

PAYMENT CARDS FREQUENTLY ASKED QUESTIONS (FAQS)

**East Lothian
Health & Social Care Partnership**



We thought it might be useful to put together a list of questions that people often ask about prepaid cards and our answers.

1. What is a payment (prepaid) card?

It's like a debit card, but East Lothian Health and Social Care Partnership (ELHSCP) puts agreed amounts from your Direct Payment budget on the card for you every four weeks. You can also pay your personal contributions or top-ups to the card.

You will only be able to make purchases with the card when there are sufficient funds on it and you will not be able to spend more than is on the card.

The payment card works like a normal debit card – if you want to buy a product or service, you can use the card in person, online or over the phone.

Any spending on the card must be agreed in your support plan.

2. Does it have a credit limit?

No, it's not a credit card so it does not have a credit limit. You cannot spend more money than is on the card.

3. How do I get help if I have questions about the card?

If you have questions about your card, please:

- call the Prepaid Financial Services Customer Services team on 0203 946 2853, or
- call our Contact Centre on 01875 824 309, or
- email us at communityaccess@eastlothian.gov.uk

4. Are there any fees for using my card?

There are no fees charged to the cardholder for making purchases or using the card online, at a shop or by phone.

5. Can I change the Person Identification Number (PIN) assigned to me?

Yes, you can change your PIN using Automatic Teller Machines (ATMs/cash machines) by following on-screen instructions.

6. I have forgotten my PIN – what do I do?

If you forget or lose your PIN, please call one of the Interactive Voice Response (IVR) numbers below. They offer an automated service that works through a list of options with you that will help you to retrieve your PIN.

- 0203 327 1991
- 0203 468 4112
- 0207 183 2248

7. What should I do if my card is lost or stolen?

If you think your card is lost or stolen (or you think its security has been compromised), you must immediately inform:

- Prepaid Financial Services (PFS) on 0203 946 2853, or
- our Contact Centre on 01875 824 309.

Prepaid Financial Services (PFS) operate the payment card. They will send a new card to ELHSCP for you and we will contact you to let you know when it is ready.

8. How long will it take to replace the card?

It normally takes six working days, but it can take up to 12 working days, depending on when you requested the replacement card.

9. What happens if I change my address?

Please tell us straight away. Phone us on 01875 824 309.

10. Does my card ever expire?

Yes, you can find the expiry date on the front of your card. If you are using a card that is about to expire and you have not received a new card, please contact the Contact Centre on 01875 824 309.

The balance on the card due to expire will be transferred to the new one before we send it out to you.



11. What happens if I no longer want to use my payment card?

If you want to cancel your payment card or don't want to use it any more, please contact ELHSCP. You can request cancellation online by:

- emailing us at communityaccess@eastlothian.gov.uk
- phoning 01875 824 309. Do not destroy the card. You will have to surrender your PIN when you return the card.

You may also wish to request a review of your support outcomes and your choice of SDS options.

12. What if the amount of my purchase is more than my available balance?

In this case, your purchase will be declined and you will have to wait until you have enough money on your card again.

Please note that payments can be made into the account from other sources, such as personal contributions and other payments. So, you can top up your account over and above the money that ELHSCP pays into it every four weeks.

13. Is the card safe and secure to use?

As with any debit card, you must keep your card safe and your PIN secure. For more information, please look at the Card Holder Terms and Conditions that are issued when you receive your card or on the PFS website.

14. What if I have a problem?

Call PFS on 0203 946 2853 if you have a question about:

- The card itself – for example, how to set up standing orders etc
- An unknown transaction on your card
- A transaction being declined when you still have funds on the card.

15. Can I draw cash using the payment card?

No, you cannot use it to withdraw cash from ATMs/cash machines nor use it for 'cashback' services in shops.

16. What is IVR?

This is an automated telephone banking system which means that you listen to a menu of options and choose the one most appropriate to you by selecting the relevant number on your telephone key pad or using simple voice commands.

17. Why do I need to call IVR?

You only need to use IVR for certain things, for example:

- **retrieving your PIN** - PINs are no longer sent by letter as letters are not secure
- **activating your card** – When you receive your card, it won't work until you activate it. This is for security reasons. You need to activate your card by using the IVR. You only have to activate your card once. If you receive a replacement card or a new card, you have to activate this in the same way.
- **retrieving your PIN** – you can retrieve your pin from the IVR if you have forgotten it.
- **checking your balance** – you can select this option when you ring IVR numbers

18. What number do I dial to access the IVR?

You can call any of the numbers listed below.

- 0203 468 4112
- 0203 327 1991
- 0207 183 2248

These numbers are active 24 hours a day, every day.

Phone 0203 946 2853 on Monday – Friday between 9am-6pm if you need to contact the PFS Customer Service Team for anything else.

19.I have received my payment card – now what do I do?

Using the card is really very simple. But before you start using the card, you must:

- sign the signature strip on the reverse of the card
- activate the prepaid card by phoning the IVR
- get your PIN by phoning the IVR.