CARERS TRUST
Sefton Carers Centre

Direct Payments Team

Sefton Carers Centre
27-37 South Road
Waterloo
L22 5PE

A record of Contact and Information given

Pre-Paid Card

Direct Payments Advisor:
Tel Number:
Email:

Date of Contact:

Client Name:

Client Signature: ……..
(I agree that the enclosed information has been discussed and I understand the responsibilities of managing a Prepaid Card Direct Payment)

Version 2 January 2025

Contact and Information Details

Direct Payments Prepaid Card Information:

A prepaid card account is just like a current account from your bank with a debit card. You can use it to pay for services that meet your needs and outcomes, which have been agreed and detailed in your care plan.

The Prepaid Card is provided by Prepaid Financial Services (PFS) and is underwritten by Master Card.

I have covered the following issues:

Direct Payments Prepaid Card: How does it work: - Sefton Council will put your Direct Payments money onto the card every 4 weeks in advance, you will receive a remittance advice detailing the amount to be loaded by email - You can pay for your assessed care needs by online bank transfer or by telephone - You can check your account balances online or by telephone - You need to pay your client contribution onto the card and this weekly amount will be confirmed by the Finance Visiting Officer - If the agency you choose charges a higher rate than the standard Direct Payments rate, then any shortfall in your Direct Payments account must be paid from your own personal monies. This is referred to as a 'top up' - You cannot go overdrawn by using the Prepaid Card - You can nominate a trusted person to manage the account for you	
Monitoring of Direct Payment Prepaid Card - You are required to email copies of any invoices to selfdirectedsupport@sefton.gov.uk - It is a safe and easy way to make payments for your care - You will have immediate access to funds to pay for your care and the balance of the account	
You have responsibilities as an employer with Direct Payments Prepaid Card - You must comply with Inland Revenue and National Insurance Regulations and current employment legislation - Payment of staff wages and holiday pay and pensions. We offer a payroll service and will calculate your employee(s) Tax and National Insurance Contributions. We will provide you with a payslip for your employee(s) on a 4 weekly basis	
If you are employing your own staff, you must purchase appropriate insurance to cover you as an employer and also your employees Yearly cost of approximately £99.00 - £135.00. This can be paid using the funds the Council provide	

We will assist you with Recruitment of staff - We will provide you with assistance in all aspects of recruitment including; advertising, interviewing and reference requests - We will also assist you with a template for job descriptions and contract of employment for your employees	
Receiving Direct Payments will not affect your benefit payments. However, this will affect the benefits of anyone you employ	
Direct Payment monies paid - You will receive sufficient money from the local authority to cover your staff wages, tax and national insurance, pensions and insurance renewal - We recommend that you pay a basic hourly rate in line with current minimum wage regulations. If you choose to pay above this amount you will be responsible for any shortfall in the Direct Payment account from your own personal funds - The amount received will cover 5.6 weeks paid leave per year and double time on bank holidays but you must notify Payroll of the hours worked	
Sefton Direct Payments Team can advise you in accessing training courses for yourself and your employees	
We can also provide you with information about Sefton Carers Centre	

The Direct Payments Team will provide you with support and advice on all the above.

You will receive a copy of your care plan detailing your current assessed need from your social worker.

What you need to do next:

- Read and sign the Direct Payments Agreement if you decide to continue
- If you are employing your own staff, please complete the Payroll agreement form, New Starter form and HMRC Authorisation forms as directed. Purchase insurance prior to your employees starting work.
- Once you receive your Prepaid Card you must activate it immediately by following the instructions provided with the Card.

If you have any queries, please contact your Direct Payments Advisor on the number given on this form.

Alternatively you can log-on to www.sefton-carers.org.uk