



Prepaid Card Fact Sheet

What is a Prepaid Card?

A prepaid card is a preloaded MasterCard that can be used to pay for goods and services up to the value loaded on the card. There is no credit or overdraft facility. Goods and services can be purchased at point of sale, online and over the telephone.

Prepaid cards operate in a similar way to normal credit and debit cards, except that funds are preloaded onto the cards by Birmingham City Council and then spent by the card holder until the balance is exhausted. As they do not incorporate a credit facility the cards cannot become overdrawn and are not linked to a bank account. Funds can be loaded onto the cards by the Council at any time. As all transactions are recorded automatically it is possible to track when uploads and subsequent spend take place and monitor how the funds are spent.

The card can be used in the same way as a traditional bank account. You can use your card to pay your teaching assistant(s) wages directly into their bank account or you can set up regular payments using standing orders or direct debit.

The pre-paid card is:

- An alternative to a bank account.
- Safer and more secure.
- Easy and simple to use.





What does this mean for you?

The pre-paid card will enable you to easily spend your direct payment on your agreed outcomes and manage your account:

- We will issue you with a pre-paid card with no delays.
- There are no costs to you as we will pay all of the transaction costs.
- You can set up direct debits, pay money in, use telephone and on-line banking.
- You can quickly spot any fraudulent activity on your account.

What does this mean for Birmingham City Council?

The pre-paid card will enable the finance team to provide a more efficient service that will generate savings that can be invested in services to citizens:

- Real time access to accounts in respect of financial monitoring.
- Saves money - reduces processing costs and streamlines operations.
- Saves time - payments delivered in a more timely manner with improved traceability.
- Improves security - reduces the possibility of fraud including lost and stolen payments.
- SENAR Finance Team will have ready capacity, skills and knowledge, to provide advice and guidance as needed to citizens.
- Overpayments can be repaid in a timely manner.

The prepaid card is a flexible, fast and convenient way to manage your account. Payments will be made to the card account every 4 weeks in your card is only to be used to pay for support which has been agreed and is detailed in your Education Health Care plan.

The Card is Easy to Set up & Use

The card will be set up by Birmingham City Council and sent to you or nominated a representative's home address. . This can take up to 5 working days after the card has been requested by Birmingham City Council.

- You will need to activate the card (instructions on how to activate the card will be issued with the card) and then you will obtain a PIN number card over the phone.
- Birmingham City Council will then load money onto your card on a four weekly basis.
- You can then use the card to pay for services / items, wages etc.

You can get up to date account information, including balance, transactions, pay invoices/bills and update account details, by visiting **www.allpay.net/my-prepaid-card** 24 hours a day, 7 days a week. And over the telephone – by calling allpay Customer Services on 0330 808 0102. This service will cost the same as a local rate call from your landline and mobile and is included in your inclusive calls plan.

How can I pay my Agency workers or Tutors?

You can make BACS payment or transfer money from your pre-paid card straight into a bank account online and you can also do the same thing where payments need to go directly to a payroll company. You can also make regular payments by setting up Direct Debits by visiting the website www.allpay.net/my-prepaid-card or by calling **Customer Services** on **0330 808 0102**.

Please remember that payments should only be made where there has been agreement to do so.

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

Yes. You will be restricted from using your card for purchases as agreed by Birmingham City Council. Your card will be restricted 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 etc. Your card cannot be used at self-service petrol pumps.

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

No. Unless agreed by BCC in exceptional circumstances.

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

Birmingham City Council will not carry out a credit check; however, we will carry out checks to verify your identity and address. 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?

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