

Bristol Direct Payment Account

Questions you may have – Easy Read version



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[A] About the Bristol Direct Payment Account (BDPA)

1. What is the Bristol Direct Payment Account (BDPA)?



After your care assessment a personal budget may be agreed for your care and support needs. You can choose to have a Direct Payment to pay for your needs.



The Council will provide you with a BDPA account to manage the money we send to you. We will send the money that you can receive straight into the account.



You may have to pay something towards the cost of your care. If so, this will need to be paid into your BDPA account.



The account has a card, like a debit card, which you can use to make payments.



Your BDPA account cannot go overdrawn. This means to use your account to pay for things there must be enough money in it. This includes paying by Direct Debit, Standing Order or by using the card's Chip and PIN.

2. How does the Bristol Direct Payment Account work?



To buy a service or product in your support plan, you will use your account to pay for it.



Use the card to pay over the internet or by telephone, or in person. Use the account to make one-off or regular payments like Standing Orders and Direct Debits.

3. Does it have a Credit Limit?



No, it's not a credit card so it does not have credit limit. You can only spend money that is available in your account, so you cannot go overdrawn.

4. What does the card look like?

The payment card looks like this



5. When will I receive my card?



After your support plan has been agreed. We will set up your account and send your card to you. The card can take two weeks to arrive. We will let you know when to expect your money to arrive in your account.

6. How will I receive my card?



A company called Prepaid Financial Services (PFS) will post your card to your home address or to another address if you have agreed it with your practitioner.

7. Why is the Bristol Direct Payment Account, with the card, a good idea?



BDPAs can be set up for every Direct Payment user.

You cannot spend more than you have on the card. This helps you to manage your budget and not spend too much. It helps you keep your support money separate.

You can use the cards in lots of places to pay for things. The card is safer than carrying cash. It has a PIN number.



The account saves time and money. The account lets you get your money quickly. Also you and the Council can see what the money is being spent on which helps if there is a problem.

8. Does my card ever expire?



Yes. You can find the expiry date on the front of your card. If your card is about to expire, and you have not received a new card, please contact Care Direct on 0117 9222700.

[B] Using your Bristol Direct Payment Account (BDPA)

9. I have received my prepaid card, now what do I do?



A letter from Prepaid Financial Services (PFS) will arrive with your card. The letter will show you how to start using your card.



First, you must sign the signature strip on the reverse of the card.



Then activate the BDPA card to work for you. You can do this by phone by listening to some instructions called Interactive Voice Response (IVR is explained in Q10, below).



Or you can activate the BDPA card using the text service.



You need a PIN number. Get your PIN over the phone or by text. Please look at the letter you received with your card.

To activate your card by phone, please call the Interactive Voice Response on: 020 3327 1991 or 020 3468 4112 or 020 7183 2248

10. What is IVR?



Interactive Voice Response (IVR) is a telephone system. When you call, it responds to what you say. It also responds when you press the telephone keypad. It means you can use your telephone keypad and your voice to tell the system what you want.



Use the IVR system to activate your Card, get your PIN or a reminder. You can check your balance. You can also report a lost or stolen card.

11. How often will my Direct Payment be paid into the account?



Your personal budget money will be paid into your account every two weeks. The Council may in the future change the period to every four weeks.

12. Can I put my own money into the account?



Yes. You can pay your own funds into the account such as your Personal Contribution, or to Top Up your Direct Payment.



You can pay money into the account by setting up a Standing Order from your own bank account into the BDPA account. You can also pay money in online using the cardholder website helpline at www.prepaidfinancialservices.com/en or over the telephone via the Customer Service helpline 0203 633 1321



When you pay money in you will need to use your Personal Contribution or Top-Up 'reference number'. This is made up using your BDPA Account Number followed by two letters: CC for Personal Contribution or TP for Top-Up.



EXAMPLE:
Jessica pays her Personal Contributions into her BDPA account using her reference number 12345678-CC.

Jessica's BDPA account number	Add letters	What does Jessica use it for?
12345678	CC	Jessica's Personal Contributions
12345678	TP	Jessica's Top-ups



You can transfer money directly into your BDPA account using a sort code and account number. The sort code number to use for all BDPA accounts is 23-75-24. Your account number will be the last 8 numbers of the cardholder ID number. This is the long number shown on the front of your card.

13. Can I set up a regular payment to someone on my account?



Yes, there are two ways to do this.
You or your authorised person can set someone up on your Payment Request page online. You need to put in their account details, the amount to pay them, and the date for each payment. The system will remember the details for next time you need them.



Or you can phone PFS Customer Services on **020 3633 1321** and arrange a Payment Request over the telephone.



Remember: it takes at least three working days for a payment to clear. If you need to pay someone by a particular date, make sure you allow enough time.

[C] Help, advice, guidance and solving problems

14. Can I change the PIN assigned to me?



Yes, you can change your PIN number at any cashpoint machine. Or you can get your PIN from the telephone IVR system. See Question 10.

15. I have forgotten my PIN number, what do I do?



If you have forgotten or lost your PIN and need to retrieve the number, please call the IVR (explained in Q10) on one of the following numbers: 020 3327 1991, or 020 3468 4112, or 020 7183 2248

16. How can I see my account information and card balance?



Log in to your own account online by using your card number and PIN. Do this at: www.prepaidfinancialservices.com/en
After logging in, go to the 'View Account Details' screen. See all your account information and what you have spent. If you need to you can print.

You can phone the IVR to check your balance. See Question 10.



To see your balance by text (SMS), use the number: 0447860 048872. Text the word Balance, then leave a space and then the last 4 digits of your card number, for example: 'Balance 1234'.

17. How do I find out my account number and sort code?



These are printed on your card. You can also see them at the Card-holder website on your Account Details page.

18. How do I get help if I have questions about my card?



If you have questions about your card, visit the Prepaid Financial Services (PFS) website at www.prepaidfinancialservices.com/en

You can also email the PFS Card Team at bristolcouncil@prepaidfinancialservices.com



You can also call the PFS Bristol Customer Services team on **0203 633 1321** who can help with any BDPA card and account queries. Lines are open from 8am-9pm Monday to Friday.



You can use the automated IVR service for lost and stolen cards 24 hours a day, 7 days a week. Please refer to Question 9 for the IVR contact numbers.

19. What if there is a payment I don't recognise on my account?



Call the Prepaid Financial Services (PFS) customer line on **0203 633 1321** as soon as possible and tell them about the problem. They will find out about the payment. They may ask you to sign a form to help get the money back.

20. I already use Direct Payments. What happens to my existing Direct Payment bank account, and the money in it?



The Council will send you information about how to move the remaining balance of your Direct Payments bank account into your new account. Then please tell your bank to close the old account.

21. What happens if I enter my PIN incorrectly?



You can have three attempts to enter your PIN. If you cannot remember it after three times, your card will show as 'Blocked'. If so, please telephone the PFS Customer Services on **020 3633 1321** to unblock your card.

22. Are there any fees for using my card?



As long as the place where you are spending money accepts Mastercard it will not cost you to buy things with the card or to use the card online. There is no cost for making payments from your Bristol Direct Payment Account.



Bristol City Council will provide your card for free and replace it when it expires. It expires every **two** years if you still receive a Direct Payment.

23. Can I withdraw cash using my BDPA card?



Yes, you can withdraw cash from the cash machine, or ATM, using your BDPA card. But cash can only be used to meet the needs identified in your support plan.

Keep receipts for any cash payments. We may ask to see them.

You can take out up to £50 cash per day on your card. Some account users will not have a cash facility on their account.

24. Can I spend more money than I have in the account?



No. The account will not let you spend too much. If you do not have enough money in your BDPA your purchase will be declined. This means it will not be allowed until your account has enough money in it. If your payment is declined, please contact Care Direct on 0117 9222700.

25. What should I do if my BDPA card is lost or stolen?



If you lose your card or think it has been stolen, tell PFS customer services straight away on **020 3633 1321**. Or contact the 24 hour automated service (IVR) on **020 3327 1991**, or **020 3468 4112**, or **020 7183 2248**.

26. How long will it take to replace the card?



It takes up to 10 working days.

27. What happens if I change my address?



You must tell the Council's Care Direct Team on: 0117 92 22700. You may be charged if money is lost from the account because you did not tell us about your address change.

28. What happens if I no longer want to use my BDPA payment account?



If you don't want to have your Bristol Direct Payment Account any more please contact Care Direct on 0117 9222700. They can give you advice and help if you want to stop receiving a Direct Payment.

29. Can the Council see the spending on my account?



Yes. We can see and print reports of the money you spend and the money you keep in the account. We check that your money is meeting your care needs. You don't need to send us paperwork through the year.



The Council respects your privacy. We protect information about you. You can find out more about how we do this in your Service User Agreement and online at www.bristol.gov.uk/dataprotection

30. Do I need to keep receipts and documents relating to payments made from my Bristol Direct Payment Account?



Yes. You will need to keep copies of receipts, and invoices for the payments made from your BDPA.

The Council must make sure that your personal budget is helping to achieve the outcomes shown on your support plan. Sometimes we may ask to see your payment records.



If you lose a receipt or if you could not get one, make a note of this and keep it with your other receipts.

31. Can the Council take money back from my account?



Yes, the Council can take money from your account. But we will only take money from it if you have too much for your needs. We will talk with you about this and never take money that you do need.



If you have put any personal contributions into the account then our finance team will work out any money that is owed to you.

You will always have control of your money if you keep to your Service User Agreement

32. What happens if I die?



When we have been told you have died we will stop your direct payment and close the account. We will write to your relatives to arrange any last care payments.

If you have put any Personal Contributions into the account then we will work out any money that is owed to your estate. Estate means the money and property you own. But no more payments can be made from the account such as funeral costs.

33. What happens if my Direct Payment is managed by a Trust?



Your allocated practitioner will talk with you about the support and information you need. If you do not have an allocated practitioner but want more advice, please contact Care Direct on 0117 9222700.

34. Is the card safe and secure to use?



Yes but please keep the card safe and your PIN secure. Please check the cardholder Terms and Conditions, which come with your BDPA card. Go online to www.prepaidfinancialservices.com/bristolcitycouncil or ask your practitioner for a copy of this information.

35. What happens to my existing Service User Agreement form if I change to a Bristol Direct Payment Account?



If you choose to change to a BDPA you will need to sign a new Service User Agreement form. Your practitioner will assist you with this process.

Prepaid Financial Services



Interactive Voice Response (IVR). This is an automated telephone service. You can call it to start using your card or to get your PIN by using the buttons on your telephone.



You can use this service 24 hours a day, 7 days a week. Call any of these telephone numbers:

020 3327 1991, or
020 3468 4112,
or 020 7183 2248

PFS Customer Services

Telephone. If you have any more questions about your card please call the customer services team for Bristol residents on 0203 633 1321.

Text (SMS). The contact number for a text is 0447860 048872

The call centre is open Monday to Friday (not Bank Holidays) from 8am - 9pm.

Email. The PFS e-mail address for Bristol residents:
bristolcouncil@prepaidfinancialservices.com



Care Direct



Email Care Direct at adult.care@bristol.gov.uk

Phone: 0117 92 22700. Lines are open 8.30am - 5pm Monday to Friday (closed Sundays and bank holidays).



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