Guide to Prepaid Cards with Individual Budgets

Please keep this guide safe for future reference

What you need to know about prepaid cards

Introduction

Oldham Council is introducing prepaid cards for a variety of different purposes across adults and children’s social care services. This guide is to help you understand what you can and can’t do with a prepaid card.

What is a prepaid card?

A prepaid card is an alternative to a bank account and looks similar to a debit card. You can purchase goods and services in line with your support plan using your prepaid card.

Who will set up the card for me?

Once your support plan has been agreed and you have signed and sent back your individual budget agreement, Oldham Council will set up the prepaid card for you and load money onto the card every four weeks in advance. The cards are called “Cashplus Gold prepaid MasterCard” and are issued by Advanced Payment Solutions Limited (APS), on behalf of Oldham Council. Once the account has been set up, you should receive your card within 3-5 days.

How can I use my card?

Every four weeks funds will be loaded onto your card. You can use your card to purchase goods or services up to the amount on your card in the following ways:

- Face-to-face in shops or other locations, by telephone and online anywhere that accepts MasterCard.
• Make regular payments by standing order or direct debit via your online card account at www.mycashplus.co.uk.
• Make bill payments online or over the phone to APS.

Please remember that you can not go overdrawn on your prepaid card, so if there are not enough funds on your card to cover the transaction you are trying to make, then the transaction will be declined.

All transactions must be in line with your agreed support plan.

Using your PIN number

You will have a PIN number with your prepaid card. You should keep your PIN number safe and separate from your card and not disclose it to anyone. If you think that someone else knows your PIN, you should change it as soon as possible at an ATM machine.

If you forget your pin number, simply call APS on 0871 277 5599.

How will I know how much is on my prepaid card?

Oldham Council will load the agreed amount in your support plan onto your card every four weeks.

You can check the balance of your account in the following ways:

• Online, 24 hours a day, 7 days a week at www.mycashplus.co.uk
• At an ATM cash machine
• Call APS on 0871 277 5599
• Send BALANCE in a text message to 07797 800 601 (text costs your usual network fee plus an extra 25p, which will be charged to your mobile phone).

How do I access my account online?

Go to the Cashplus website www.mycashplus.co.uk and select the Member’s Area, then ‘Register’. You will need to have your card number and the eight digit security code (sent to you in a separate letter).

Once you have registered, you will be able to:

• Activate your card
• View your balance and transactions
• View your Direct Debits and payments for the last six months
• Update your personal details
• Set up regular or one-off payments or transfers (via the “Payments and Transfers” area)
How do I pay my financial contribution?

If you have been assessed as needing to contribute financially towards your services, you will need to load your contribution amount directly to your card every four weeks. You can do this in several ways:

- Arrange a regular transfer from your bank account into the prepaid card account.
- Pay cash over the counter at a Post Office or an authorised CashPlus store.

If you do not load your contribution, you will not have sufficient funds in your account to pay for all your support.

How do I set up a direct debit?

For instructions on how to set up Direct Debits against your prepaid card account look on the back of the bills you want to pay by Direct Debit. Or you can just call the companies which you pay regularly and tell them you’d like to pay your bills by Direct Debit from your CashPlus prepaid card account.

Please refer to the letter which came with your card to find your Account Number and Sort Code. If you are asked for ‘Bank name’, use “APS Financial Ltd” and for the ‘Bank address’, use “P.O. Box 52768, London, EC3P 3WR”.

Can anybody else have a card for my account?

If you have a carer or family member who helps you to arrange your support requirements, they can be issued with an additional card on your account. This is called a companion card.

Please contact your care manager or social worker if you would like a companion card.

Can I withdraw cash?

If you are receiving an individual budget or direct payment, you will not be able to withdraw cash from your prepaid card. This is to ensure that the funds are being used effectively to meet your assessed needs as outlined in your support plan.

If a provider does not accept card payments, you can arrange to transfer money directly to their bank account. If you have any difficulty making payments to a provider, in line with your support plan, please contact Oldham Council on 0161 770 1122 and we will look into other options for you.
What happens if I lose my card?

If your card is lost or stolen, call APS immediately on 0871 277 5599 and follow the instructions. APS will arrange for a new card to be issued.

What should I do if I think my card has been misused?

If you suspect fraud or think that your card may have been misused, you should contact Oldham Council on 0161 770 1122 or APS on 0871 277 5599, as soon as possible.

Statement and Monitoring

If you use the internet to manage your prepaid card, then you can view statements online. To set this facility up, contact the APS Call Centre or visit the members’ area of the website and follow the instructions.

If you prefer to use the call centre, then you can obtain a list of recent transactions and a balance over the telephone.

Oldham Council can view statements associated with your prepaid card to assist in its audit process and to help detect and prevent misuse of the individual budget.

You will need to keep records, copies of receipts and invoices for payments made.

The Council may withdraw funds from the prepaid card without prior notice and/or suspend your use of the card should it be considered appropriate.

The Council will undertake a review of your individual budget on an annual basis. If you have a prepaid card, you will not be asked to provide bank statements when we undertake an audit of your account.
Where can I get support to manage my prepaid card?

Advanced Payment Solutions (APS) - your prepaid card provider

0871 277 5599

(Calls made to 0871 numbers are charged at 10p per minute from BT landlines)

APS Customer Services

Open Monday to Friday 8am to 6pm
Saturday 10am to 4pm
Out of hours service 24 hours / 7 days a week

www.mycashplus.co.uk

APS can help you with:

- Checking your balance or other account information
- If your card has been lost or stolen or you suspect fraud or misuse of your card
- Advice regarding a transaction dispute
- Any general enquiries regarding your prepaid card

Oldham Council

Your care manager or social worker (Adults): 0161 770 1122
Self-Directed Support Team (Adults): 0161 770 1173

Oldham Council can help you with:

- Using the online account to set up payments or check your balance
- Queries regarding funds loaded onto your card
- Any difficulties managing your prepaid card account
- If you suspect misuse of your card
- Requesting a companion card for your account