



Bristol Direct Payment Account

Bristol Direct Payment Account

Questions you may have

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About the Bristol Direct Payment Account (BDPA)

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

If you have been assessed and have eligible care and support needs and you have been allocated a personal budget, you may choose to have a “Direct Payment” which will allow you to organise and pay for your care yourself. The council will provide you with an account to manage the money we will send you.

The money that you are eligible to receive will be transferred into the account by the council. You may have to pay something towards the cost of your care and this will need to be paid into this account. The account also comes with a card, similar to a debit card, which you will also be able to use to make payments. You will only be able to make payments/purchases from your account when there are enough funds available. This is because you cannot go overdrawn. This includes payments made by direct debit, standing order or by using the card’s chip and pin.

2. How does the Bristol Direct Payment Account work?

If you wish to buy a service or product which is shown in your support plan, you will use your account to pay for it. The card that comes with your account can be used to make payments over the internet or by using the telephone, or in person. You can use the account to make either one-off or regular payments, including by standing order and direct debit. You will only be able to make purchases when there are sufficient funds in your account and you will not be able to spend more than this amount.

3. Does it have a Credit Limit?

No, it’s not a credit card and carries no 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?



5. When will I receive my card?

Once your support plan has been agreed, the process of setting up your account and sending your card to you can take up to two weeks. We will let you know when you can expect the first transfer of money to arrive in to the account.

6. How will I receive my card?

Prepaid Financial Services (PFS) will post your card to your home address, or to an alternative address if agreed with yourself/your practitioner. For example, this would happen if someone has a nominated or authorised person to assist with the management of their Direct Payment.

7. What are the benefits of using the Bristol Direct Payment Account and its card?

You cannot spend more than you have on the card. This makes them a valuable aid to budgeting and helping to prevent you going overdrawn. Also the cards:

- are a widely accepted means of payment
- are a good option as they're not linked to your own bank account and are PIN protected
- are safer than carrying cash
- save time and money
- provide you or the council with reports about spending and use of the card – it's easy to see if there is a problem
- allow immediate access to funds
- provide easy monitoring and management of balances
- are convenient
- assist financial inclusion

8. Does my card ever expire?

Yes. You can find the expiry date on the on the front of your card. If your card is about to expire, and you have not received a new card, call the Direct Payments team on 0117 903 7066

Using your Bristol Direct Payment Account (BDPA)

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

When you receive your card from Prepaid Financial Services (PFS) the covering letter will outline how you activate your card. You must complete the following steps before you start using the card:

- a) sign the signature strip on the reverse of the card
- b) activate the BDPA card either by phone, via an automated process called Interactive Voice Response (IVR, explained in Q9, below)

Or

Activate the BDPA card using the text (SMS) service.

Obtain your PIN through the telephone via the IVR or via text (SMS).

For further details on how to activate your card by phone or text, please refer to the covering letter received with your card, or see the information below.

To activate by phone, please call the Interactive Voice Response on 020 3327 1991.

020 3468 4112

020 7183 2248

To activate by text (SMS):

- please use the following number 0447860 048872
- text the word PIN, followed by a space and then the last 8 digits of the card number e.g. 'PIN 12345678'

10. What is IVR?

Interactive Voice Response (IVR) is a system which interacts with a caller through the use of voice and keypad inputs. It means you can use your telephone keypad, or simple voice commands to navigate through some options.

The functions which are available using the IVR are: Card activation; PIN retrieval, and PIN reminders. You will also be able to check your balance, as well as report your card lost or stolen.

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 4 weeks.

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

Yes. Funds can be paid into the account by you in the following ways: setting up a Standing Order from your own bank account into this account; transferring funds online at

www.prepaidfinancialservices.com/en , or over the telephone via the Customer Service helpline 0203 633 1321.

When making such a transfer, one of the following reference numbers must be quoted:

xxxxxxxxCC - for Client Contributions **xxxxxxxxTP** -
for Top-ups

All the above reference numbers start with an 8 digit number – this is your account number. The next two characters identify the type of payment. For example, if you wanted to deposit your Client Contributions into your prepaid account and your account number is 12345678, the reference number will be: 12345678CC

The funds must be transferred to your BDPA account with PFS.

The sort code for your account is: **23-75-24**

Your account number is: **the last 8 digits of the cardholder ID (it is on the front of the card)**

13. Can I set up a regular payee on my account?

Yes, there are 2 options for you or your authorised person to set up a regular payee on your account.

You can do this via the card holder portal. You will need to:

- enter the payee's account details in the Payment Request page
- enter the amount to be paid and the date for the payment to be made (NB – The system will remember these details, so the next time you pay this person or agency, you can select them from the drop down menu)

You can also ring PFS Customer Services on **020 3633 1321** and set up the payee and make the payment over the telephone.

Please note that it takes a minimum of 3 working days for a payment to clear. So if you need to pay an agency by a particular date, ensure that the transfer is made at least 3 working days prior to this date.

Help, advice, guidance and troubleshooting

14. Can I change the PIN assigned to me?

Yes, you are able to change your PIN number at any cash machine (ATM). However, PIN numbers can be retrieved at any time via the IVR system (see Q8).

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 Q8) on one of the following numbers:

- 020 3327 1991
- 020 3468 4112

- 020 7183 2248

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

You can access your balance and account information by using your card number and PIN to log onto your dedicated cardholder page at <https://prepaidfinancialservices.com/en/> You'll find it at the 'View Account Details' screen. You can view all your spend activity online and this information will also be available for you to print out at any time.

You can also use the IVR or text (SMS) service to check your balance. To check your balance via IVR, please call:

- 020 3327 1991
- 020 3468 4112
- 020 7183 2248

To check your balance by text (SMS), please use the number 0447860 048872. Text the word **Balance**, then leave a space and then the last 4 digits of your card number, e.g. '**Balance 1234**'.

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

Your account number and sort code will be printed on your card. They will also be visible on the Card holder portal on the 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: www.prepaidfinancialservices.com/bristolcitycouncil

You can also call the dedicated customer services team for Bristol residents on **0203 633 1321**. This is available 8am – 9pm Monday to Friday. You can use this number for any queries relating to the management of your prepaid account including making payments.

The automated service (IVR) which you can access for lost and stolen cards operates 24 hours a day, 7 days a week. Please refer to Q10 for the IVR contact numbers.

You can also contact PFS by e-mail: bristolcouncil@prepaidfinancialservices.com

19. What shall I do if there is a payment I do not recognise on my Bristol Direct Payment Account?

You should contact the Prepaid Financial Services customer line on **0203 633 1321** as soon as possible to inform them of the unrecognised payment. If they cannot help you to identify the payment they may ask you to complete a form so that they can contact the organisation that took money from your account and attempt to recover the funds.

20. I am an existing user of Direct Payments. What happens to my existing Direct Payment bank account, and the balance within it?

You will be sent a set of transfer instructions from the Council to inform you how to transfer the balance of your Direct Payments bank account into your new account. Your old account can then be closed down by notifying your bank.

21. What happens if I enter my PIN incorrectly?

You can have 3 attempts to enter your PIN. If after the third attempt you enter it incorrectly, this will temporarily change your card status to a blocked status. If this happens, you will need to telephone the PFS Customer Services on **020 3633 1321** to unblock your card.

22. Are there any fees for using my card?

There are no fees for making purchases or using the card online to pay organisations that accept MasterCard cards or for making payments from your Bristol Direct Payment Account. Bristol City Council will provide your card for free and replace it when it expires. This is every **two** years if you still receive a Direct Payment. There is not normally a charge to replace a lost card but a fee may be applied if you consistently lose your card and require replacements. Details of this cost can also be found in the terms and conditions provided for you by PFS.

23. Can I withdraw cash using my BDPA card?

Yes, you can withdraw cash from an ATM using your BDPA card. However requirements for cash must be detailed in the support plan and receipts must be kept for any cash payments, which may occasionally be requested by Bristol City Council.

There is a set limit of £50 per day on all card withdrawals, unless you have been notified that cash withdrawal is not a feature on your account.

24. What if the amount of my purchase is more than my available balance?

In this case, your purchase will be declined. You will have to wait until your account contains sufficient funds to make the purchase. If you have a payment declined, please contact Care Direct on 0117 9222700.

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

If your card has been lost or stolen or you believe its security has been compromised you must inform PFS customer services immediately on **0203 633 1321**. Alternatively you can contact the 24 hour automated service (IVR) on:

- **020 3327 1991**
- **020 3468 4112**
- **020 7183 2248**

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

It can take up to 10 working days.

27. What happens if I change my address?

You must notify Bristol City Council's Care Direct Team on: 0117 92 22700. You may be liable for any losses on the account which arise as a result of you not giving notice of your address change.

28. What happens if I no longer want to use my Bristol Direct Payment Account?

If you no longer wish to have your Bristol Direct Payment Account then please contact Care Direct on 0117 9222700 and they will advise the next steps. Care Direct can discuss whether an alternative method of receiving your Direct Payment may be possible. Care Direct can also advise you of the steps you need to take if you do not wish to continue receiving a Direct Payment.

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

Yes. We can view and print reports of the money spent from each account and the balance held on accounts. We use this information to monitor that the money provided to you is meeting your assessed care needs. This means that you do not need to provide this information quarterly by sending in paper returns. The Council is sensitive and respectful of your rights to privacy. For more details about how we protect your data please visit www.bristol.gov.uk/dataprotection

Please also refer to the Service User Agreement form for more information.

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, invoices and payroll records relating to the payments made from your prepaid card.

The Council has a responsibility to make sure that your personal budget is being used to help achieve the outcomes shown on your support plan. From time to time we may ask to see your payment records for audit purposes.

If you have lost a receipt or if you weren't able to get one, just make a note of this and put this in with your other receipts.

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

Yes, the Council will be able to take money from your account. However, we will only do this under certain circumstances, such as concerns relating to financial abuse, misuse of the Direct Payment, excessive contingency funds or for other reasons discussed and agreed with you.

As long as your account is being used for the purpose it is intended, the Council will only take money from your account where you have an excess of funds. The Council will discuss the reasons for an excess with you, to ensure we are not taking any funds you will need for your care.

You will always retain control over your funds so long as you are adhering to the terms of your Service User Agreement.

32. What happens if I die?

When we are 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 overpaid any Personal Contributions into the account 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. Please note as we make payments in advance there may be an overpayment due back from the account. If there are insufficient funds in the account we will need to invoice for the overpayment.

33. How will I be affected if my Direct Payment is managed by a Trust?

Your allocated practitioner will discuss this with you and ensure that you have all of the support and information you require. If you do not have an allocated practitioner but feel that you need further advice, please contact Care Direct on 0117 9222700.

34. Is the card safe and secure to use?

As with all credit and debit cards we use, please take every precaution to keep the card safe and your PIN secure. Please refer to the cardholder Terms and Conditions, which you will receive along with your BDPA card. You can also find a copy of the PFS Terms and Conditions online at www.prepaidfinancialservices.com/bristolcitycouncil

Alternatively, please ask your practitioner for a written copy of these Terms and Conditions.

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

If you choose to transfer over to a Bristol Direct Payment Account, you will need to sign a new Service User Agreement form. Your practitioner will assist you with this process.

Further information and contact details

Prepaid Financial Services (PFS)

Interactive Voice Response (IVR). This is an automated telephone service. You can use this service to activate your card or to retrieve your PIN or to recall the PIN by using the keypad on your telephone. Bristol residents can access this service 24 hours a day, and 7 days a week using any of the following telephone numbers:

- 020 3327 1991
- 020 3468 4112
- 020 7183 2248

PFS Customer Services. If you have questions about your card which are not covered in this document, then call the customer services team for Bristol residents on **0203 633 1321**.

Text (SMS) contact number – 0447860 048872

The call centre operates Monday to Friday (except on Bank holidays) from 8am - 9pm.

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

You can also email the Bristol Care Direct Team on: adult.care@bristol.gov.uk

Bristol City Council's Care Direct contact number is 0117 922 2700

Lines are open 8.30am - 5pm Monday to Friday (closed Sundays and bank holidays).

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