direct Payment and also a Cardholder agreement which outlines the terms of use for the payment card.

What are the benefits of a prepaid card?

- One of the main benefits of signing up for a prepaid card is light touch monitoring by the Council. You will have to keep evidence of expenditure from your prepaid card, but you will not have to complete quarterly returns.
- Prepaid cards are an option regardless of your credit history.
- Funds can be quickly and easily loaded onto the prepaid card.
- It is impossible to go overdrawn with a prepaid card.
- Prepaid cards reduce the need to carry cash.
- An additional card can be issued to someone that you nominate to help manage your Direct Payment if required.

What if I need support to manage my prepaid card?

You can nominate a trusted person to help run the account with you. This person will also need to sign the Direct Payment Agreement that you signed to say that they agree with the terms of the Direct Payment and they will need to sign a separate Cardholder Agreement. Your nominated person will then be issued with their own card that will be linked to your account.

What happens in situations where someone cannot make decisions regarding their care?

Subject to agreement by Bromley Council an 'authorised person' might be able to receive and manage the Direct Payment on behalf of someone who does not have the ability to make decisions about their everyday needs (this is known as lacking capacity). This would usually be someone with Lasting Power of Attorney or a Deputy, or might be someone else that the Council has deemed suitable to act on the person's behalf.

I do not have access to the internet/I am not comfortable with online banking. Can I still have a prepaid card?

Yes, whilst online banking is one of the benefits of having a prepaid card, it is not essential. Telephone banking is available. You can call the Allpay Customer Support direct and request information on your account over the phone. You will be asked to verify your identity by answering the security question that you have chosen when you completed your Card Holder Agreement. This ensures that no one else can gain information about your account. The Allpay Customer Support number can be found on the back of the letter that arrives in the post with your prepaid card.

Will a credit check be carried out when I apply for a Prepaid Card?

Allpay will not carry out a credit check. However, checks will be carried out to verify your identity and address.

Can I get support with recruiting and employing a personal assistant if I have a prepaid card?

Yes you can. Bromley Council commissions a Direct Payment support agency to give employment support for those using their Direct Payments to employ a Personal Assistant. The level of support you get in recruiting and employing a personal assistant includes:

- Support with recruitment.
- Guidance on all aspects of being an employer including legal obligations.
- Guidance on money management and keeping accurate records.

The only time a prepaid card is not appropriate is if the level of support requires a fully managed account. The Direct Payment Support Agency holds the money on your behalf and deals with paying your personal assistant or agency directly and manages any necessary deductions.

When would a Prepaid Card not be suitable?

- If a fully managed account with the Direct Payment Support Agency is requested.
- If a Direct Payment stops being an appropriate option for any reason.

Who to contact?

To request an assessment of your care needs or to request a direct payment if you already have support set up, please contact:

Adult Early Intervention Service

Telephone: **020 8461 7777**

Email: **adult.early.intervention@bromley.gov.uk**

For general information and advice regarding direct payments please contact:

Vibrance

Telephone: **020 8290 6639**

Email: **bdp@vibrance.org.uk**

Address: Vibrance, Suite 4 Baker House, 4A Rodway Road, Bromley BR1 3JL

Other downloads

You can download the supporting leaflets referenced in this leaflet from
www.bromley.gov.uk/directpayments

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