



**Your Life
Your Choice**
care and support designed with you

Direct Payments Card – Frequently Asked Questions

What is a Direct Payments Card?

A Direct Payments Card is a council provided card that can be used to pay for your care and support needs. The council regularly adds a proportion of your annual Personal Budget money onto the Direct Payments Card. You use the card in the same way as a debit card. Each time you use the card, the purchase amount is debited from the available balance.

Cards are supplied by APS on behalf of Durham County Council.



Who can get a Direct Payments Card?

Direct Payments cards are available for all Direct Payments service users or third parties who manage service users' Direct Payments on their behalf. Direct Payments service users can transfer over to a Direct Payments Card, just ask your social worker or care coordinator.

How often is my card topped up?

Once the card is set up, your Personal Budget money will be transferred to your Direct Payments Card every four weeks and in advance of the period the money is intended to cover. You will be advised of these payment dates, separately. There may be a delay in the first instance.

What can I use a Direct Payments Card for?

You can use your card to buy services that meet your needs identified and set out in the Care and Support Plan. You will only be able to make purchases if there are sufficient funds on the card.



- You can set up Direct Debits and Standing Orders to make regular payments to your personal assistant, other providers or organisations
- You can make card payments in person using chip and PIN
- Cards can be used to pay for services by telephone or on the internet

Money loaded on the card remains the property of Durham County Council and any unspent funds must be returned to the council if requested. A separate contract will be created with the full terms and conditions. In exceptional circumstances, the council may request refunds at short notice.

Can I withdraw cash?

No, you will not be able to withdraw cash or get cash back using your card because we want to help to reduce the amount of paperwork you have to keep for audit purposes.

When will I receive my Direct Payments Card?

Once your care and support plan has been agreed with the council and you have decided that you will receive your Personal Budget via Direct Payments, the process of setting your card up and sending it to you will take around two weeks. We will then inform you when you can expect the first transfer of money onto your Direct Payments Card.

How do I activate this card?

After you receive your card from APS, a passcode number will follow a few days later with a covering letter.

How can I check my balance?

You can check your balance and account information by going to <http://www.mycashplus.co.uk> and logging on through the members area in the top right of the screen. Alternatively you can call the APS customer service line on 03300 240 924.

Where can I use this card?

You can use this card anywhere that displays the Mastercard acceptance mark. You can also log in to your online account and make payments to any UK bank account.

Can I have a cheque book as well?

No, there is no need to have a cheque book as you can make payments online, over the phone or in person.

What if I forget my pin or my card becomes 'locked'?

Don't worry, just telephone APS customer service line on 03300 240 924.

Can I change the PIN assigned to me?

You can change your assigned PIN via a cash machine.

What happens if my Direct Payments Card is lost or stolen?

You will need to call APS customer service line immediately on 03300 240 924 to report a lost or stolen card and to order a replacement. It is important that you contact your social worker as soon as you discover that your card is missing as this will help to reduce fraud.

The customer service line is open 24 hours a day seven days a week.

The council reserves the right to charge for replacement cards.

This does not apply to card renewals. The card will expire after 2 years, but a new card will be issued to you before that date.

Is there a financial limit on the amount of a transaction?

No, you just need enough money on your Direct Payments card to pay for your services that meet your identified care and support needs.

Can I go overdrawn?

No. You can only spend the money that is currently available on your Direct Payments Card.

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

In this case your whole purchase will be declined. It is not possible for your card to become overdrawn.

If I don't have enough money on my card can I pay the difference with cash/personal card?

No, you can only use the money available on your Direct Payments Card.

Do I still need to keep receipts?

Yes, you still need to keep receipts for purchases, as audits will be carried out.

What if I use the card in error instead of my personal card?

You must notify your social worker or care coordinator immediately and pay back the money spent otherwise you could be liable to repay the full amount of your Direct Payments.

What happens when my Direct Payments end?

If you choose to end your direct payment arrangement, then payment to the account will stop. You must send all your paperwork to the Direct Payments Service for a final audit. Any unspent money is the property of the council. You may make final legal statutory payments to staff and HMRC before the money is returned.

For further information contact

Direct Payments Service

Tel: 03000 268 200

Email: directpayments@durham.gov.uk

www.durham.gov.uk/directpayments

Please ask us if you would like this document summarised in another language or format.
03000 261 381

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