

# Prepaid Cards

## Frequently Asked Questions

### **What are prepaid cards?**

A prepaid card is an alternative to a bank account. It is similar to a debit or credit card to look at. You are able to pay for goods and services using this card and your card account. Bury Council pay your personal budget onto your card account so that you can purchase the goods and services on your support plan. The card, which is managed by Advanced Payment Solutions Limited (APS), is a MasterCard prepaid card and has the facility for online banking and direct debits.

### **How do I get a card?**

Getting a card is simple. Once your personal budget has been approved, Bury Council will set up for your card on-line. They may ask you for additional information in order to do this, e.g. email address or mobile phone number. If you supply your email address and mobile number, APS will send messages to you directly such as when your account has been topped up. Once your card has been set up, you will receive your card in 3-5 working days. APS will conduct an online verification check as any other bank would do. They may occasionally request additional documentation in order to do this.

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

Once you receive your card, you will need to activate it. You will also be sent an 8 digit security number with your card. You will need your card and your security number to activate your card account. There are several ways you can do this:

- You can make a simple call to APS on 0871 277 5599
- You can activate your card by visiting the APS website and clicking on 'Activate Card'
- You can contact Bury Council to do this on your behalf.

Your card will be sent directly to you with all the information you need to activate your card. Once your card is activated you will be able to use it purchase the goods and services in your support plan.

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

Bury Council will load funds onto your card, usually every 4 weeks for Personal Budget customers or quarterly for carers, in line with your support plan. You can use your card in the following ways:

- Using a 'chip and pin' machine
- Signing a sales voucher
- Over the phone to a vendor who accepts card payments
- Via your on-line account
- Or over the phone to APS.

You can use your card to make payments through:

- Any vendor who accepts MasterCard either in person or over the telephone (if they offer this service)
- Transferring payments via on-line banking or over the telephone with APS customer services to individuals or companies
- Setting up Direct Debits or Bill Pay

You cannot spend more than is on the card as payments over the amount on the card will be declined.

### **How do I pay my Client Contribution?**

If you have been assessed as paying a client contribution to your personal budget, you can pay this onto your card by setting up a standing order or direct debit from your bank account to the card account. Your card will have a sort-code and unique account number and so operates the same as a bank account in this way. If you need to pay your contribution in cash you can do this at several outlets on the high street, such as The Money Shop and H&T Pawnbrokers. Go to the mycashplus website which is in the links on the right and click on the store locator button and find out where the closest store is.

### **How do I access my on-line account?**

You will be able to view your transactions and balances and make payments through your on-line account. You will be able to register for and access this by visiting the mycashplus website and clicking on 'Members Area'. You will be taken through a step by step process to register your card account. If you need any help with this, you can contact APS customer services or any of the 'Useful Numbers' at the end of this page.

### **Is my account audited or reviewed?**

Your account will be reviewed by Bury Council regularly. This is called an audit. We will be able to view your transactions and balance as part of your audit. You must keep all receipts of expenditure on your card account and be able to show them to Bury Council on request.

### **What happens if I choose not to sign the Terms and Conditions?**

If you choose not to sign the Terms and Conditions, you will not receive or be able to use a Prepaid Card. You will have to have your Personal Budget as a managed account.

### **What else do I need to know?**

Fraud - You must not use your card or card account fraudulently. If you do this APS and/or Bury Council have the right to terminate your account and charge you additional fees where applicable. Your case will be forwarded to the correct authorities for further investigation. Benefits - Some of the additional benefits of the card are Purchase Protection and fraud protection. This ensures you will not be liable for the costs of goods purchased fraudulently without your authorisation.

### **What support can I get to manage my card account?**

There are several information points in and around Bury where you will be able to get support with using your card and your online and telephone banking facilities. These include the Connect and Direct service at Textile Hall in Bury and contacting APS customer services direct. Alternatively you can pop into any of the libraries in the Bury Council area.