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# Your Direct Payment Prepaid Card



This information is issued by:  
**Essex County Council**  
**Prepaid Card Support**

Contact us:  
**PrepaidCard@essex.gov.uk**  
**www.essex.gov.uk**  
**0333 032 2957**

Prepaid Card Support  
Essex County Council  
County Hall, Chelmsford  
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this document can be translated,  
and/or made available in alternative  
formats, on request.

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# What is a Prepaid Card?



## What is a Prepaid Card and how does it work?

- The card works like a debit card drawing on the money we have paid into your Prepaid card account. The card is widely accepted by traders and care providers.

## What does the Card offer me?

- The card can be used to pay for the support Essex County Council has agreed to in your Care & Support plan following assessment, this can include (but is not limited to) the following:
  - a) Set up payments to your care agency
  - b) Payments to your Personal Assistant
- If you identify other support or services not in your care and support plan once you have been issued with the Prepaid card, then you will need to request a review of that plan.

## What can't I do with the Card?

- Withdraw cash from a bank or other outlet
- You will not be able to overdraw
- You cannot use it as a credit card
- Pay for any services that do not meet your needs as set out in your support plan
- You will not be able to buy certain items such as beauty treatments, massages, car rentals, airline tickets, hotel bookings, items from an off-licence.

## What does the Card offer me?

- Easy control of managing the payments for your care and support
- Easy control of your spending
- Access to your account balance 24/7

- Access to support from Allpay Prepaid card Customer Service (8am to 6pm)
- Up to 3 additional cardholders can be set up if you need help to use the card and buy your care and support; remember that it will be you that is responsible for how anyone else you have made an additional cardholder uses the card
- Security - card scheme regulations will apply to protect your funds as soon as your card is reported as lost or stolen.

## Will it cost me anything?

No

## Contributing to the cost of your support

If you have been asked to contribute to the cost of your support we will take off the amount you contribute from your direct payment before we transfer the money to your Prepaid card account.

## Do any checks have to be completed before the card is issued?

Yes. Banking regulations require us to complete some identity checks. As Essex County Council is setting up the Prepaid card on your behalf, you will be asked to provide us with:

- Photo ID to prove your identity
- Proof of your address
- Your National Insurance number.

## What support is there to help with the card if I need it?

Allpay/ Prepaid card Customer Services are available Mon – Fri from 8am to 6pm on 0330 808 0102 or 0330 123 2041. Outside of these hours a 24 hour automated service is available.

If you would like to access your Prepaid card account online, you will need to provide us with an email address.