Sefton Direct Payments

Step by Step Guide to your Pre-paid Card (PPC) Account

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1. Prepaid Financial Services (PFS)

Card Creation
The Direct Payments Team will authorise PFS to create your prepaid card.
During this set up we will give them the information needed to create and send the card out to you.

- Name and address of the account holder
- Telephone number/ email address
- And most importantly the cardholders date of birth

You should receive your card within 10 working days after creation. If your card does not arrive within this period we advise you to: -

- Contact your Direct Payments Advisor who will check that the card has been issued
- Contact PFS on 02071270754 to advise that the card has been mislaid in the post
- PFS will cancel the mislaid card and send you a new one out

Activating your card

You will receive your card and letter from PFS advising you how to activate your account.
There will be a telephone number for an **INTERACTIVE VOICE RESPONSE (IVR),** this allows PFS's computer to communicate with you using your voice or telephone keys.

To **activate your card,** you need to call one of the IVR lines below and **select option 1, Retrieve your PIN**

020 3327 1991
020 3468 4112
020 7183 2248

(Lines are available 24 hours a day; local charges apply)

You will be asked for the long card number on the front of your prepaid card and also the cardholder's date of birth as a security question.

You will be allocated a PIN number by the automated system which you need to keep safe. This number is needed to access your online account.

Your account is now active.

If you cannot remember your PIN number then you can retrieve it by calling the numbers above.

Please be aware that your card will be blocked if you incorrectly enter your PIN number 3 times in succession. To unblock your PIN, contact PFS Customer Services.

You can use the IVR line to

- Activate your card select option 1
- Recall your PIN number select option 1
- Check your bank balance select option 2
- Report your card lost or stolen select option 3

Telephoning PFS

We understand that not everyone will be comfortable using the internet; there is a facility to telephone and speak with a customer service representative.

The customer service representative will go through a series of questions to confirm your identity.

By contacting the customer services representative, you are able to:

- Check your account balance
- Make a payment
- Make all general enquiries in relation to your prepaid card

Call the customer services team on

0207127 0754

8am to 9pm: Monday to Friday

(Local Call charges apply)

2. Logging onto your online account

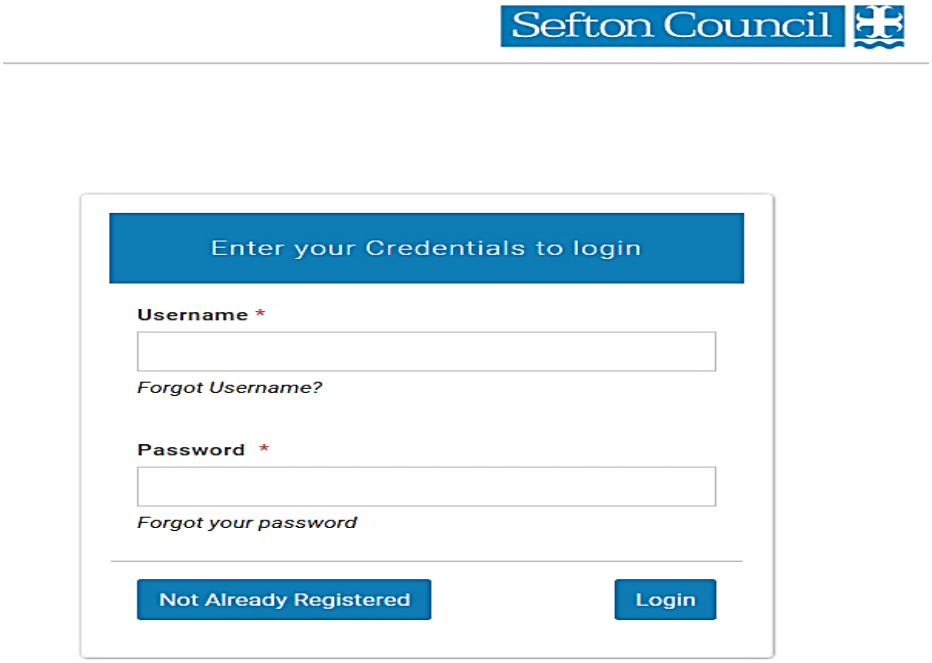
You can access your PFS prepaid card account from any device that has an **INTERNET CONNECTION**

- Computer
- Tablet / Kindle
- Smart phone

Go onto your Internet provider and enter the following into your address bar (Top left-hand side)
www.prepaidfinancialservices.com/sefton/login.aspx

You must ensure that you always see the SEFTON badge when logging onto the system.

If you have previously set up a username and password, enter it in the boxes as below



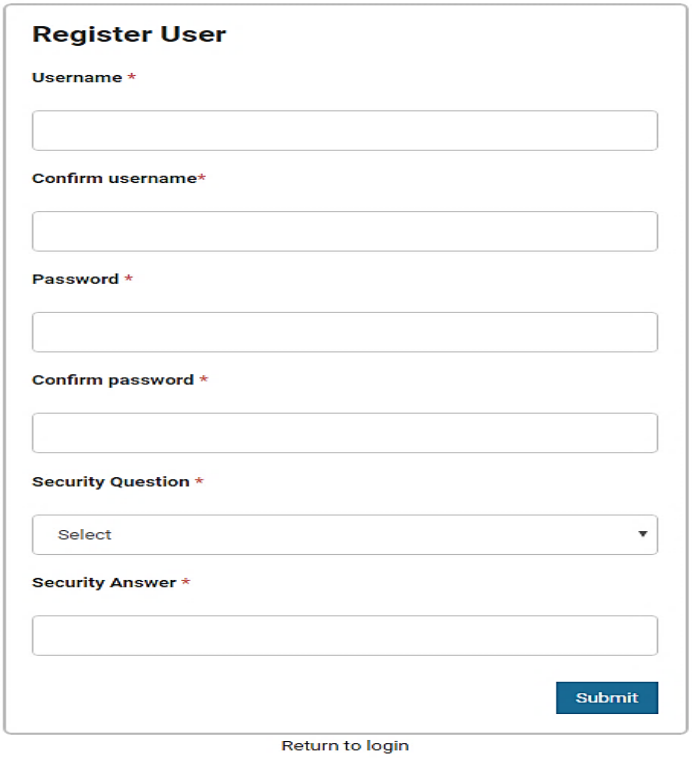
If you have not set up a user name and password, click on

Not Already Registered

You will be asked to input your 16 digit card number on the front of your card, then press Submit

You need to enter the cardholder's date of birth from the drop down menu, then press Submit

You will create a username and password that you will use every time you login to your account



USERNAME - this is the **cardholders name** but in the format **firstname.surname**

It is important that you have a full stop in between the names

PASSWORD - The recommendation for the password would be <u>at least</u>

- 8 – 20 digits long
- One capital letter
- One lower case letter
- One number
- Two special characters for example: (! £ $ % & *)

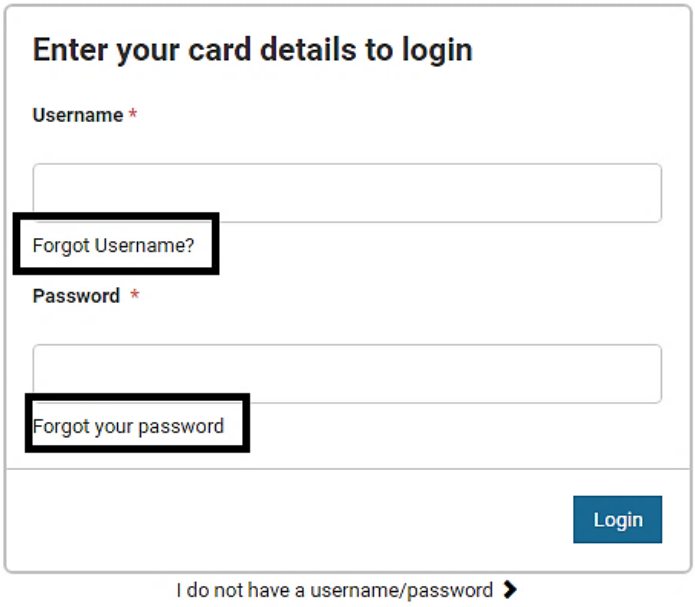
SECURITY QUESTION – choose a memorable security question from the drop-down menu

SECURITY ANSWER – you need to type an answer to the security question

Press Submit

The system will now return you to the front page and you must log in using your new username and password.

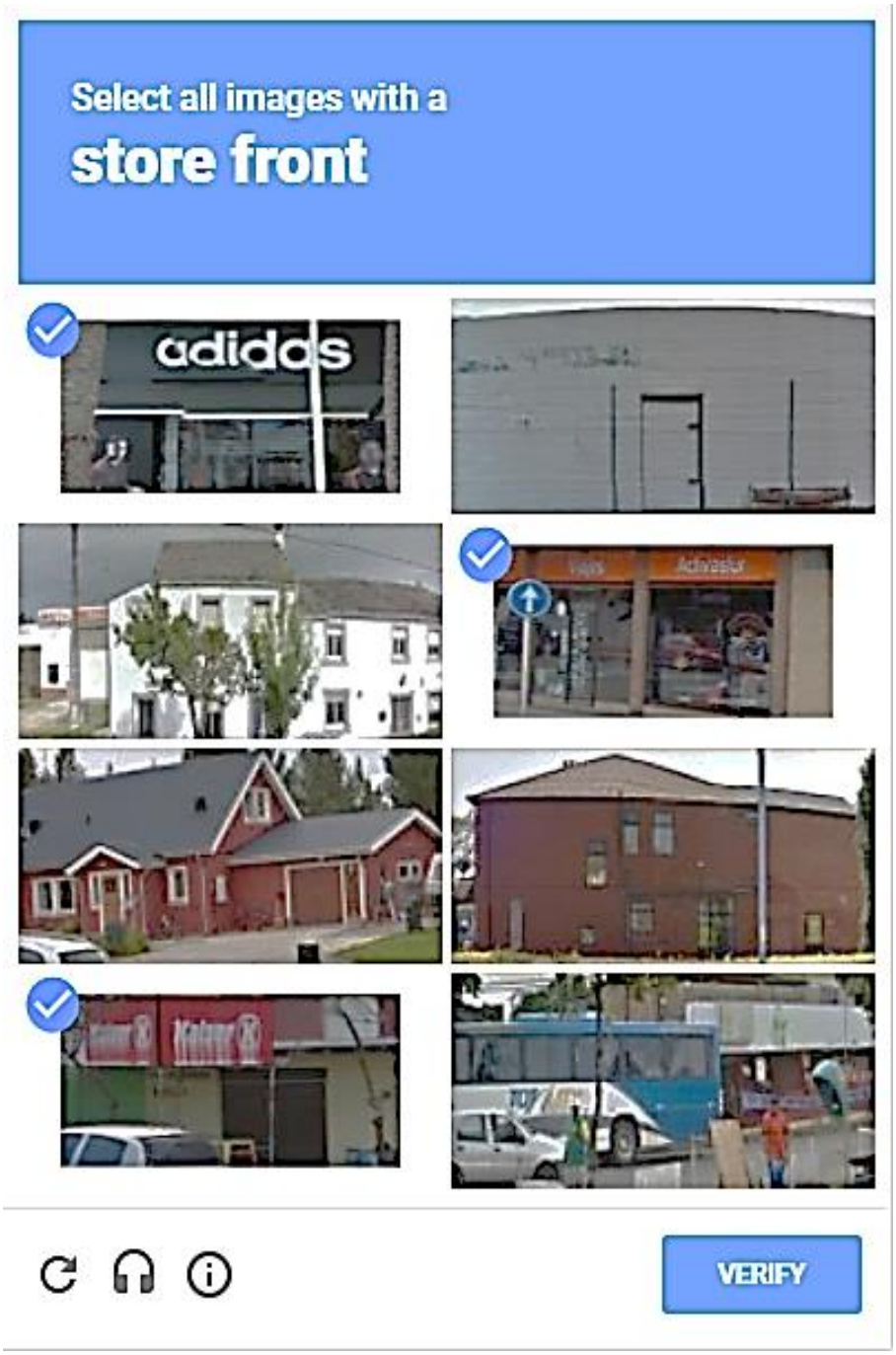
If you forget either of your login fields, then you can select **Forgot Username** or **Forgot Password** and complete the required details.



Captcha

The Captcha facility will only occur occasionally at login. You will need to only select those squares where there is the required image.

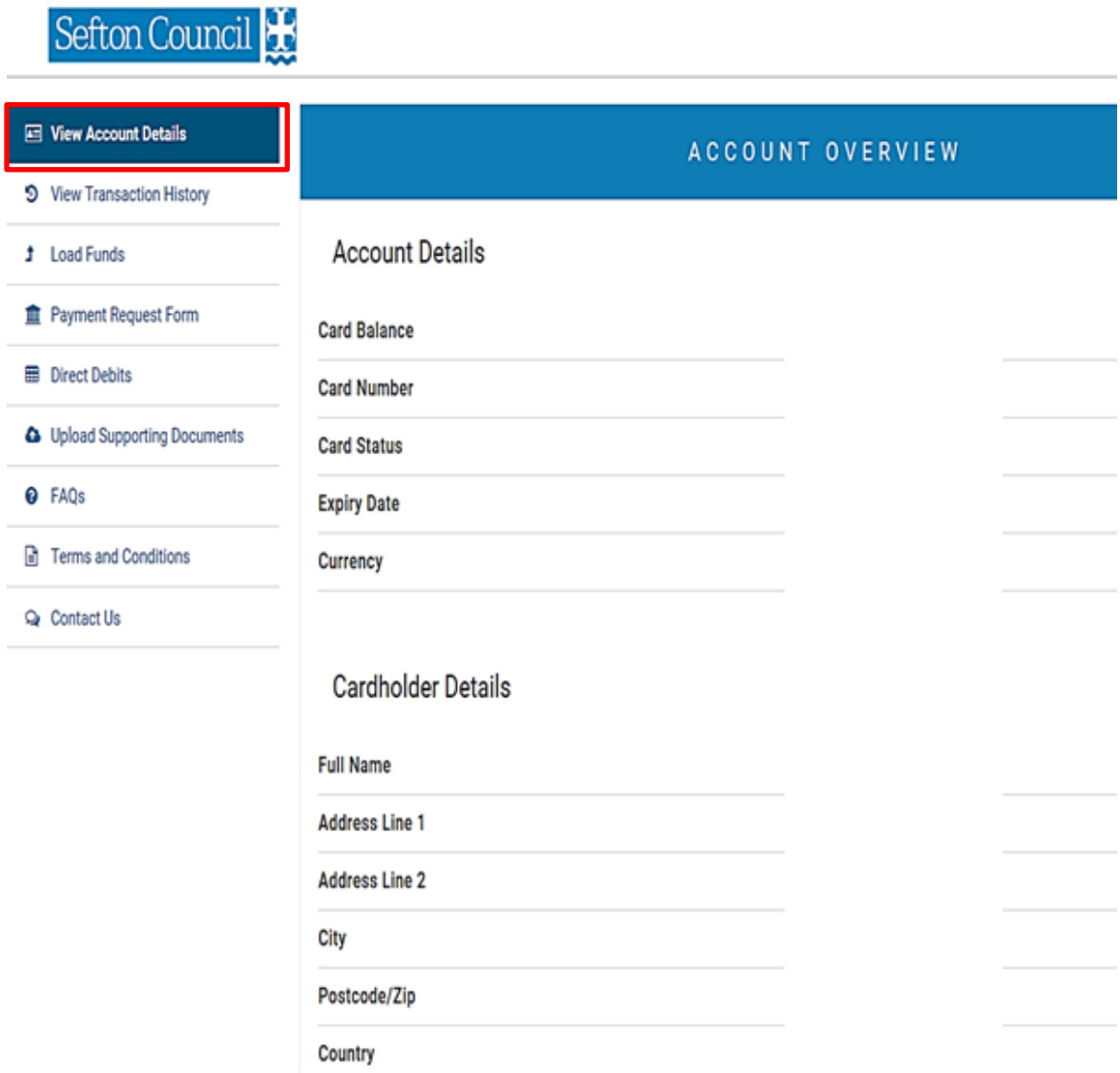
Once the correct squares have been selected the blue button in the bottom right hand corner will switch from SKIP to VERIFY



Use the SKIP function if the image isn't clear or if there are no squares showing the required image

3. Online Account Details.

Once you have logged in you will see the account details page, from here you can view your balance, card number, expiry date and address registered to the card.



4. Transferring the balance of your old account to your new PPC account

Once you have confirmed that all transactions have cleared from your direct payments bank account, you must then transfer your final balance to your prepaid card account.

You will need to provide your current bank with your prepaid card account details.

Account Name:	Pre-paid Financial Services
Bank Name:	Barclays City International Operations 200 St Swithins House St Swithins Lane London EC4N 8AS
Sort Code:	23-75-24
Account number:	This is the 8-digit number on your prepaid card
Reference:	Balance Transfer

Inform the bank that you wish to transfer the balance of your current account to your new prepaid card account.

After a few days, check that your balance has transferred correctly by logging in online or ringing PFS direct.

Your Direct Payments Advisor will provide you with a factsheet that contains all the details you will need to make the transfer.

5. Paying you client contribution onto your Prepaid Card

You will need to advise your **own personal bank** that payments need to be made on a regular basis onto your prepaid card, by setting up a standing order. The details below can be found online in 'load funds' on the prepaid card account.

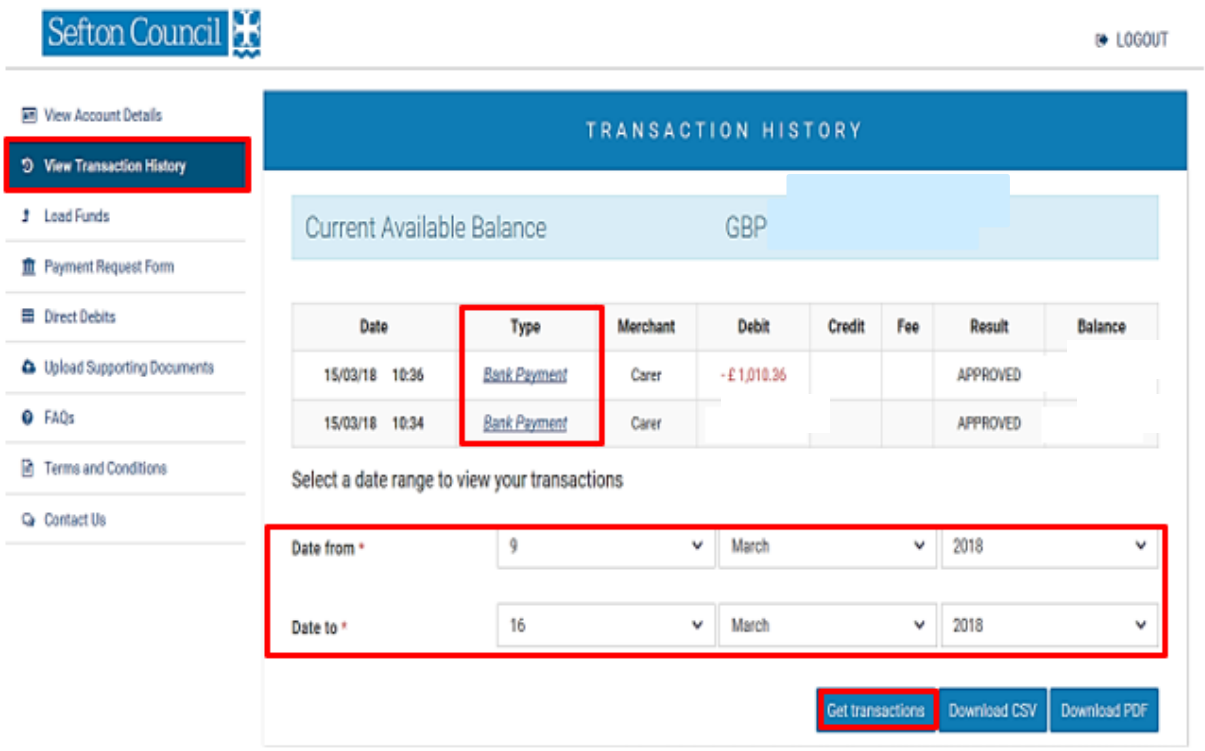
You will need to provide your current bank with your prepaid card account details.

Account Name:	Pre-paid Financial Services
Bank Name:	Barclays City International Operations 200 St Swithins House St Swithins Lane London EC4N 8AS
Sort Code:	23-75-24
Account number:	This is the 8-digit number on your prepaid card
Reference:	Client contribution

Your Direct Payments Advisor will provide you with a factsheet that contains all the details you will need to pay your client contribution.

6. Viewing your online transaction history.

By selecting view transaction history, the transactions made within the last 30 days will appear, if you need to view transactions older than this you can amend the dates at the bottom and select get transactions.
The transactions will then appear above the date range, you can also download a PDF statement.



You can check the individual payments made from the account by clicking on the blue underlined link in the 'TYPE' column. This should give you further details as below

Bank Payment Request Details

Beneficiary Name:	
Payment Type:	Carer
Account No:	
Sort Code:	
Amount:	
Payment Reference	week 52
Invoice Ref No:	week 52
Invoice Payment Date	15-Mar-2018
Period From	15-Mar-2018
Period To:	01-Jan-2050
Explanatory Note:	week 52 wages

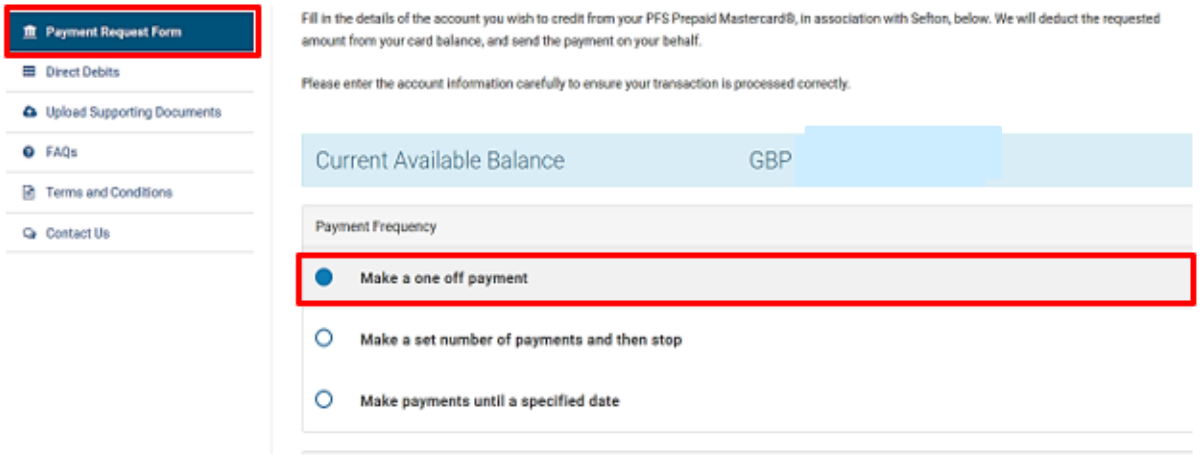
7. Payment Request Online Form

The payment request form makes it easier for you to make payments via your Prepaid Card Online.

To make a payment you will need:

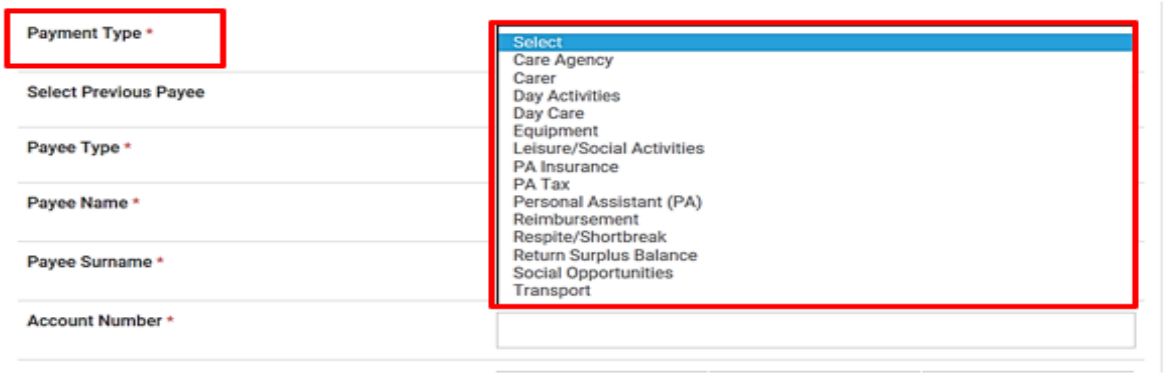
- **Payees name**
- **Payees account number**
- **Payees bank sort code**
- **Invoice/receipt or employee pay slip**

You need to select 'make a one-off payment'



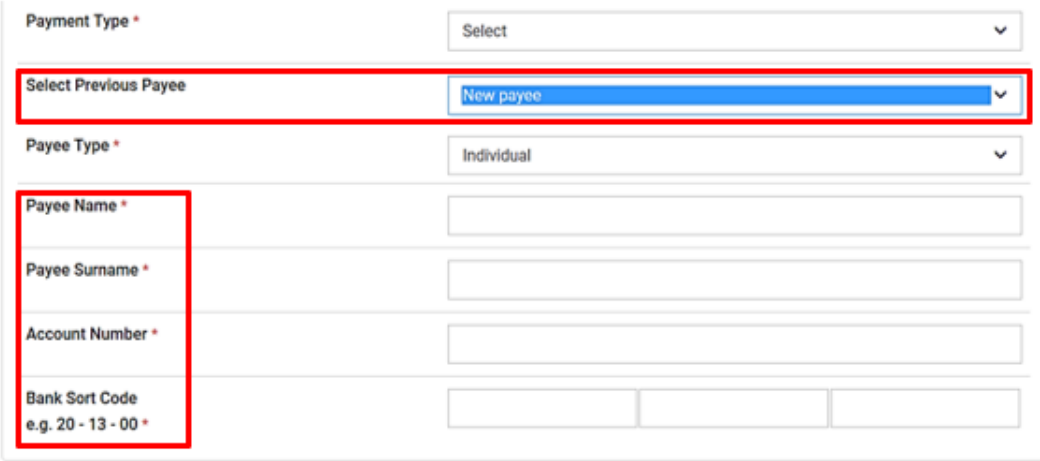
Payee or beneficiary details

Any box that has a v has a drop-down menu attached, you need to click on the link and pick one of the options



If the account payee has been previously set up you will see the name in the ‘select previous payee’ box.

If you need to add a new payee, select this option in the drop-down box

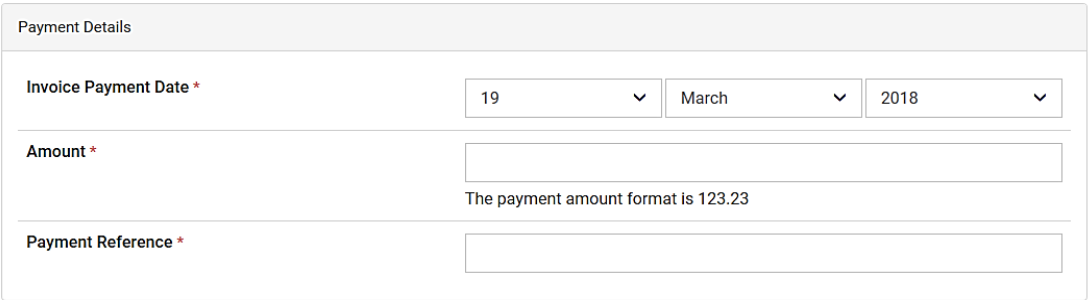


Then choose if they are an individual or a company.

You will need to input the payee name, account number and sort code

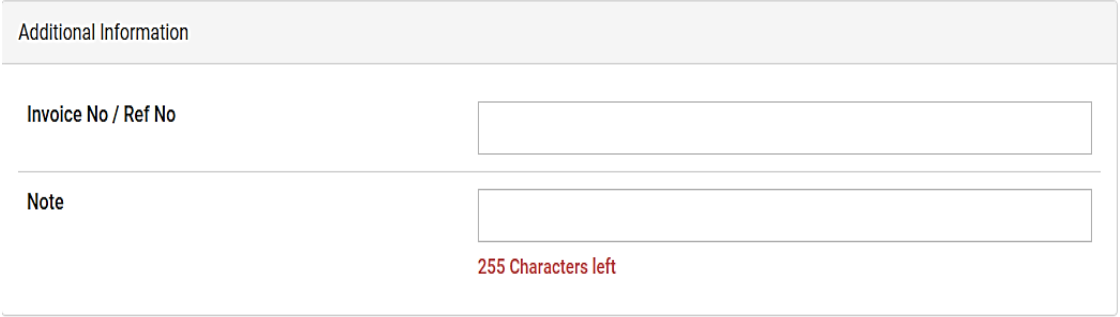
Payment details

- The invoice payment date is the date that you are making the payment
- Amount is in pounds and pence
- Payment reference is the identifying detail that you want the payee to see on their bank statement e.g. Your name or invoice number



Additional Information

- Invoice Number or payroll week number
- Note – this could be any additional relevant information, e.g. agency name, period invoice paid , top up fee paid direct to agency or any other relevant information.



Submit

Once you have pressed the submit button, it will ask you to confirm the transaction. Check the details are correct and confirm.
You will receive a message to say that your payment has been successful.

8. Paying an Agency/Support Service

You will need to check with your agency/support service what would be their preferred payment method would be. This can be done:

- Online via www.prepaidfinancialservices.com/sefton and log into your account. see Payment Request Form above

- Contact the agency directly to make a payment over the telephone by providing them with your card details. (Please check to see if there is a charge for this method)

- Contact PFS directly who will assist you in making a payment, you will require the agencies account number and sort code.

9. Paying your Personal Assistant(s)

You will need to obtain the bank account information for your personal assistant.

Payment can then be made either:

- Online via www.prepaidfinancialservices.com/sefton and log into your account. see Payment Request Form above

- Contact PFS directly who will assist you in making a payment.

If you are experiencing difficulties making payment, then contact your Direct Payments Team who can assist you.

The Team can talk you through making the payment online and in some cases, we are able to make the payment on your behalf by logging into your account.

10. Inland Revenue Payments

Payments must be made to HMRC by logging onto your account online via

www.prepaidfinancialservices.com/sefton

Set up a one-off payment on the payment request form with these details

Account Name	**HMRC Cumbernauld**
Account Number	**12001039**
Sort Code	**08-32-10**

YOU MUST ENSURE THAT YOUR ACCOUNTS OFFICE REFERENCE NUMBER IS INPUT AGAINST THE INVOICE NUMBER ON THE REQUEST FORM.

Without this number, your payment will not be allocated against your account and you could be charged interest for non-payment. You can find your accounts office number on the front of the letter sent from the Direct Payments Team.

Do not make a payment through the HMRC website / telephone service as you will be charged a 1.4% fee.

11. Supporting Documentation

When you have made a payment from your Prepaid Card Account, you will need to provide a copy of the payment document to the Direct Payments Team for audit purposes. This could be

- An agency Invoice
- A Self-employed carer invoice
- An employee timesheet
- A copy of your insurance certificate

You can send the documents by

- Uploading the document onto the prepaid card system (see below)
- Email to direct.payments@sefton.gov.uk
- Post to

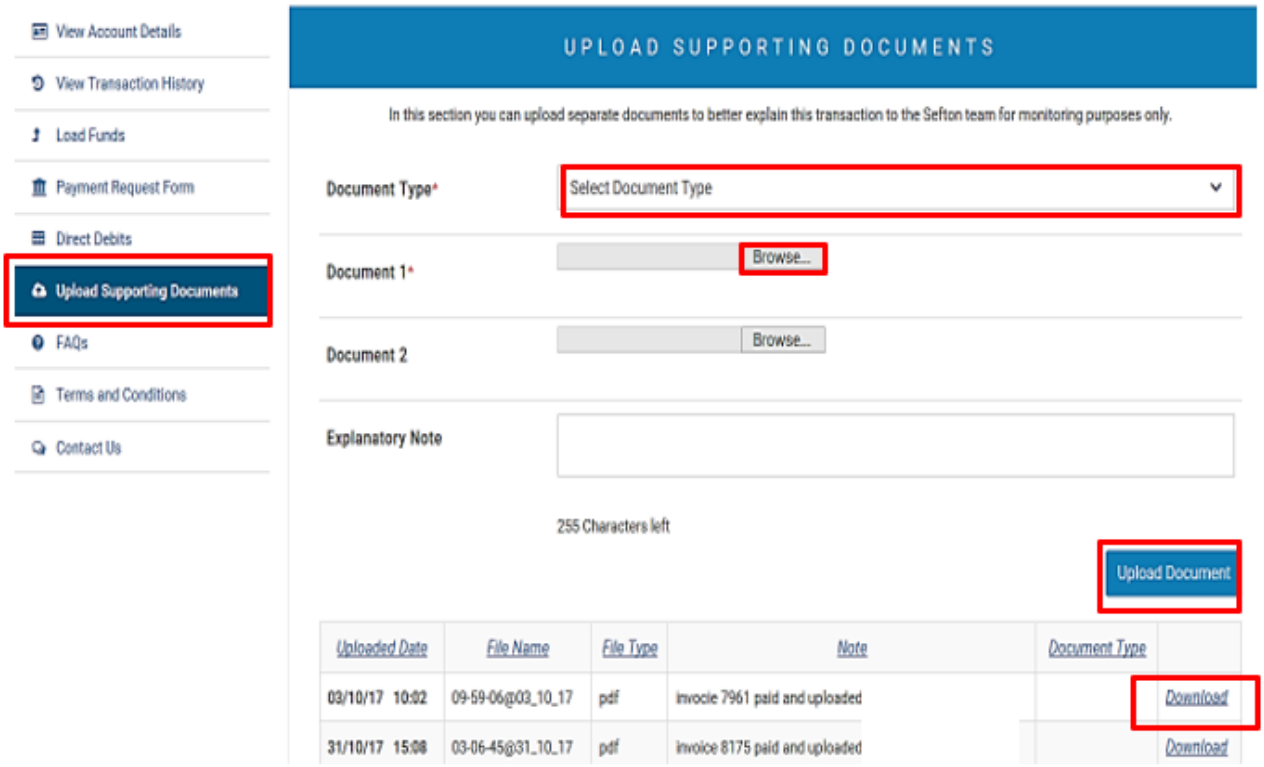
Direct Payments Team
Sefton Carers Centre
27/37 South Road
Waterloo
L22 5PE

Uploading the documents onto the prepaid card system

You need to have a clear and detailed copy of the document in a computer format. You can do this by:

- Scanning a copy of the document
- Taking a clear photograph on your tablet / smartphone
- Asking your care provider to email you a computer version.

Save a copy of your document that you have paid in your documents library on your device.



Go into the upload supporting documents tab on the online account as above

1. Select the document type you are wanting to upload from the drop down menu
2. Then click browse to find the document that you have saved on your system
3. Once selected click ‘upload document’

You can view the documents that you have saved by clicking on the download link

If you are having difficulties with uploading your documents, please contact the Direct Payments Team for further support.

12. Contact Details

For help and support contact your Direct Payments advisor or alternatively you can find contact details on your online account