

Direct payments finance and pre-paid cards



Your pre-paid card

Your new pre-paid card, provided by Merton Council and Advanced Payments Solutions Limited, will be loaded with your direct payments for community care services, so you can use it to purchase the goods and services you would like to meet your needs, as set out in your support plan.



Using your pre-paid card

How can I spend the funds loaded onto my card?

- The card is MasterCard enabled, which means you can use it anywhere that accepts MasterCard.
- The card is similar to a debit card, so you can use it to pay for goods and services up to the value that is loaded onto it.
- You can make BACS transfers to other bank accounts online.
- Make payments over the telephone to places that accept card payments
- Set up direct debits.

How will I know how much I have to spend on my pre-paid card?

Merton Council will load your card with the amount that was agreed to be paid to you as a direct payment from your personal budget. If you have been asked to pay a contribution towards your services, the amount we pay to you will be the amount less your contribution and you will be expected to top up the rest.

You will be able to check the balance of your account online, 24 hours a day, 7 days a week at **www.mycashplus.co.uk**
Alternatively, you can phone 0871 277 5599 charged at 10p

per minute from a BT Landline. Please note calls may be recorded. If you would like a statement and can't print one yourself, you can contact us and we will send one to you.

I have been financially assessed and I need to make a contribution towards my services. How do I pay this onto my pre-paid card?

If you have been financially assessed as needing to make a contribution towards your services, your direct payment will be paid to you less your contribution amount. You can then choose to load your own contribution directly onto your card. You will need to supply the Direct Payments Team with a copy of a bank statement from the account that your contribution will be paid out of. You will then be able to pay your contribution on to your card by setting up a standing order or as a bill payment. If you don't have your own bank account there may be ways around this, so please contact us to discuss other options.

If you don't pay your contribution onto your pre-paid card there may not be enough funds in the account to pay for your care services.

Mrs Adams a Merton resident explains how she uses her pre-paid card:

"Merton Council agreed that I needed £25.00 per week to meet my social care needs. Following my financial assessment, the council calculated that I needed to contribute £5.00 per week towards my care needs.

Receiving this money is really straight forward. Merton Council pays £20.00 straight onto my pre-paid card, whilst I pay £5.00 onto the card, making a total of £25.00, the amount needed to meet my social care services."

What happens if I spend more than is loaded on the card?

You can only spend up to the amount that is loaded onto the card, so you can't go overdrawn.

How can I pay my personal assistant?

You can make a BACS payment or transfer straight into a bank account online. You can also make regular payments by setting up a standing order or direct debit online.

Can I withdraw cash?

No, you cannot withdraw cash from the pre-paid card. You should speak to the Direct Payments Team at Merton Council if you want to use a service that only accepts cash.

Will I be charged for using the card?

You won't be charged for having a pre-paid card. You will incur charges if you pay bills by direct debit, standing order or individual payments direct to other bank accounts - this will be 30p per transaction, and this will come out of your direct payments on-costs. You can avoid this by making payments to pay for services online or by telephone, or in person where a vendor has a point of sale machine.

Receiving payments

How often will I be paid?

Your initial direct payment will be made approximately eight to ten working days after you have signed your agreement. The payment will cover any start up costs, such as payroll and insurance. After this, Merton Council Direct payments Team will make payments every 28 days. Payments are made in advance.

I have started receiving my payments, what do I need to do next?

If your service is provided by an agency, please check the invoice the agency sends you to make sure that you have been charged the correct amount and only charged for services received. If correct, please pay the bill as soon as possible from the funds in your pre-paid card account. You can arrange with your chosen agency how to pay.

If you employ your own personal assistant or carer, we advise that you register with a payroll company who will work out the tax and insurance you will need to pay. They will send you a payslip that tells you how much to pay your personal assistant or carer.

A list of payroll agencies can be found in your information pack that was provided when you signed up.

Lost or stolen cards

If your card is lost or stolen, you can report it by contacting APS Customer Services, the suppliers of Merton's pre-paid cards. A new card will be sent out to you within three to five working days.

To report a lost or stolen card:

Telephone APS Customer Services on 0871 277 5599. Open from 8.00am to 6.00pm Monday to Friday, and 10.00am to 4.00pm Saturday, with an out of hour's service 24 hours a day, 7 days a week.

What should I do if I suspect fraud or my card has been misused?

You should contact the Direct Payments Team at Merton Council or APS Customer Services as soon as possible.

Monitoring the money paid to you

Merton Council will need to monitor the money paid to you as a direct payment. This is so that we can ensure your personal budget is being used to effectively meet your needs as outlined in your support plan.

We will first contact you after six weeks and then again three months after you have started receiving your direct payments to check how things are going. How often we then contact you will depend on your circumstances. When you elect to receive your personal budget via direct payments you should be given an indication of how often we will contact you.

Merton Council Direct Payments Team will carry out two types of audit:

- **Light touch audit:** We will check your pre-paid card account whenever necessary to look at where your money is being spent, how much is being spent and how often. If there are any discrepancies or problems we will contact you for further information.
- **Full audit:** We will contact you whenever we carry out a full audit. This will involve looking at your payments and money going in to your pre-paid card account. You will have a full audit at least once a year, depending on your circumstances.

You should keep your own financial information, including invoices for services, **for at least 12 months** to show during your full audit. Other records may need to be kept for longer for tax purposes. See page 8 for more information.

What records should I be keeping?

It is very important that you keep the correct records for monitoring purposes and for certain requirements from Her Majesty's Revenue and Customs (HMRC).

You will need to keep the following paperwork to send to us when requested, and for tax purposes:

- Bank statements
- Invoices from agencies
- Payslips
- Receipts

HMRC advises you to keep your records for six years. This is particularly important if you are employing a personal assistant.

Payroll and tax

When should I pay my personal assistant?

We recommend you pay your personal assistant every four weeks in line with our payments. Your payroll company, if you are using one, should provide a four weekly payslip showing how much the personal assistant has earned. This amount should be less any tax and National Insurance contributions.

Agencies will send invoices at regular intervals and request payment, normally within seven to ten days.

Why do I need a payroll?

If your personal assistant is a UK taxpayer, you will be responsible for making sure their tax and insurance is paid to the correct authority on time. Merton Council will provide the money for a qualified person or payroll company to do this for you. It is an offence to avoid paying tax and insurance contributions. HMRC will contact both you and your personal assistant if you do not do this.

Who pays the tax?

Tax and National Insurance contributions must be deducted from your personal assistant's earnings and sent to the tax office. The payroll company will work this out for you and tell you exactly how much to pay your personal assistant, and where and when to send their tax and National Insurance deductions. As an employer, you may also have to pay National Insurance contributions. Merton Council will provide the money to cover this.

Further information on this can be found in the booklet *A Guide To Direct Payments*, which would have been given to you as part of the folder when you started direct payments.

When to contact the council

There are certain times when you should contact the council to discuss your support plan and personal budget. These could be:

- If the service for which you were receiving direct payments has stopped.
- If your support network has broken down and you are struggling to cope.
- If your needs have considerably changed.
- If you are unsure of anything or have any questions or concerns that you would like advice on.

Merton Council Direct Payments Team's contact details are at the end of this booklet.

Managing your money

What if I can't manage or do not understand?

On the first Tuesday of every month we hold a surgery at the Civic Centre in Morden. Appointments can be booked on Tuesdays from 10am to 12pm and 2pm to 4pm, where we can help you work through and understand the process.

You are welcome to call or email the Direct Payments Team with any questions or concerns about your payments.

What happens if I mismanage my money?

We provide you with as much support as possible to ensure the money you receive through direct payments is spent on effectively meeting your needs, and is properly accounted for.

If we feel you are struggling to cope with your payments, or not spending them on services that are meeting your needs, we will contact you. We may set up a meeting to discuss any problems you are having.

If we feel that it is not appropriate for you to continue receiving direct payments, we will discuss other methods of meeting your social care needs. One option could be to allocate you a managed account. A managed account still gives you the flexibility and choice that a direct payment offers, but the financial side will be managed by Merton Council, so you will not be given direct access to the payment.

What happens to money left over in the account?

The money paid to you as a direct payment is public money, which the council has a duty to account for.

We will review your account from time to time and calculate how much you need to keep in the account and tell you how much we need to collect back if there is money left over. To do this we will either take money from your account or we can hold money back from your future payments. We will tell you if we plan to do this.

Contact us...

If you have any questions do not hesitate to contact us:

Merton Council Direct Payments Team:

- **Email:** directpaymentsduty@merton.gov.uk
- **Telephone:** 020 8545 3632

Further information is also available on our website, visit
www.merton.gov.uk/directpayments

Advanced Payments Solutions Limited:

- **Telephone:** 0871 277 5599 (Calls made to 0871 numbers are charged at 10p per minute from a BT Landline and may be recorded)
- **Website:** www.mycashplus.co.uk

Request for document translation

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If you need any part of this document explained in your language, please tick box and contact us either by writing or by phone using our contact details below.

- ☐ Albanian Nëse ju nevojitet ndonjë pjesë e këtij dokumenti e shpjeguar në gjuhën amtare ju lutemi shenojeni kutinë dhe na kontaktoni duke na shkruar ose telefononi duke përdorur detajet e mëposhtme.
- ☐ Bengali এই তথ্যের কোনো অংশ আপনার নিজ ভাষায় বুঝতে চাইলে, দয়া করে বাস্তবতে (বক্সে) টিক চিহ্ন দিন এবং চিঠি লিখে বা ফোন করে আমাদের সাথে যোগাযোগ করুন। নিচে যোগাযোগের বিবরণ দেওয়া হয়েছে।
- ☐ French Si vous avez besoin que l'on vous explique une partie de ce document dans votre langue, cochez la case et contactez-nous par courrier ou par téléphone à nos coordonnées figurant ci-dessous.
- ☐ Korean 만일 본 서류의 어떤 부분이라도 귀하의 모국어로 설명된 것이 필요하다면, 상자속에 표시를 하고 우리에게 전화나 서신으로 연락하십시오.
- ☐ Polish Aby otrzymać część tego dokumentu w polskiej wersji językowej proszę zaznaczyć kwadrat i skontaktować się z nami drogą pisemną lub telefoniczną pod poniżej podanym adresem lub numerem telefonu.
- ☐ Portuguese Caso você necessite qualquer parte deste documento explicada em seu idioma, favor assinalar a quadrícula respectiva e contatar-nos por escrito ou por telefone usando as informações para contato aqui fornecidas.
- ☐ Somali Haddii aad u baahan tahay in qayb dukumeentigan ka mid ah laguugu sharxo luqaddaada, fadlan sax ku calaamadee sanduuqa oo nagula soo xiriiir warqad ama telefoon adigoo isticmaalaya macluumaadka halkan hoose ku yaalla.
- ☐ Spanish Si desea que alguna parte de este documento se traduzca en su idioma, le rogamos marque la casilla correspondiente y que nos contacte bien por escrito o telefónicamente utilizando nuestra información de contacto que encontrará más abajo.
- ☐ Tamil இந்தப் பத்திரத்தின் எந்தப் பகுதியும் உங்களின் மொழியில் விளக்கப்படுவது உங்களுக்கு வேண்டுமானால், தயவுசெய்து பெட்டியில் அடையாளமிட்டு, கீழுள்ள எங்களின் விபரங்களை பயன்படுத்தி எழுத்துமூலமாக அல்லது தொலைபேசி மூலமாக எங்களைத் தொடர்பு கொள்ளவும்.
- ☐ Urdu اگر آپ اس دستاویز کے کسی حصے کا ترجمہ اپنی زبان میں حاصل کرنا چاہتے ہیں تو دئیے گئے باکس میں صحیح کا نشان لگائیے اور ہمارے درج ذیل رابطے پر یا تو ٹیلیفون کے ذریعے یا پھر تحریری طور پر رابطہ کریں۔

☐ Large print

☐ Braille

☐ Audiotape

Your contact:

Name.....

Address.....

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Telephone.....

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