

Direct Payment Card Fact Sheet



1. What are Direct Payment Cards and how do they work?

- Direct Payment Cards are the easiest way to receive a Direct Payment
- Direct Payment Cards operate in a similar way to normal debit cards except that money is pre-loaded onto the card by the council and then spent by the cardholder to achieve the desired outcomes identified in their Support Plan
- As they do not incorporate a credit facility the cards cannot become overdrawn
- Money can be loaded onto the card by the council or the customer at any time
- All transactions are recorded automatically, and it is possible to check how the money is spent and when money is added to the account, either by the council or the customer
- You can check your account statement at any time over the internet or by calling the card service centre. If you do not use a computer a paper statement can be requested from us
- Although the debit card will be issued to you, with your name on it, it belongs to the council.

2. What if you can't manage your card yourself?

- The card can be issued in the name of someone else who is happy to support you, for example, a member of your family. The council will then send any letters to this person, and the bank will talk to them about the card, or to set up and make payments.

3. How will money go onto the card?

- The council will pay your Direct Payment onto the card every four weeks. This will be by bank transfer
- When your Direct Payment Card has been set up you will be sent a list of payment dates
- If you have been assessed as having to pay a contribution towards your care and support, you will need to transfer this onto the card either each week, or at four weekly intervals.
- Paying your contribution on to your Direct Payment Card is very straightforward. You can pay by Direct Debit, Standing Order, or Bank Transfer. Post Office Payments, and loading Cash at Money Shop are also available. Support will be available to you from us to help you to set up these payments
- Money can be put onto the card by you or the council at any time, if there is a need to do so

4. Making payments using your card

- There are five ways to make payments from your Direct Payment Card:
 - **Direct Debit** – If the person or company you are paying has a direct debit facility, they can arrange for you to use this method of payment. This is the easiest way to make a regular payment as the care or support provider can take the money from the card on a regular basis, even if the amount to be paid changes each time
 - **Standing Order** – this is similar to direct debit, but you set up the payment for a set amount each month to the care or support provider you want to pay
 - **Bank Transfer (faster payment)** – you can send a one off payment to the care or support provider. Once the details of who you wish to pay have been set up, they will be stored on your account, so if you need to pay the same person again at a later date, you will only have to tell the bank how much to pay
 - **Paying by Card** – This is like using a normal debit card in a shop. It uses the card number and some care and support providers might be able to take payment this way
 - **Cash Withdrawals** - if your support relies on a small amount of cash as a method of payment (e.g. to pay for transport to a club), then your social care worker will allow you to obtain a small amount of cash each week using the card
- Whilst cheque books cannot be offered with a Direct Payment Card, the payment options shown above mean that you shouldn't have any problem at all in paying your care or support provider.

5. Is there a charge for the card?

- There will be no charge for using your Direct Payment Card on a day to day basis
- In exceptional circumstances, where a card is regularly lost or damaged, we may pass on a small cost for replacing the card.

6. Are overdrafts available?

- Please remember that you cannot go overdrawn on your card, so if there is not enough money in your card account to cover the payment you wish to make, you will need to make arrangements to top it up to allow the payment to go through.

7. How to find out how much is on the card?

- You can get your balance by either ringing the card company call centre or by visiting the card company website and putting in your account details.

8. Statements and monitoring

- You can use the internet to manage your Direct Payment Card in the same way as you would do internet banking
- You can also use the card company call centre to get a list of the latest withdrawals and payments onto the card, and a balance over the telephone. You can also ask for a paper statement of all payments and credits from us.
- The council can also look at statements from cards to help in its routine review process. This means that you will not have to keep separate receipts and bank statements for the Review Officer at your yearly care and support review.

9. Lost Card

- If you lose your debit card, you must contact the card company call centre. They will send out a new card and make sure this has the same amount of money on it.

10. Will the Direct Payment Card affect my choice and control over the care and support that I receive?

- Taking a direct payment gives people more choice and control, and the card is a way of paying for the care and support agreed in your support plan.
- The council cannot insist that people take a Direct Payment Card. However we are introducing them across Leicestershire because this has worked so well in 60 other councils. They have found that Direct Payment Cards are easier for people to set up and use than other ways of receiving a payment.

11. Protecting your Personal Data

- Your personal data will be protected in the same way that Leicestershire County Council follows the Data Protection Act in all of its dealings with customers.