

# Direct Payments

## Frequently Asked Questions



# Direct Payments – Frequently Asked Questions:

## What is the allpay account and card?



The allpay account is the best way to manage the money side of a Direct Payment. Under this arrangement, a separate bank account is set up for you by Southampton City Council, who then make payments into it on a monthly basis. You can then pay for the things in your support plan from this account. If you choose to use an allpay account for your Direct Payment, you won't need to submit as much paperwork to us, as we can view a record of the transactions made on the account at any time.

We advise against withdrawing cash to pay carers or care services. If you withdraw and use cash for any payments you would be required to keep receipts as proof and submit this to Southampton City Council.

## What kind of things can Direct Payments be used for?

- Assistance in making meals and drinks or with eating and drinking
- Personal care and assistance
- Leisure activities such as socialising, sports, classes or groups
- Respite
- Specialist equipment that is not funded through the NHS to enable more independence and prevent the need for more care in the future.
- Support if your main carer is not available.

## Who can have an allpay account?

You will need to have the mental capacity to give consent to receiving a Direct Payment and choosing to have the account and debit card. If you are not able to make social care decisions and manage money, a suitable person can manage the Direct Payment and can be issued with an allpay card which is linked to your account. The person helping you would need to have a suitable person's assessment to ensure they can manage the Direct Payment for you.

## Do I need a Bank Account?

No. The card has its own bank account which you can see and use as if it were your own. You can check and manage your account online at any time.

## **Can I use my card to withdraw cash at an ATM or for cashback?**

You can withdraw up to £50 per day from an ATM displaying the MasterCard® acceptance mark. Cashback is not permitted. The Council advises against cash withdrawals to pay carers and care services.

## **Are there any restrictions on where I can use my card?**

You can make purchases at shops as you would with any debit card. Allpay prepaid cards cannot be used at pubs, nightclubs and off-licences, as well as for betting and gambling (including lottery tickets and casinos), dating and escort services, massage parlours and health spas, pawn shops and tobacco stores.

## **Is there a charge for this card?**

There are no charges to the cardholder for using the card.

## **How do I manage my card?**

You can check your balance and transactions:

- **Online** – by visiting [allpayprepaid.net/cardholder](http://allpayprepaid.net/cardholder) - this service is free.
- **Over the telephone** – by calling Customer Services on **0330 808 0102**. This service will cost the same as a local rate call from your landline or mobile.

## **How is money loaded onto my card?**

Southampton City Council will make payments into your allpay bank account on 15th of the month. If you are required to make a personal contribution for your care, you should pay this by standing order into the allpay bank account.

If you require assistance you can visit [www.allpayprepaid.net/cardholder](http://www.allpayprepaid.net/cardholder) or contact Customer Services on **0844 225 5729**.

## **How can I change my PIN?**

You can change your PIN by calling Customer Services and at any UK ATM where this service is available.

## **Can I pay other people using my card?**

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Yes, you can set up payments to third party bank accounts by using Faster Payment and Direct Debit, by visiting the website [www.allpayprepaid.net/cardholder](http://www.allpayprepaid.net/cardholder) or by calling Customer Services on 0844 225 5729.

## **How do I set up a Direct Debit?**

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You can set up a Direct Debit by quoting the sort-code and account number associated with the card to your service provider. Funds will be debited from your card by 2pm on the date that the Direct Debit is due. Sufficient funds must be available on the card to pay a Direct Debit that is due.

## **Can I go overdrawn?**

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You can only use the funds that are available in your account. Your card will be declined if there are not enough funds on the card for the transaction you are attempting. If for any reason a transaction is processed that exceeds your available funds, allpay may block your card, and the council will require you to repay the amount owing immediately.

## **Can I get my funds back if I want to cancel the card or no longer need it?**

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Funds on your card will be returned to Southampton City Council in the first instance. If you are on Direct Payments and have made a financial contribution which was paid into the account, the council will return it to you.

## **Will you carry out a credit check when I apply for a card?**

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We will not carry out a credit check; however, we will carry out checks to verify your identity and address prior to you being given a card. These searches will not impact upon your credit record; however the search may leave an indicator, called an 'enquiry' that such a search has been performed.

## **How is my personal information and privacy protected?**

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We safeguard your information in accordance with our Privacy Policy and applicable law. Please refer to the website [www.allpay.net/privacy](http://www.allpay.net/privacy)