

Wirral Direct Payments

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

Table of Contents

| | |
|--|---------|
| 1. Contacting Prepaid Financial Services (PFS) | |
| - Card Creation | Page 2 |
| - Card Activation | Page 2 |
| - Telephoning PFS | Page 3 |
| 2. Logging Onto Your Online Account | Page 4 |
| 3. Online Account Details | Page 9 |
| 4. Transferring Balance Of Old Direct Payment Account To Your New PPC Account | Page 10 |
| 5. Paying Your Client Contribution/Top Up Onto Your PPC | Page 11 |
| 6. Viewing Your Online Transaction History | Page 12 |
| 7. Payment Request Online Form | Page 13 |
| 8. Paying An Agency/Support Service | Page 15 |
| 9. Paying Your Personal Assistant(s) | Page 16 |
| 10. Inland Revenue Payments | Page 17 |
| 11. Uploading Supporting Documentation | Page 18 |
| 12. Contact Us | Page 20 |

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.

Forgotten Pin Number

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

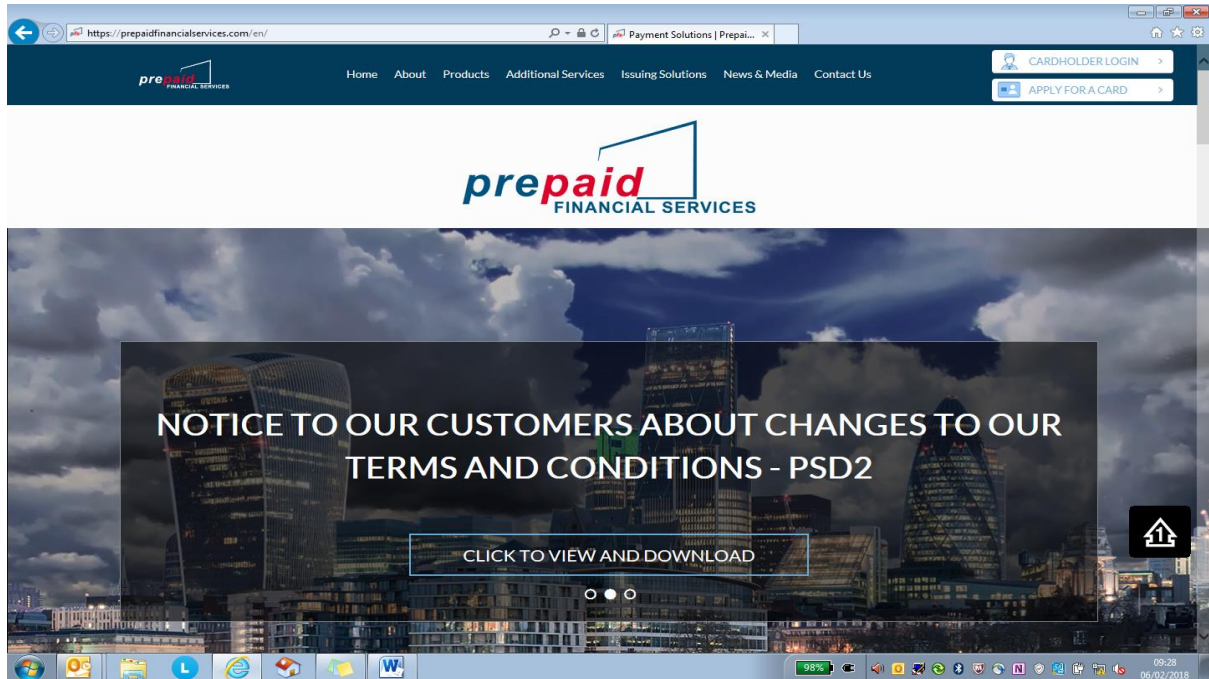
(Local Call charges apply)

2. Logging Onto Your Online Account

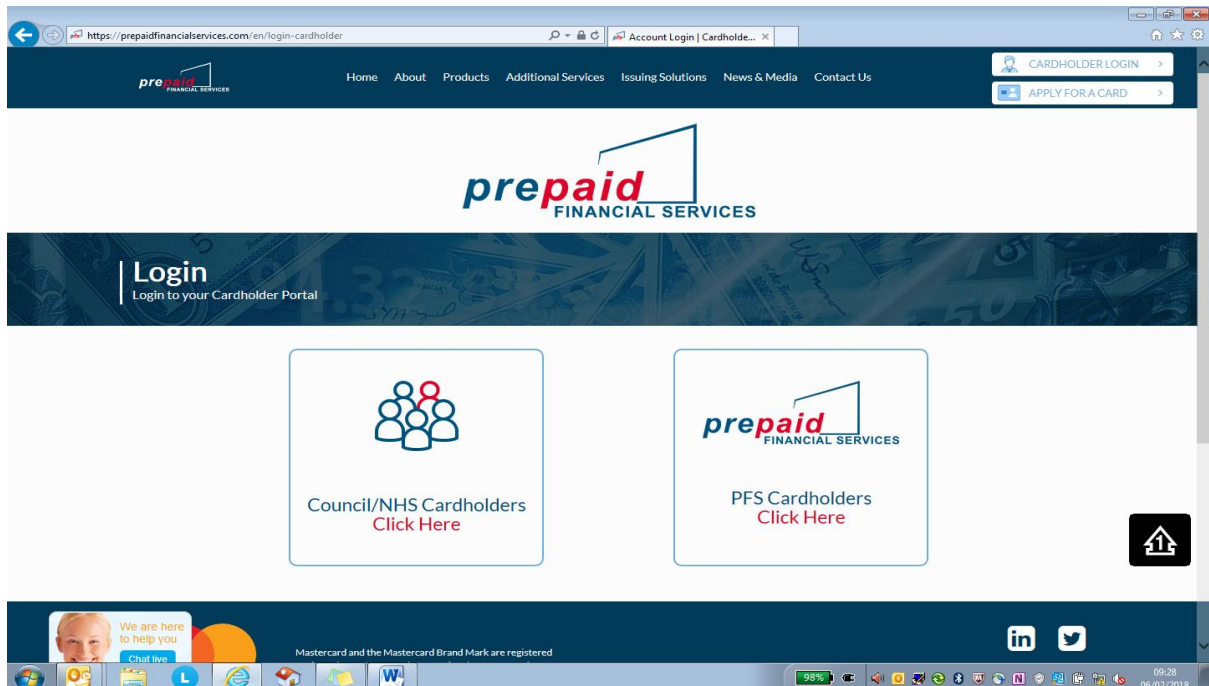
You can access your PFS prepaid card account from any device that has an **INTERNET CONNECTION**

- Computer
- Tablet / Kindle
- Smart phone

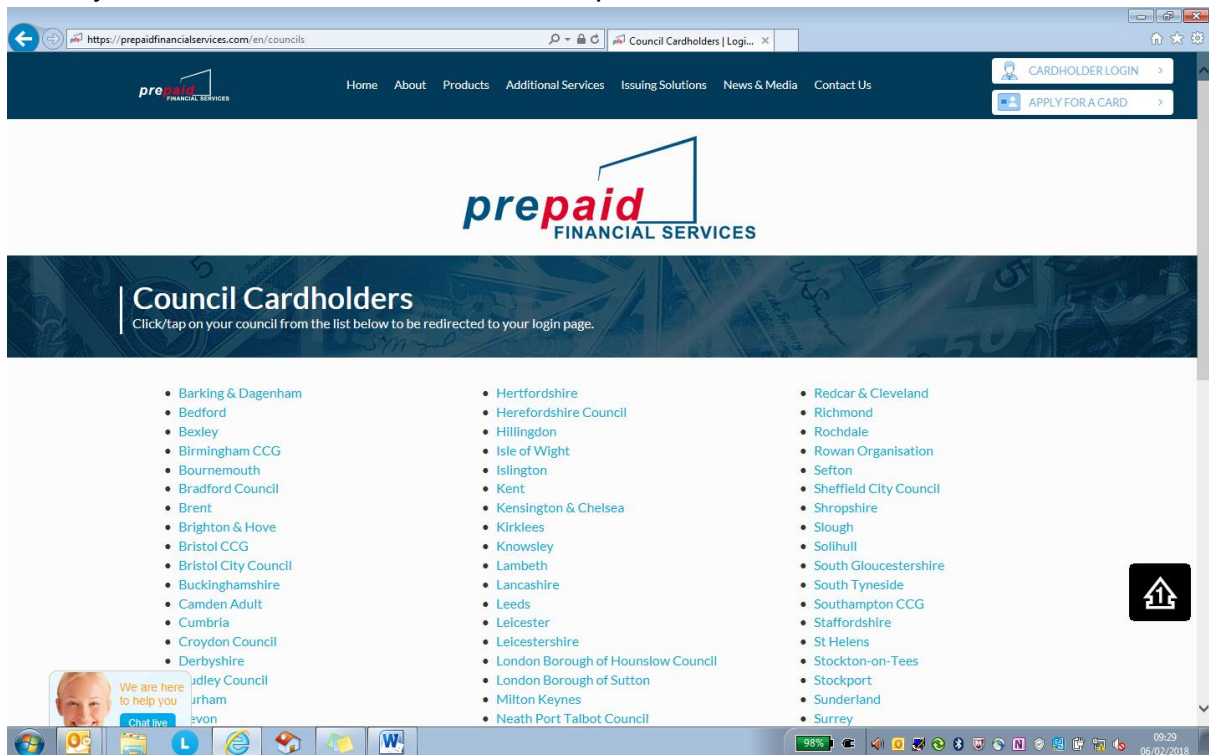
Go to www.prepaidfinancialservices.com, once open click on card holder login in the top right



Click on Council/NHS Cardholders

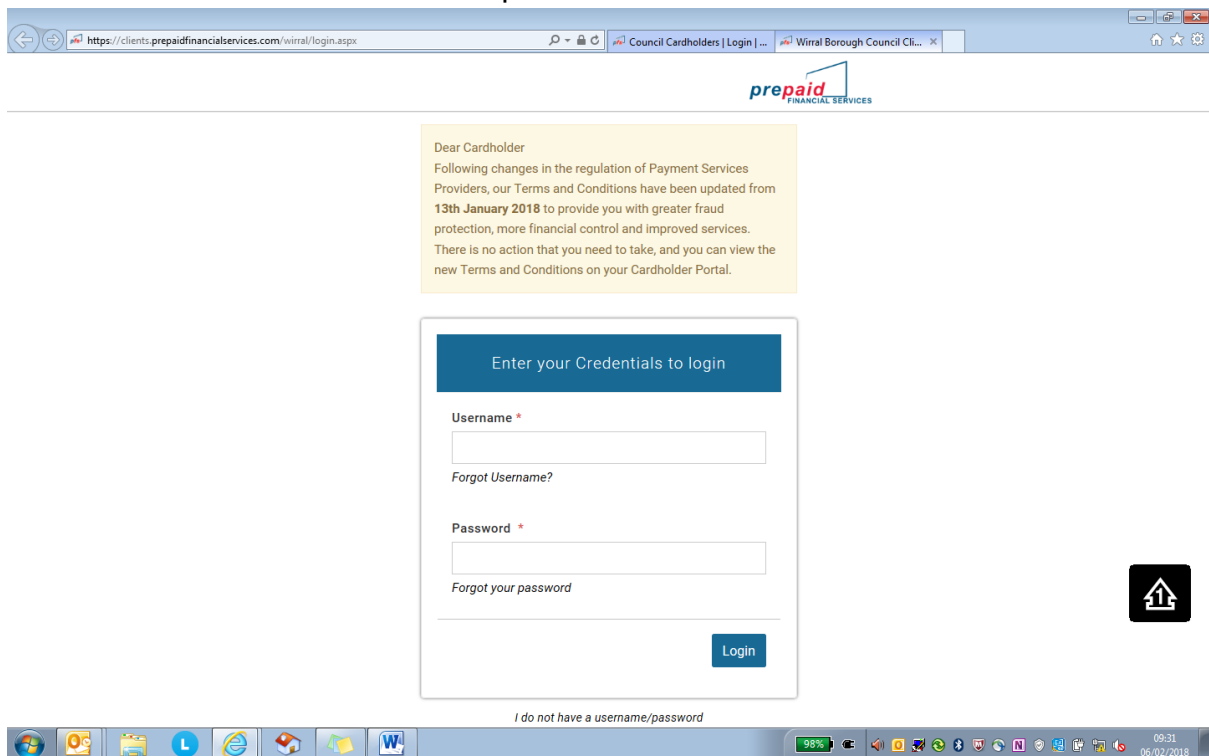


Once you find the list of Local Authorities please select Wirral.



The screenshot shows the 'Council Cardholders' page on the prepaid financial services website. The page features a navigation bar with links for Home, About, Products, Additional Services, Issuing Solutions, News & Media, and Contact Us. Below the navigation bar is the prepaid financial services logo. The main heading is 'Council Cardholders' with a sub-heading 'Click/tap on your council from the list below to be redirected to your login page.' A list of 45 local authorities is displayed in three columns. The list includes: Barking & Dagenham, Bedford, Bexley, Birmingham CCG, Bournemouth, Bradford Council, Brent, Brighton & Hove, Bristol CCG, Bristol City Council, Buckinghamshire, Camden Adult, Cumbria, Croydon Council, Derbyshire, Dudley Council, Durham, Devon, Hertfordshire, Herefordshire Council, Hillingdon, Isle of Wight, Islington, Kent, Kensington & Chelsea, Kirklees, Knowsley, Lambeth, Lancashire, Leeds, Leicester, Leicestershire, London Borough of Hounslow Council, London Borough of Sutton, Milton Keynes, Neath Port Talbot Council, Redcar & Cleveland, Richmond, Rochdale, Rowan Organisation, Sefton, Sheffield City Council, Shropshire, Slough, Solihull, South Gloucestershire, South Tyneside, Southampton CCG, Staffordshire, St Helens, Stockton-on-Tees, Stockport, Sunderland, and Surrey. A 'We are here to help you' chat bubble is visible on the left, and a 'Home' icon is on the right. The browser address bar shows 'https://prepaidfinancialservices.com/en/councils'.

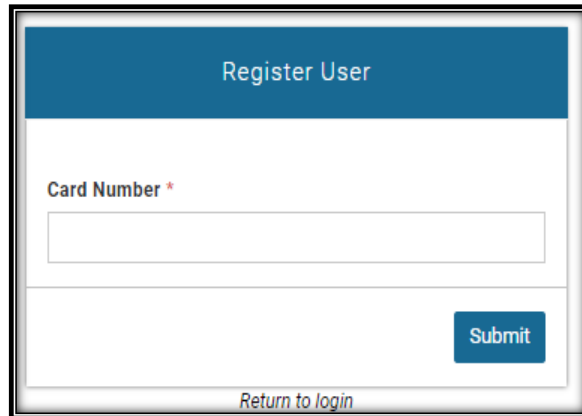
Click on I do not have a username/password and follow instructions



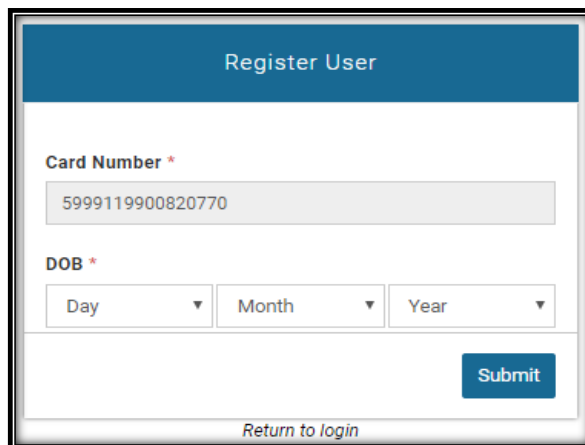
The screenshot shows the 'I do not have a username/password' page on the prepaid financial services website. The page features the prepaid financial services logo at the top. A yellow box contains a message: 'Dear Cardholder Following changes in the regulation of Payment Services Providers, our Terms and Conditions have been updated from 13th January 2018 to provide you with greater fraud protection, more financial control and improved services. There is no action that you need to take, and you can view the new Terms and Conditions on your Cardholder Portal.' Below this is a login form with the heading 'Enter your Credentials to login'. The form includes fields for 'Username *' and 'Password *', each with a 'Forgot' link below it. A 'Login' button is at the bottom right of the form. The browser address bar shows 'https://clients.prepaidfinancialservices.com/wirral/login.aspx'. The text 'I do not have a username/password' is visible at the bottom of the page. The browser address bar also shows 'Wirral Borough Council Cli...'.



You will need to register you card, you will need to have your long card number

A screenshot of a web form titled 'Register User'. The form has a blue header with the title. Below the header, there is a label 'Card Number *' followed by a text input field. At the bottom right of the form, there is a blue 'Submit' button. At the bottom center, there is a link 'Return to login'.

Once you have clicked on this link, it will bring up the following screen where you will need to enter your 16 digits card number. Once you have entered your card number, you will need to click on **Submit**.

A screenshot of a web form titled 'Register User'. The form has a blue header with the title. Below the header, there is a label 'Card Number *' followed by a text input field containing the number '5999119900820770'. Below that, there is a label 'DOB *' followed by three dropdown menus labeled 'Day', 'Month', and 'Year'. At the bottom right of the form, there is a blue 'Submit' button. At the bottom center, there is a link 'Return to login'.

You will then need to enter your date of birth as registered on their account.

Once the data has been verified against your account, you will then be asked to set up a username, password and to choose a security question and answer on their account.

Register User

Username *

Username must be between 6-20 characters and can only contain alphanumeric characters from the following symbols: _ . @.

Confirm username *

Password *

The password must be between 8 and 20 characters with no spaces, a capital letter, a lowercase letter, a number and a minimum of 2 special characters, £, \$, %, &, *, _ @, ! -. Be careful not to include more than 3 identical characters after each other.

Confirm password *

Security Question *

Select ▼

Security Answer *

[Submit](#)

[Return to login](#)

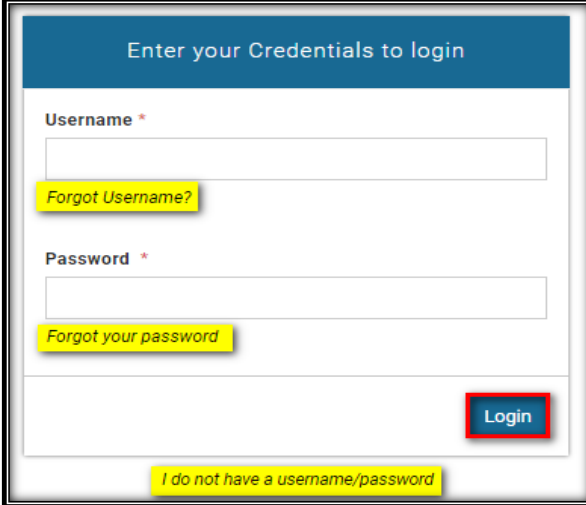
These details will then be used for retrieval of username or password if ever forgotten. When you have registered, the following confirmation message will appear:

Register User

Details were successfully registered.

[Return to login](#)

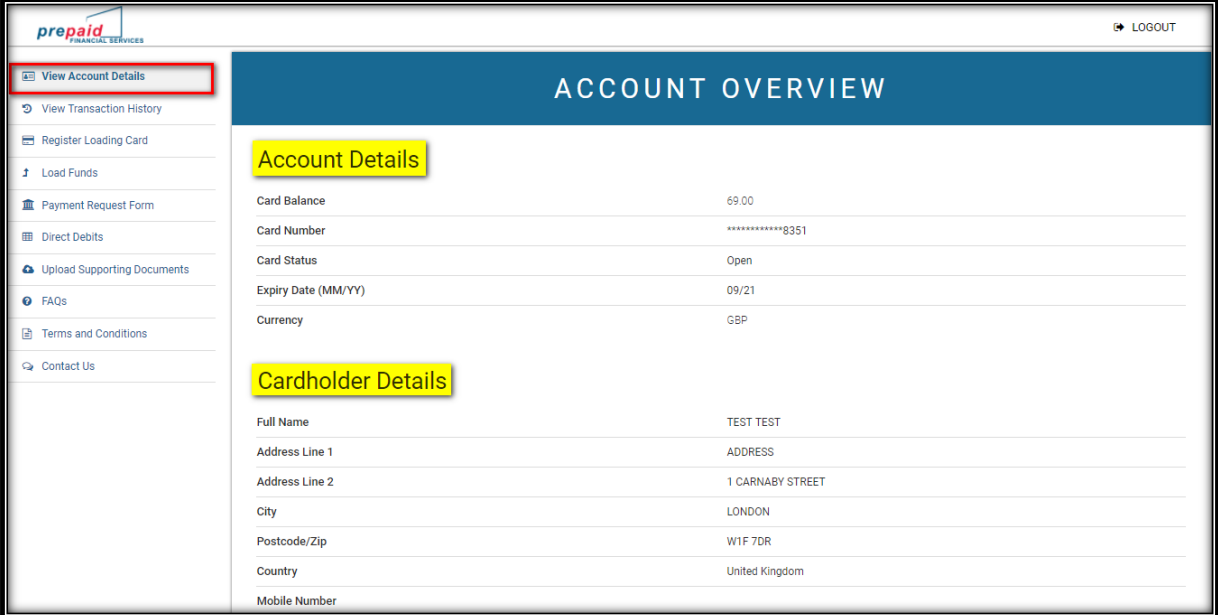
Forgotten details such as password and username can be retrieved by clicking on either the **Forgot Username** link or the **Forgot Your Password** link. In both cases, you will see the following screen:



The screenshot shows a login form titled "Enter your Credentials to login". It contains two input fields: "Username *" and "Password *". Below the "Username" field is a yellow link labeled "Forgot Username?". Below the "Password" field is a yellow link labeled "Forgot your password". A red "Login" button is located at the bottom right of the form. At the bottom center of the form is a yellow link labeled "I do not have a username/password".

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.



prepaid
FINANCIAL SERVICES

LOGOUT

ACCOUNT OVERVIEW

View Account Details

- View Transaction History
- Register Loading Card
- Load Funds
- Payment Request Form
- Direct Debits
- Upload Supporting Documents
- FAQs
- Terms and Conditions
- Contact Us

Account Details

| | |
|---------------------|-----------|
| Card Balance | 69.00 |
| Card Number | *****8351 |
| Card Status | Open |
| Expiry Date (MM/YY) | 09/21 |
| Currency | GBP |

Cardholder Details

| | |
|----------------|------------------|
| Full Name | TEST TEST |
| Address Line 1 | ADDRESS |
| Address Line 2 | 1 CARNABY STREET |
| City | LONDON |
| Postcode/Zip | W1F 7DR |
| Country | United Kingdom |
| Mobile Number | |

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 direct payments 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 direct payments 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.

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

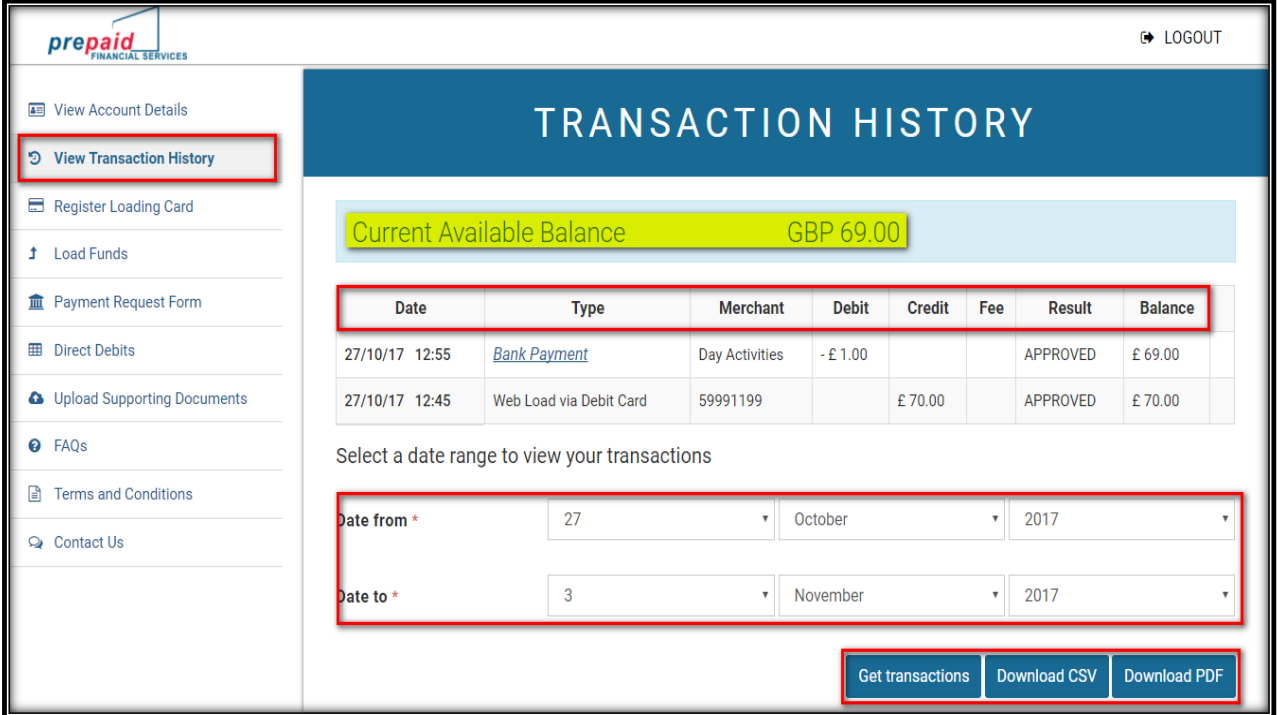
Account number: This is the 8 digit number on your prepaid card

Reference: Client contribution

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 history.

The transactions will then appear above the date range, you can also generate a PDF statement.



prepaid FINANCIAL SERVICES LOGOUT

View Account Details
View Transaction History
Register Loading Card
Load Funds
Payment Request Form
Direct Debits
Upload Supporting Documents
FAQs
Terms and Conditions
Contact Us

TRANSACTION HISTORY

Current Available Balance **GBP 69.00**

| Date | Type | Merchant | Debit | Credit | Fee | Result | Balance |
|----------------|------------------------------|----------------|----------|---------|-----|----------|---------|
| 27/10/17 12:55 | Bank Payment | Day Activities | - £ 1.00 | | | APPROVED | £ 69.00 |
| 27/10/17 12:45 | Web Load via Debit Card | 59991199 | | £ 70.00 | | APPROVED | £ 70.00 |

Select a date range to view your transactions

Date from * 27 October 2017
Date to * 3 November 2017

[Get transactions](#) [Download CSV](#) [Download PDF](#)

7. Payment Request Online Form

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

You need to select 'make a one off payment'

Payment frequency

To get started, choose how you would like to make your payment.

Make a one off payment

Make a set number of payments and then stop

Make payments until a specified date

To make a payment you will need:

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

Payee or beneficiary details

Select Previous Payee

-- Enter New Payee Details --

-- Enter New Payee Details --

surj
SURJ

Payee

Account Number

Bank Sort Code
e.g. 20 - 13 - 00

The Payee details only need to be input once as they will be saved for future use. Select the Payee name from the drop down menu

Payee or beneficiary details
Select Previous Payee
Payee
Account Number
Bank Sort Code
e.g. 20 - 13 - 00

Payment schedule
Amount

Additional information
Invoice Date

Invoice No / Ref No
Payment Type
Period From

Period To

Note
255 Characters left

Submit

Payment schedule

Input the amount to be paid as per the employee payslip or invoice.

Additional Information

1. Invoice date / payroll pay date
2. Invoice Number / payroll week number
3. Payment Type – use the arrow for a drop down menu
4. Period from / Period to – from invoice or payroll
5. Note – any additional 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. This can be done:

- Online via www.prepaidfinancialservices.com/wirral 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 bank 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/wirral 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/wirral

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 dassdirectpayments@wirral.gov.uk
- Post to

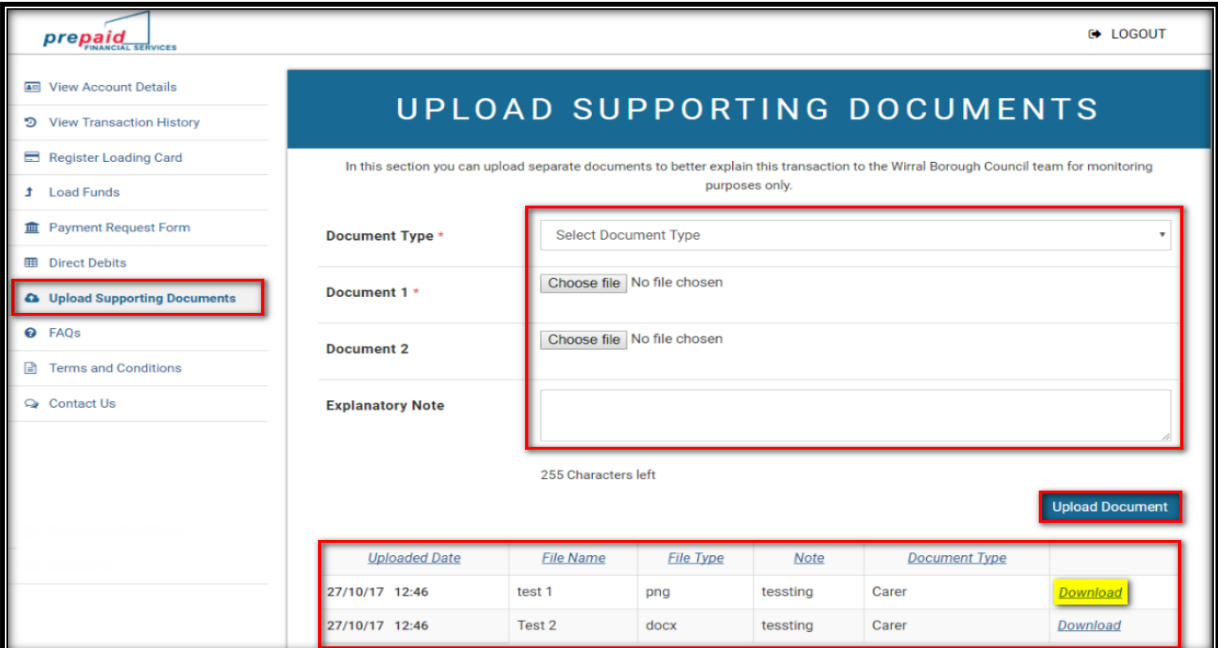
Client Finance Support Team
Po Box 290
Brighton Street
Wallasey
Wirral
CH27 9FQ

Uploading the documents onto the prepaid card system

You will 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 into your documents library on your device.



The screenshot shows the 'Upload Supporting Documents' page in the 'prepaid FINANCIAL SERVICES' portal. The page includes a sidebar with navigation links, a main heading, a form for document upload, and a table of uploaded documents.

| Uploaded Date | File Name | File Type | Note | Document Type | |
|----------------|-----------|-----------|----------|---------------|--------------------------|
| 27/10/17 12:46 | test 1 | png | tessting | Carer | Download |
| 27/10/17 12:46 | Test 2 | docx | tessting | Carer | Download |



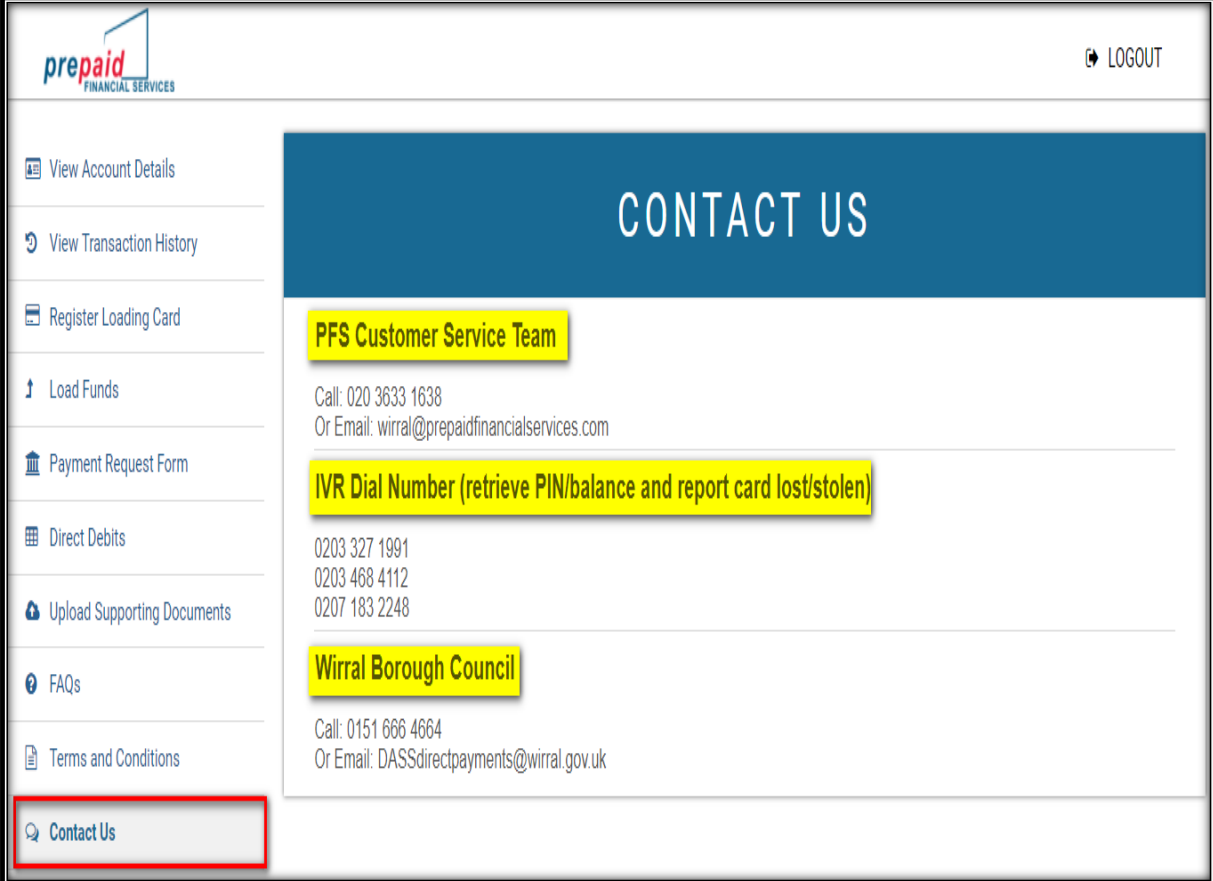
Go into the upload supporting documents tab on the online account as above

First you must select the document type you want to upload, click on choose file then it will bring you to your stored documents, double click on the relevant document and upload.

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



prepaid
FINANCIAL SERVICES

LOGOUT

CONTACT US

PFS Customer Service Team
Call: 020 3633 1638
Or Email: wirral@prepaidfinancialservices.com

IVR Dial Number (retrieve PIN/balance and report card lost/stolen)
0203 327 1991
0203 468 4112
0207 183 2248

Wirral Borough Council
Call: 0151 666 4664
Or Email: DASSdirectpayments@wirral.gov.uk

- View Account Details
- View Transaction History
- Register Loading Card
- Load Funds
- Payment Request Form
- Direct Debits
- Upload Supporting Documents
- FAQs
- Terms and Conditions
- Contact Us**