

Flintshire Direct Payment Prepaid Card Account

November 2019

What is the Direct Payment Account?

It is a transactional account powered by Prepaid. You will be given an account number, sort code and credit card which will allow you to use it like any normal account.

The account is provided by Flintshire County Council in partnership with a financial company called Prepaid Financial Services – (PFS). Your prepaid card account can then be managed online or over the telephone. As everything is recorded electronically, we can see transaction reports, so you will not have to provide income and expenditure details or statements.

What can you do with the account?

- Online banking
- Telephone banking
- Set up standing orders
- Set up direct debits
- Make same day bank transfers
- Download the free mobile app to see your account on the go

What can't you do?

- Write cheques
- Withdraw cash
- Go into a branch

How will it benefit you?

- No quarterly paperwork or evidence needs to be provided
- Alerts if there are not enough funds in the account for your direct debit to clear
- We can make instant payments into the account in case of emergency
- Real time account information
- Ability to make card payments if needed e.g. to pay for your insurance

How will it benefit the Council?

- Real time account information
- The ability to make instant payments when needed
- Transaction reports means less paperwork to check and store

What happens next?

Once we have issued your account, the details of your new account number will be sent through the post.

When you receive your account details you can create your online account, by visiting www.prepaidfinancialservices.com/flintshire/login.aspx

On your online account you will be able to see statements, transfer money and set up standing orders.

Alternatively, there is a telephone banking service available Monday to Friday 8am to 9pm.

What are the charges?

Set up the account and first card issue – free to you
Reissue card if lost or stolen - £4.00 Please keep your card safe as the Flintshire may charge you if repeatedly lose your card.

Existing Direct Payment users:

How will the new account work for me?

Do you pay your personal assistant, HMRC and / or agency by cheque?

You can set up a person or agency as a payee on your Direct Payment Account, all you need is their account number and sort code. Once they are set up you can go online or use telephone banking to make same day bank transfers to your payee. Your personal assistant will receive the money the same day instead of having to wait for their cheque to clear.

To pay the HMRC you will need your HMRC account number and reference to ensure the payment is registered correctly. You may want to speak to them first.

Do you use BACS or Direct Debit Payroll to pay the wages?

This arrangement will continue, you just need to change your bank account details with your payroll provider so that they take the direct debit from the Direct Payment Account, not your old account.

Do you pay your personal assistant by bank transfer?

You will carry on with this arrangement, just from your new account.

Contacts

If you have any questions do not hesitate to contact us:

Mark Cooper

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CH7 6NA

Telephone: 01352 701101

E-mail: Mark.Cooper@flintshire.gov.uk

The Financial Assessment and Charging Team

Flintshire County Council, Social Services, County Hall, Mold, Flintshire,
CH7 6NA

Telephone: 01352 701319

E-mail: direct.payments.flintshire@flintshire.gov.uk

Prepaid Financial Services (PFS)

Telephone banking and customer services: 020 3633 1319

Automated telephone banking to check your PIN, your balance or report your
card lost or stolen:

020 3468 4112 or

020 3327 1991 or

020 7183 2248

Email: flintshire@prepaidfinancialservices.com

Website: www.prepaidfinancialservices.com/flintshire/login.aspx

Feedback

We are committed to working with you to make managing your direct payment
as easy as possible.

Please let us know how this new system is working for you. We will treat your
comments as confidential and use them to continually improve the Flintshire
direct payments scheme.

Telephone: 01352 701101

E-mail: Mark.Cooper@flintshire.gov.uk



Frequently Asked Questions

My direct payment account is running fine, why do I need to change?

There are a number of reasons we are moving over to the new accounts. Branches are closing and banks are not as accessible as they once were. Cheque books are being phased out, more and more transactions are dealt with online.

The monitoring information we currently require is very time consuming for you to complete and us to check, plus the costs involved of paper and storage. We are moving to a more paperless way of working and the Direct Payment Account is exactly this, paperless.

What do I do with the money in my old account?

You will need to arrange to have this paid into the new account by bank transfer. This can be done by giving your current branch the sort code and account number of your new account.

Do I stop using payroll?

No, any payroll arrangements you have in place will continue, all we are doing is changing the account Flintshire pay into and you pay out from.

Will the amount or frequency of my Direct Payment change?

No, your payments will continue unchanged until your care package is reviewed. Your payments will continue to be paid 4 weekly on the same dates.

Will I have to pay for the account?

No Flintshire County Council will cover the cost of the account. You may be charged if you lose your credit card as there is a cost to reissue these.

I have been assessed to make a contribution, how do I pay this in?

You can set up a standing order from your personal account to your Direct Payment Account using the account number and sort code on the front of your card.

How do I pay for my insurance?

You can renew / pay for your insurance either by;
adding the insurance company as a payee and paying by bank transfer,
calling the insurer and paying over the telephone using your credit card,
asking the insurance company to set up a direct debit from your new account.

I won't use the credit card, why do I have to have it?

It comes as part of allocating the account, your account number and sort code will be on the front. If you do not need it, please just keep it somewhere safe.

What happens if I change my address or my circumstances change?

You should notify Flintshire County Council.

Mae'r ddogfen hon ar gael yn Gymraeg. Cysylltwch â 03000 858 858 i gael fersiwn Gymraeg.

This document is available in Welsh. Please contact 03000 858 858 for a Welsh version.

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