

Prepaid cards for direct payments

Most people receive their direct payment on a prepaid card.

A direct payment prepaid Mastercard works in the same way as a bank card for a current account.

We load your direct payment onto the card for you to use.

You can use the prepaid card account to:

- make payments over the internet or by phone
- set up Direct Debits and standing orders to pay for services.

What are the benefits of having a card?

A prepaid card can make managing your direct payment easier.

Benefits include:

- you don't need to send us monthly bank statements
- it's easier to manage payments for your care and support
- you have safe online access to your account information 24 hours a day, 7 days a week
- if you cannot manage your account online, allpay, the card issuer, provides customer services for telephone banking
- you can choose up to three additional cardholders to help you manage your direct payment
- if your card is reported as lost or stolen, the money on your card is protected (as with a normal bank account).

How the prepaid card works

- We set up your prepaid card account for you.
- We load your direct payment onto the card.
- If you have been asked to pay an assessed contribution, you pay this into your prepaid card account by standing order.
- You use the card to make payments for your agreed care and support.

Things to know about using the card

- You cannot go overdrawn, because there is no credit limit on the card.
- You cannot use the card to get cashback.
- You cannot withdraw cash.
- The card does not cost you anything.
- Before we issue the card, we must carry out identity checks. We will ask you for proof of identity, proof of address, and your National Insurance number.
- If you want to access your prepaid card account online, you will need to provide an email address.

What you can spend your direct payment on

What you can spend your direct payment on is the same whether you receive it through a prepaid card or another method.

For examples and clear guidance, see the **Managing your direct payment factsheet**.

If you are unsure about a particular purchase, speak to your social care worker.

Help, advice, and support

allpay is the company that issues and supports the prepaid card. They provide customer services for the prepaid card account, including **telephone banking** and help if you cannot manage your account online.

When to contact allpay

Contact allpay if you need help with the card account itself (for example, using telephone banking or account access).

allpay customer services are available Monday to Friday, 8am to 6pm, with a 24-hour automated service outside these hours.

Phone: **0330 808 0102** or **0330 123 2041**.

Your social care worker can talk with you about whether direct payments are right for you, explain the process and tell you what happens next.

Speak with your social care worker or contact Adults' CarePoint by phone on 01243 642121 or on the [How to get adult social care support page](#) of the West Sussex County Council website. For calls using Relay UK: 18001 01243 642121 (for deaf callers from a textphone or the BT Relay UK app).

We have a contract with **Independent Lives** to provide advice, information, guidance and practical support for people who receive direct payments. This can include help with employing a personal assistant, payroll, insurance and day-to-day questions. Contact Independent Lives by phone on 01903 219482 or email at info@independentlives.org.