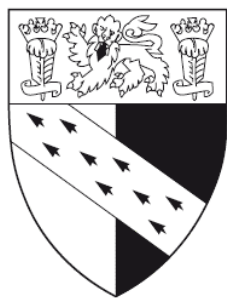


Service User Information
Prepaid Account Manual
for Cardholders



Norfolk
County Council

October 2017

Only continue to read this document if you have a self-managed Direct Payment Account.

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Activation Process

Call the Interactive Voice Response (IVR)

Cards can be activated via IVR; you will also receive your PIN at the end of the process. To activate the card, dial any of the following numbers:

0203 468 4112

0203 327 1991

0207 183 2248

You will first need to select the language, then select the option *To retrieve your pin* and finally follow the instructions given: you will need to enter the full 16-digit card number and your date of birth on your phone keyboard.

The date of birth will need to be entered in the format DD/MM/YY. For example, if the date of birth is the 9th of September 1989, the following should be entered: 090989.

Once this is entered the card will be activated and you will be told your PIN over the phone. You can call the IVR as many times as you wish in order to listen to your PIN again.

Customer Service

The dedicated customer services phone number is **020 3633 1625**.

The dedicated customer service email address is NorfolkCC@prepaidfinancialservices.com

The call centre is open from **Monday to Friday**, from **8am to 9pm**.

CCP – Your Control Portal that lets you see your online account

The CCP is for all internet banking.

In order to access this portal, you will need to go to the following website:

<https://clients.prepaidfinancialservices.com/norfolkcc/login.aspx>

Logging

In order to login to internet banking, you will need a username and password. If this is the first time you are logging on to the platform, you will need to set up a username and password and can do so by clicking on the link **I do not have a username/password**.

Enter your Credentials to login

Username *

[Forgot Username?](#)

Password *

[Forgot your password](#)

[Login](#)

[I do not have a username/password](#)

After you click on this link, it will bring up the following screen where you will need to enter your 16 digits card number:

Register User

Card Number *

[Submit](#)

[Return to login](#)

After you enter your card number, you will need to click on **Submit**. You will then need to enter your date of birth as registered on your account.

Register User

Card Number *

5999119900820770

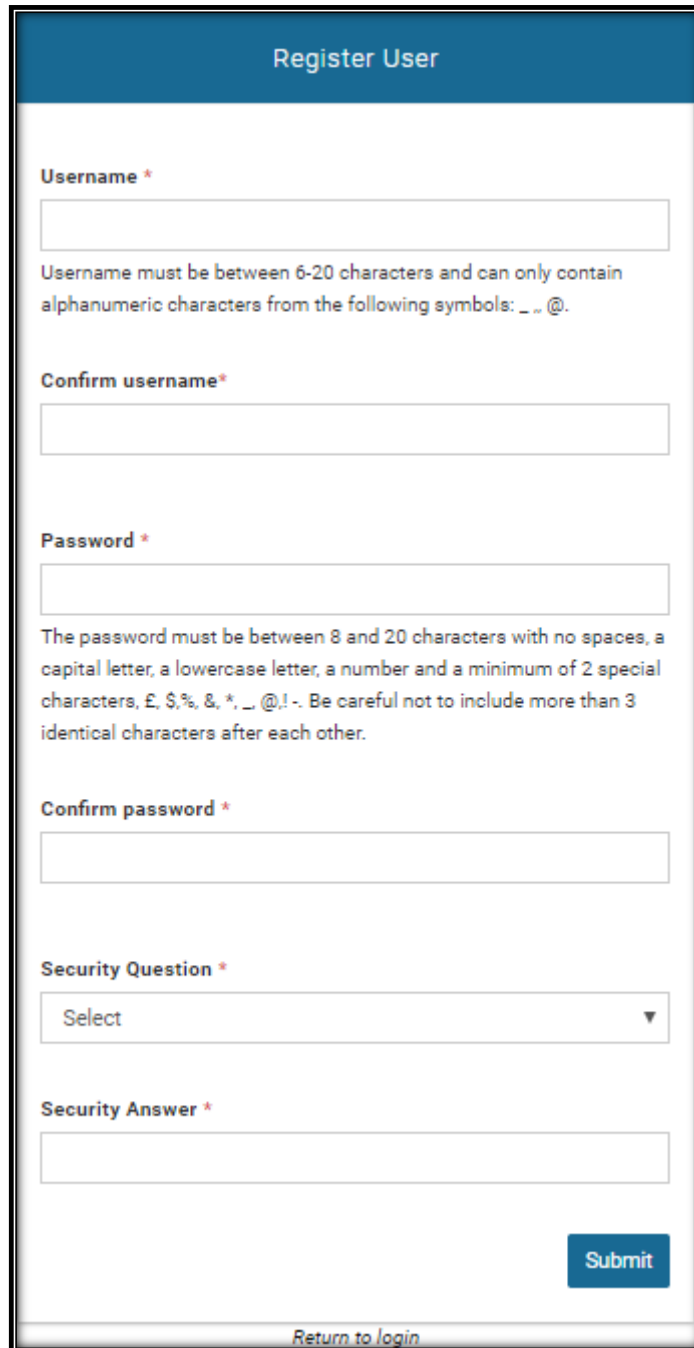
DOB *

Day ▼ Month ▼ Year ▼

[Submit](#)

[Return to login](#)

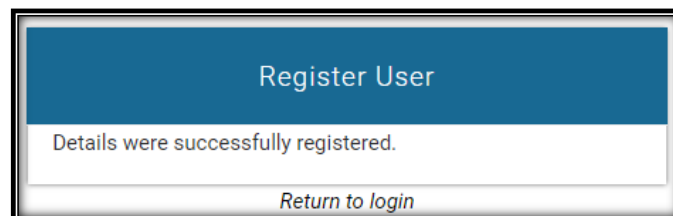
After the data has been checked against your account, you will be asked to set up a username, password and to choose a security question and answer on your account.



The image shows a registration form titled "Register User". It contains several input fields and instructions:

- Username ***: A text input field. Below it, the text reads: "Username must be between 6-20 characters and can only contain alphanumeric characters from the following symbols: _ . @."
- Confirm username***: A text input field.
- Password ***: A text input field. Below it, the text reads: "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 ***: A text input field.
- Security Question ***: A dropdown menu with "Select" and a downward arrow.
- Security Answer ***: A text input field.
- A blue **Submit** button.
- A link [Return to login](#) at the bottom.

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



The image shows a confirmation message box titled "Register User". It contains the following text:

- Details were successfully registered.
- A link [Return to login](#) at the bottom.

If you forget your password and username, click on either the [Forgot Username?](#) link or the [Forgot your password](#) link. In both cases, you will see the following screen:

The image shows a registration form with the following fields and elements:

- Card Number***: A single-line text input field.
- DOB***: Three dropdown menus labeled "Day", "Month", and "Year".
- Security Question***: A dropdown menu with "Select" as the placeholder text.
- Security Answer***: A single-line text input field.
- Submit**: A blue button located in the bottom right corner of the form.

You will then be able to reset a new username/password.

[View Account Details](#)

After you log in, you will be brought to the account details page. On the left-hand side of the screen the different functions available to you will be displayed.

From the **Account Details** menu, you can see your available balance, the card partial number, the card expiry date and the name and address that the card is registered to.

prepaid FINANCIAL SERVICES LOGOUT

View Account Details (highlighted in red)

- Edit Account Details
- View Transaction History
- Register Loading Card
- Load Funds
- Payment Request Form
- Direct Debits
- Block/Unblock/Lost & Stolen
- Upload Supporting Documents
- FAQs
- Terms and Conditions
- Contact Us

ACCOUNT OVERVIEW

Account Details

Card Balance	2.29
Card Number	*****6458
Card Status	Open
Expiry Date (MM/YY)	09/19
Currency	GBP

Cardholder Details

Full Name	ALEX NORFOLK
Address Line 1	5TH FLOOR, LANGHAM STREET
Address Line 2	302-308 REGENT STREET
City	LONDON
Postcode/Zip	W1B 3AT
Country	United Kingdom
Mobile Number	

Edit Account Details

You are only able to change your email address by entering your new email address in the relevant fields and then clicking on the **Update Details** tab at the bottom of the screen.

If you need to change any other details please call Norfolk County Council's Direct Payment Customer Support Team (DPCST) on 01603 223392.

prepaid FINANCIAL SERVICES LOGOUT

View Account Details

Edit Account Details (highlighted in red)

- View Transaction History
- Register Loading Card
- Load Funds
- Payment Request Form
- Direct Debits
- Block/Unblock/Lost & Stolen
- Upload Supporting Documents
- FAQs
- Terms and Conditions
- Contact Us

EDIT ACCOUNT DETAILS

Email *

Confirm Email *

Update Details (highlighted in red)

View Transaction History

By selecting the **View Transaction History** tab in the left-hand side menu, the transactions made within the last 8 days will appear. If you want to see transactions older than 8 days need, you can amend the dates at the bottom of the page and click on **Get Transactions**.

The transactions will then appear on the screen with the following information: date of the transaction, type of transaction, merchant name, credit amount, debit amount, fee amount, result of the transaction and running available balance. You can download this information as a PDF statement or a CSV format file.

The screenshot shows the 'prepaid FINANCIAL SERVICES' interface. The left sidebar contains a menu with 'View Transaction History' selected. The main area is titled 'TRANSACTION HISTORY' and shows a 'Current Available Balance' of GBP 2.29. Below this is a table with the following data:

Date	Type	Merchant	Debit	Credit	Fee	Result	Balance
28/09/17	Bank Payment	Carer	- £ 1.00			APPROVED	£ 2.29

Below the table, there is a date range selector with 'Date from' set to 27 September 2017 and 'Date to' set to 4 October 2017. At the bottom right, there are three buttons: 'Get transactions', 'Download CSV', and 'Download PDF'.

When selecting a **Bank Payment** transaction on the history, you can view further details of the transaction by simply clicking on the link displayed.

Date	Type	Merchant	Debit	Credit	Fee	Result	Balance
28/09/17	Bank Payment	Carer	- £ 1.00			APPROVED	£ 2.29

This will bring up a pop-up image on the screen with all the details of the payment:

The pop-up window is titled 'Bank Payment Request Details' and contains the following information:

- Beneficiary Name: Shafiq Sidat
- Payment Type: Reimbursement
- Account No: 12345678
- Sort Code: 999999
- Amount: 1.00
- Payment Reference: qwerty
- Invoice Ref No: 123
- Invoice Date: 19-Sep-2017
- Period From: 19-Sep-2017
- Explanatory Note: sstest

A 'Close' button is located at the bottom center of the pop-up.

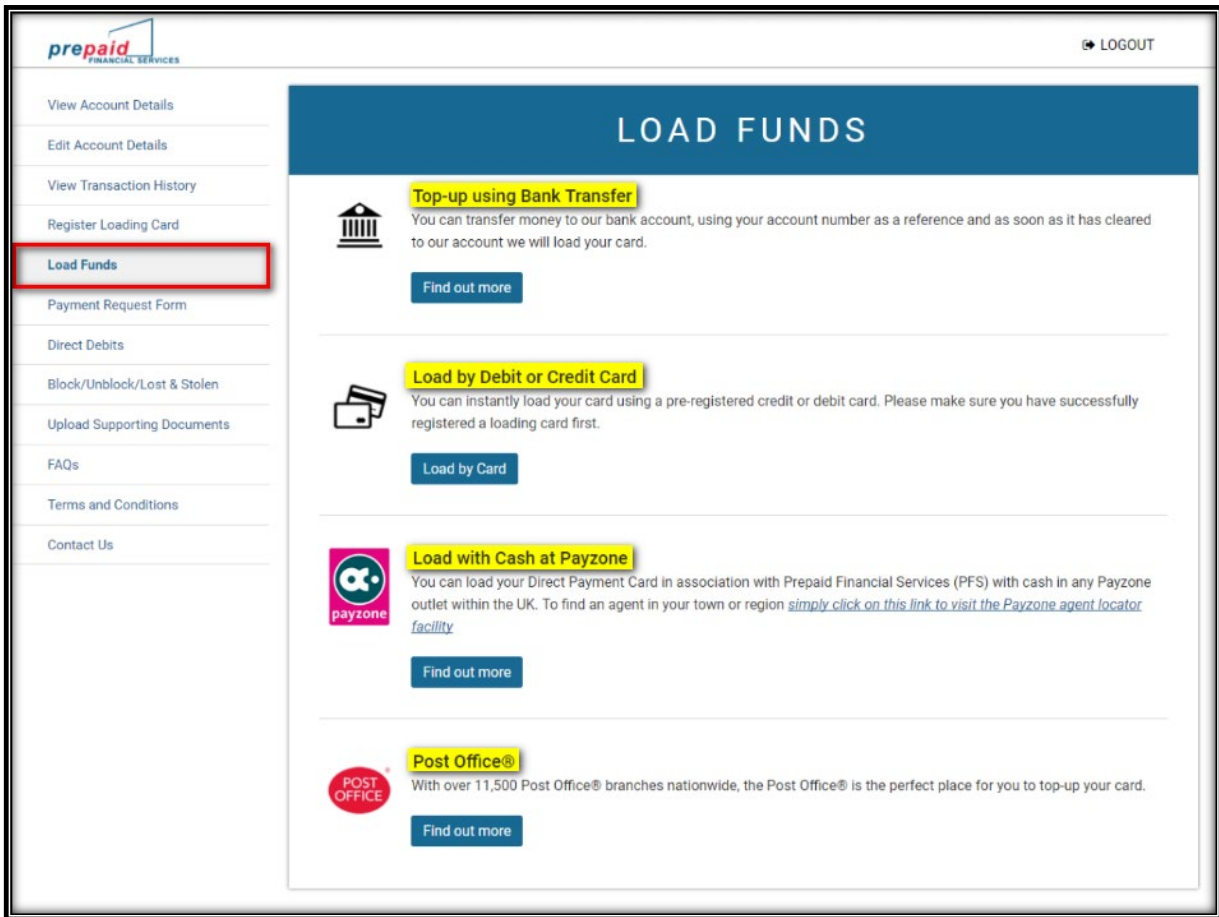
Register Loading Card - use your personal bank card to pay your contribution on to your account
In order to load money onto your account using a debit/credit card you will have to register your card with PFS first by entering your bank card details. To do so, click on the **Register Loading Card** tab on the left of the screen:

The screenshot shows a web interface for registering a loading card. On the left, a navigation menu includes 'View Account Details', 'Edit Account Details', 'View Transaction History', 'Register Loading Card' (highlighted with a red box), 'Load Funds', 'Payment Request Form', 'Direct Debits', 'Block/Unblock/Lost & Stolen', 'Upload Supporting Documents', 'FAQs', 'Terms and Conditions', and 'Contact Us'. The main content area is titled 'REGISTER LOADING CARD' and contains a blue header bar. Below the header, there is a light blue box with text: 'You can load funds to your PFS Prepaid Mastercard®, in association with Norfolk County Council, from your pre-registered debit or credit card. Please make sure that after registering your card, you have contacted the PFS team on 020 3633 1625 to enable loading via your registered Credit/Debit card to be accepted on your prepaid account.' The form fields are: First Name (ALEX), Surname (NORFOLK), Card Number (empty), Card Type (SELECT), Start Date / Valid From (MONTH, YEAR), Expiry Date (MONTH, YEAR), Issue Number (empty), Billing Address 1 (5TH FLOOR, LANGHAM STREET), Billing Address 2 (302-308 REGENT STREET), Postcode (W1B 3AT), City (LONDON), and Country (United Kingdom). At the bottom right, there is a red 'Register' button. A link 'To change your loading card details please Contact Us' is at the bottom left.

Load Funds

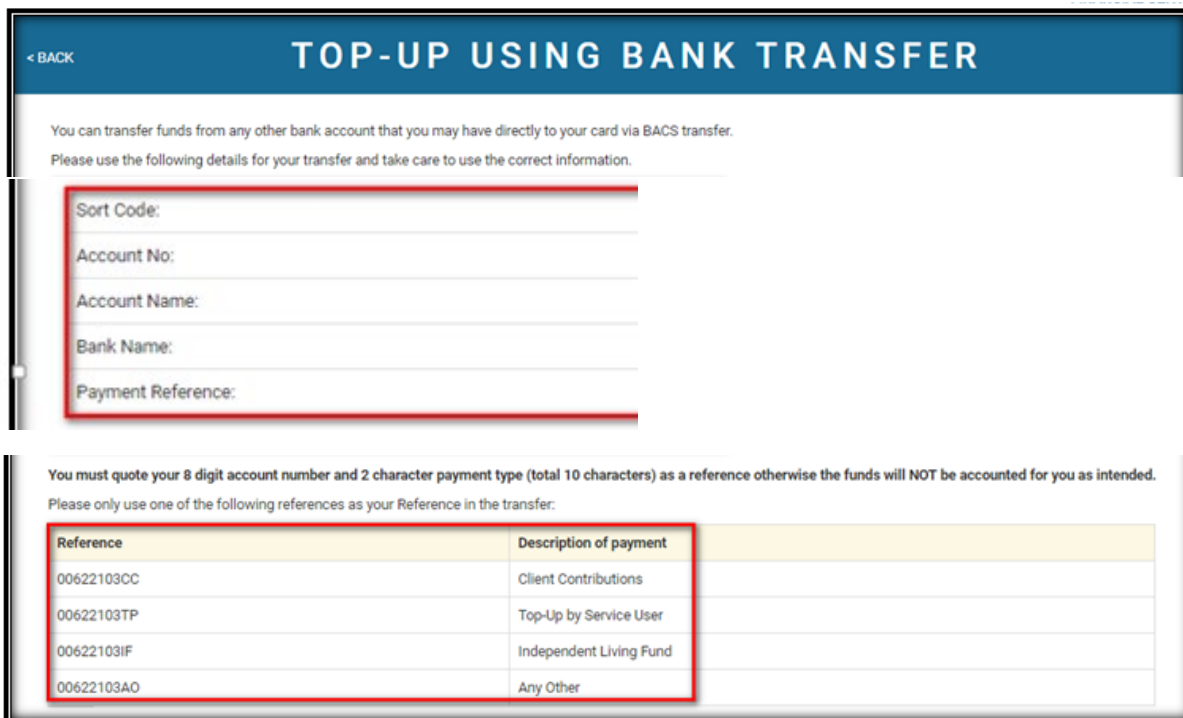
Click on the **Load Funds** in the left hand column to see the ways that you can load money on your prepaid card.

- Load funds using a bank transfer
- Load funds using a debit or credit card
- Load funds via cash at Payzone outlets
- Load funds via cash at Post Office



Load using Bank Transfer

You can load your contributions on the card or top up your account by bank transfer. The account details to send the funds to will be displayed on the screen once you click first on the **Load Funds** tab on the left of the screen then on the **Find out more** under the **Bank transfer** menu. References to be used for different type of loads will also be shown on the screen with full instructions.



Load by Debit or Credit card

The first step will be to register a loading card to the account (see “Register a Loading Card” menu for explanations). Once a loading card has been registered on the account, you will need to enter the **Load Funds** menu and select the **Load by Card** option. This will take you to a new page where the registered loading card will appear in the dropdown menu to be selected. You will simply need to select the loading card in the menu, to enter your loading card CVV (3 security numbers at the back of the card) and to enter the amount to be loaded on the prepaid card. Finally, you will need to click on the **Load Funds** tab at the bottom of the screen to complete the transaction. The funds will be credited on the prepaid card immediately.

Please kindly note that we have now introduced the use of 3D-Secure and you might be prompted to register to the 3D-Secure scheme upon first load on your prepaid card. Every further transaction for load will prompt you to enter your 3D-Secure details as registered on the first transaction. Please contact our customer service team if you ever encounter any issues at this stage.

LOGOUT

LOAD BY DEBIT OR CREDIT CARD


There is no loading card registered to your Prepaid Card. Please register a loading card in order to proceed.

You can load funds to your PFS Prepaid Mastercard®, in association with Norfolk County Council, from your pre-registered debit card. Please make sure that after registering your card, you have contacted the PFS team on 020 3633 1625 to enable loading via debit card on your account.

To increase the security of internet transactions, Visa and Mastercard have introduced 3-D Secure (like an online version of Chip and PIN). In some instances like when you press the "Load Funds" button below, a new window may open which asks for your 3-D Secure details.

Loading Card Number *

Card Security Code (CVV2) *

 Please enter the 3 digit security code found on the back of your debit card.

Load Amount *

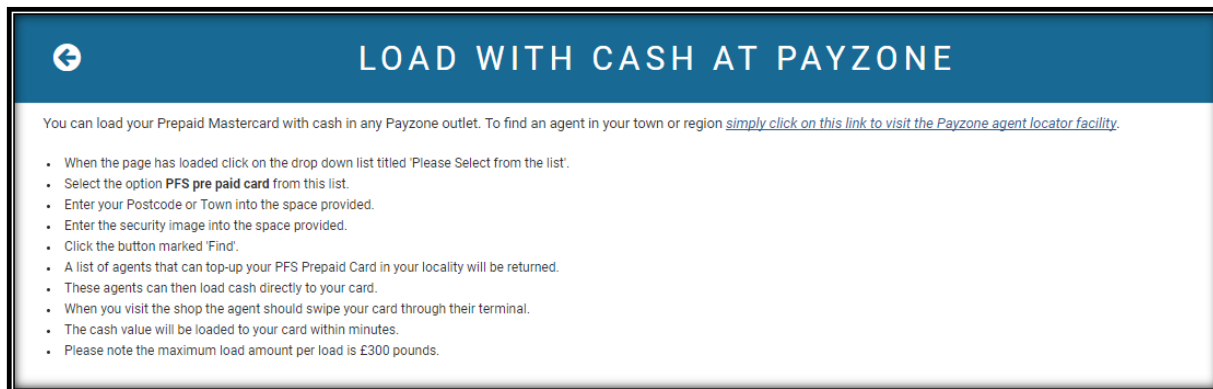
Load Funds

Load funds at Payzone

You can choose to load your prepaid card by cash at Payzone outlets. You will need to bring your prepaid card and cash to a Payzone outlets and hand both over to the person behind the counter. You will swipe the card and give you a receipt with the value loaded clearly displayed on the receipt. The funds will appear on the prepaid card the immediately.

There is a link to the Payzone website where can be found a Payzone outlet locator.

NB: please note that the maximum amount that can be loaded at Payzone outlets with each load is £300 which will then be credited on the prepaid card immediately.



LOAD WITH CASH AT PAYZONE

You can load your Prepaid Mastercard with cash in any Payzone outlet. To find an agent in your town or region [simply click on this link to visit the Payzone agent locator facility](#).

- When the page has loaded click on the drop down list titled 'Please Select from the list'.
- Select the option **PFS pre paid card** from this list.
- Enter your Postcode or Town into the space provided.
- Enter the security image into the space provided.
- Click the button marked 'Find'.
- A list of agents that can top-up your PFS Prepaid Card in your locality will be returned.
- These agents can then load cash directly to your card.
- When you visit the shop the agent should swipe your card through their terminal.
- The cash value will be loaded to your card within minutes.
- Please note the maximum load amount per load is £300 pounds.

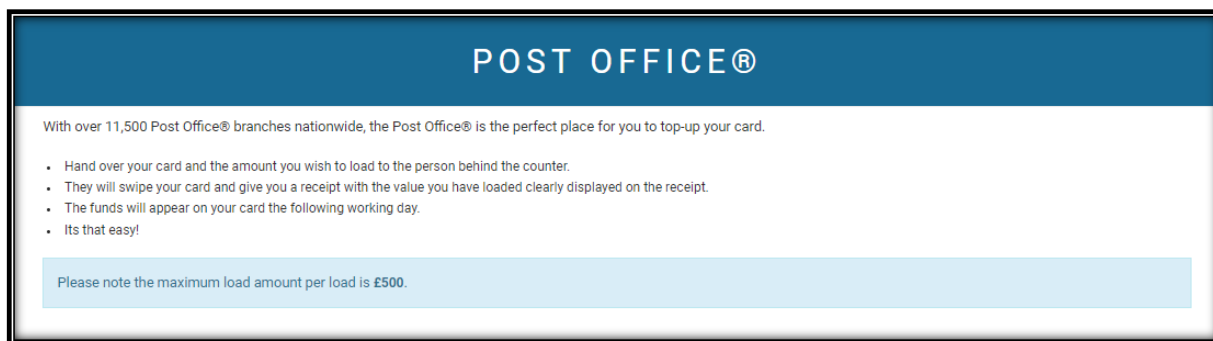
Please note the maximum load amount per load is £300.

Load funds at the Post Office

You can choose to load your prepaid card by cash at the Post Office. The instructions on how to do so can be found by clicking on the **Load Funds** menu and then select the **Post Office** option.

On the next page, will be explained the full process on how to load the prepaid card at any Post Office locations with cash with step by step instructions displayed on the screen.

NB: please note that the maximum amount that can be loaded at the Post Office with each load is £500 which will then be credited on the prepaid card the following working day.



POST OFFICE®

With over 11,500 Post Office® branches nationwide, the Post Office® is the perfect place for you to top-up your card.

- Hand over your card and the amount you wish to load to the person behind the counter.
- They will swipe your card and give you a receipt with the value you have loaded clearly displayed on the receipt.
- The funds will appear on your card the following working day.
- Its that easy!

Please note the maximum load amount per load is £500.

Payment Request Form

In order to make payments from the card onto a bank account, you will need to go to the **Payment Request Form** tab on the left-hand side of the screen.

You will need to have the bank account details handy of the person/company you are making the payment to.

prepaid FINANCIAL SERVICES LOGOUT

View Account Details
 Edit Account Details
 View Transaction History
 Register Loading Card
 Load Funds
Payment Request Form
 Direct Debits
 Block/Unblock/Lost & Stolen
 Upload Supporting Documents
 FAQs
 Terms and Conditions
 Contact Us

PAYMENT REQUEST FORM

Please ensure the services you access are in line with your support plan.

Fill in the details of the account you wish to credit from your PFS Prepaid Mastercard®, in association with Norfolk County Council, below. We will deduct the requested amount from your card balance, and send the payment on your behalf.

Please enter the account information carefully to ensure your transaction is processed correctly.

Current Available Balance GBP 2.29

Payment Frequency

Make a one off payment
 Make a set number of payments and then stop
 Make payments until a specified date

Current Recurring Bank Payments

Start Date	Finish Date	First Payment Amount	Further Payments Amount	Final Payment Amount	Payment Frequency	Number Of Further Payments	Expired	Payee		
1-Jan-2018	8-Jan-2018	0.20	0.10	N/A	Weekly	1	false	Alex	View	Delete
21-Sep-2017	28-Sep-2017	1.00	1.00	N/A	Weekly	1	true	Alex	View	

From here, there will be a choice of 3 options.

- Make a one-off payment.
- Make a set number of payments and stop after X amount of payments.
- Make payments until a specified date.

You will also be able to see all standing orders that have been set up on the account from this page and will be able to view or delete them as you wish.

Start Date	Finish Date	First Payment Amount	Further Payments Amount	Final Payment Amount	Payment Frequency	Number Of Further Payments	Expired	Payee		
1-Jan-2018	8-Jan-2018	0.20	0.10	N/A	Weekly	1	false	Alex	View	Delete
21-Sep-2017	28-Sep-2017	1.00	1.00	N/A	Weekly	1	true	Alex	View	

Make a one-off payment

You will first need to select the payment type in the drop-down menu and enter all other details as applicable.

Payment Frequency

Make a one off payment

Make a set number of payments and then stop

Make payments until a specified date

Once the type of payment has been selected, you will need to fill the relevant details requested for the payment such as beneficiary details:

Payee or Beneficiary Details

Select Previous Payee

Payee Name *

Payee Surname

Account Number *

Bank Sort Code

Details such as payment amount will need to be filled in too.

Payment Details

Amount *

The payment amount format is 123.23

Payment Reference *

Finally, all the remaining information will need to be added too such as invoice reference number, payment type and period the payment was covering and any potential additional note pertaining to the payment made that the CH would like to pass on to the Council.

The different payment types available as are per below:

The image shows a web form with a dropdown menu open. The dropdown menu is titled "Select" and contains the following options: Care Agency, Carer, Day Activities, Day Care, Equipment, Leisure/Social Activities, PA Insurance, PA Tax, Personal Assistant (PA), Reimbursement, Respite/Shortbreak, Return Surplus Balance, Social Opportunities, and Transport. The form fields visible are: Additional Information, Invoice Date, Invoice No / Ref No, and Payment Type.

Once all the details have been entered, you will need to select the **Submit** button at the bottom of the page.

The image shows the "Additional Information" section of the form. It includes the following fields:

- Payment Date *: 11, September, 2017
- Invoice No / Ref No: [Empty text box]
- Payment Type *: Select
- Note: [Empty text box] with "255 Characters left" below it.

 A blue "Submit" button is located at the bottom right of the section.

A pop-up window will appear with a sum-up of the payment(s) set to be made so that the details of the payment(s) can be verified before submission.

Payment request confirmation	
Frequency	Make a set number of payments and then stop
First payment amount	GBP 0.01
First payment date	10/05/2018
Further payment(s) amount	GBP 0.02
Frequency	Quarterly
Total Number Of Further Payments	3
Payee Name	Test Shafiq
Account Number	12345678
Bank Sort Code e.g. 20 - 13 - 00	99-00-22
Payment Reference	testdonotprocess test
Payment Type	Personal Assistant (PA)
Additional Details:	testing
<div style="display: flex; justify-content: space-between;"> Cancel Confirm </div>	

If the details are correct, then you can simply click on **Confirm** and the payment(s) will be processed. If the details are incorrect, then **Cancel** should be selected which will in turn revert you back to the previous screen so that any amendment(s) necessary can be done.

The funds will debit from the account instantly and reflect in the respective accounts within 1 working day. The details of the payment will also be saved so that you can be selected on the next payment to the same beneficiary by selecting the beneficiary name in the list of previous payees.

Make a set number of payments

You will first need to select the payment type in the drop-down menu.

Payment Frequency

- Make a one off payment
- Make a set number of payments and then stop
- Make payments until a specified date

Once the type of payment has been selected, you will need to fill the relevant details requested for the payment such as beneficiary details:

Payee or Beneficiary Details		
Select Previous Payee	New payee ▼	
Payee Name *	<input type="text"/>	
Payee Surname	<input type="text"/>	
Account Number *	<input type="text"/>	
Bank Sort Code e.g. 20 - 13 - 00 *	<input type="text"/>	<input type="text"/>

Details such as the first payment amount and date, the further payments amount, the frequency for the further payments and the total number of further payments will need to be filled in too.

Payment Schedule		
First payment amount *	<input type="text"/>	
	The payment amount format is 123.23	
First payment date	11 ▼	September ▼ 2017 ▼
Payment Reference *	<input type="text"/>	
Further payment(s) amount *	<input type="text"/>	
	The payment amount format is 123.23	
Frequency *	Select ▼	
Total Number Of Further Payments *	<input type="text"/>	

The frequency options are as followed:

First payment date	<input type="text"/>	<input type="text"/>	<input type="text"/>
Payment Reference *	<input type="text"/>		
Further payment(s) amount *	<input type="text"/>		
Frequency *	<div style="border: 1px solid red; padding: 5px;"> Select Weekly Every two weeks Every four weeks Monthly Every two months Quarterly Every four months Half Yearly Yearly Select ▼ </div>		

Finally, you will need to enter all the remaining information such as invoice reference number, payment type and period the payment was covering and any potential additional note pertaining to the payment made that the CH would like to pass on to the Council.

Once everything has been filled, you will need to click on **Submit** at the bottom of the page to submit the payment.

Additional Information

Payment Date *	11	September	2017
Invoice No / Ref No	<input type="text"/>		
Payment Type *	Select		
Note	<input type="text"/>		

255 Characters left

Submit

The funds will debit from the account instantly and reflect in the respective accounts within 1 working day. The details of the payment will also be saved so that you can then select the beneficiary name in the list of previous payees.

Make payments until a specific date

You will first need to select the payment type in the drop-down menu.

Payment Frequency

Make a one off payment

Make a set number of payments and then stop

Make payments until a specified date

Once the type of payment has been selected, you will need to fill the relevant details requested for the payment such as beneficiary details:

Payee or Beneficiary Details

Select Previous Payee	New payee
Payee Name *	<input type="text"/>
Payee Surname	<input type="text"/>
Account Number *	<input type="text"/>
Bank Sort Code e.g. 20 - 13 - 00 *	<input type="text"/> <input type="text"/> <input type="text"/>

Details such as the first payment amount and date, the further payments amount, the frequency for the further payments and the total number of further payments will need to be filled in too.

Payment Schedule			
First payment amount *	<input type="text"/>		
	The payment amount format is 123.23		
First payment date	<input type="text" value="11"/>	<input type="text" value="September"/>	<input type="text" value="2017"/>
Payment Reference *	<input type="text"/>		
Further payment(s) amount *	<input type="text"/>		
	The payment amount format is 123.23		
Frequency *	<input type="text" value="Select"/>		
Final payment amount *	<input type="text"/>		
	The payment amount format is 123.23		
Final payment date	<input type="text" value="11"/>	<input type="text" value="September"/>	<input type="text" value="2017"/>

Finally, you will need to enter all the remaining information such as invoice reference number, payment type and period the payment was covering and any potential additional note pertaining to the payment made that the CH would like to pass on to the Council.

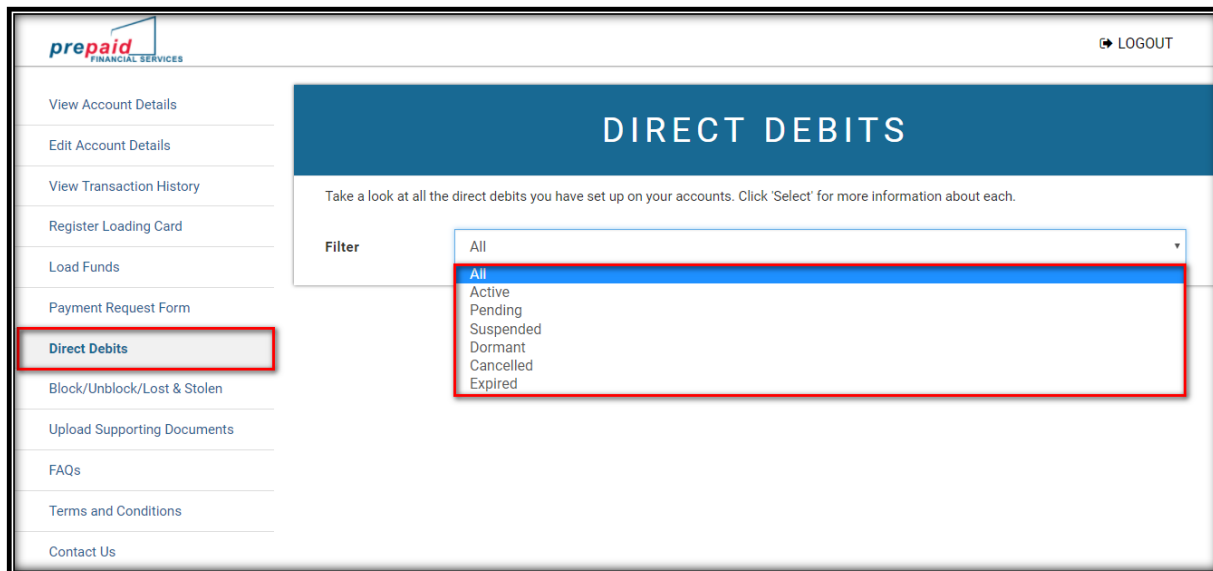
Once everything has been filled, you will need to click on **Submit** at the bottom of the page to submit the payment.

Additional Information			
Payment Date *	<input type="text" value="11"/>	<input type="text" value="September"/>	<input type="text" value="2017"/>
Invoice No / Ref No	<input type="text"/>		
Payment Type *	<input type="text" value="Select"/>		
Note	<input type="text"/>		
	255 Characters left		
			<input type="button" value="Submit"/>

The funds will debit from the account instantly and reflect in the respective accounts within 1 working day. The details of the payment will also be saved so that you can then select the beneficiary name in the list of previous payees.

Direct Debits

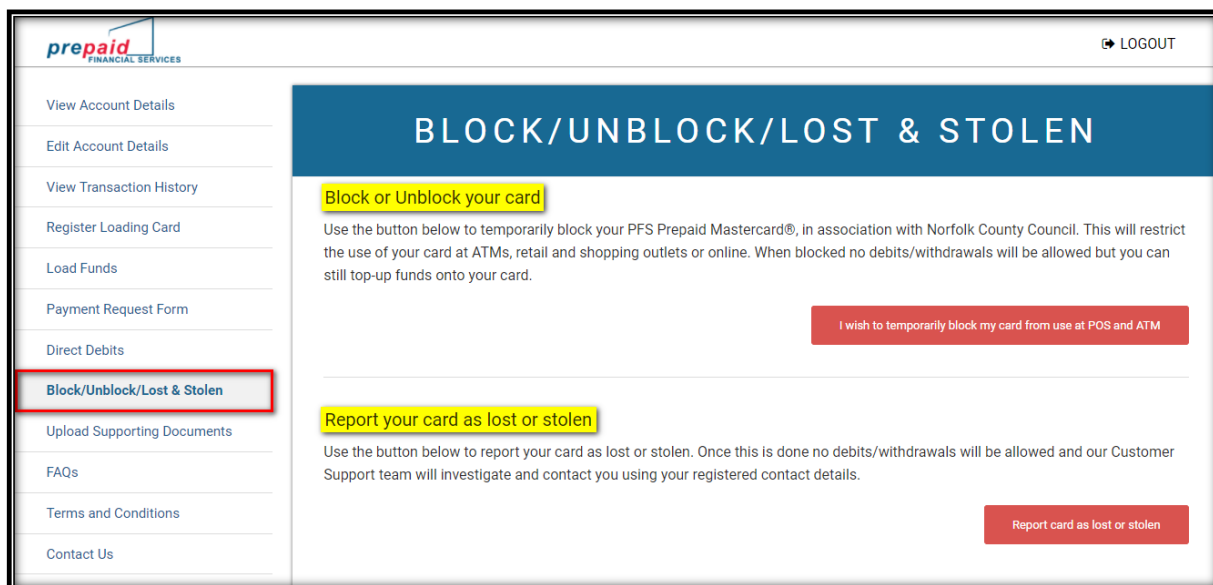
The **Direct Debits** tab will display all direct debits set up on the card. In this view, you will be able to filter the Direct Debits by the following options: All, Active, Pending, Suspended, Dormant, Cancelled and Expired.



Block/Unblock/Lost & Stolen

The Block/Unblock tab will allow you to place the card in a temporary block and also gives the option to remove the block. The card can also be reported as lost or stolen from this tab.

If the card is reported as lost or stolen, it **cannot** be unblocked from this menu and can only be unblocked from the back office MACP.



Upload Supporting Document

Should you need to send any supporting documents for the payments you have made, you can do so by selecting this option. The following screen will then appear.

The screenshot shows the 'Upload Supporting Documents' page. The sidebar on the left contains the following menu items: View Account Details, Edit Account Details, View Transaction History, Register Loading Card, Load Funds, Payment Request Form, Direct Debits, Block/Unblock/Lost & Stolen, **Upload Supporting Documents**, FAQs, Terms and Conditions, and Contact Us. The main content area has a blue header with the title 'UPLOAD SUPPORTING DOCUMENTS'. Below the header, there is a sub-header: 'In this section you can upload separate documents to better explain this transaction to the Norfolk County Council team for monitoring purposes only.' The form includes a 'Document Type' dropdown menu, two 'Document' fields (Document 1 and Document 2), each with a 'Choose file' button and 'No file chosen' text, and an 'Explanatory Note' text area with a '255 Characters left' indicator. An 'Upload Document' button is located at the bottom right of the form. Below the form is a table of uploaded documents:

Uploaded Date	File Name	File Type	Note	Document Type	
15/09/2017 16:30:07	test 1	png	test	Carer	Download
15/09/2017 16:30:07	Test 2	docx	test	Carer	Download

FAQ's

This page will display the most Frequent Asked Questions about the card.

The screenshot shows the 'Frequently Asked Questions' page. The sidebar on the left contains the following menu items: View Account Details, Edit Account Details, View Transaction History, Register Loading Card, Load Funds, Payment Request Form, Direct Debits, Block/Unblock/Lost & Stolen, Upload Supporting Documents, **FAQs**, Terms and Conditions, and Contact Us. The main content area has a blue header with the title 'FREQUENTLY ASKED QUESTIONS'. Below the header, there is a sub-header: 'Frequently Asked Questions'. The first question is '1- What is a prepaid card?' with the following text: 'It's like a debit card but it's loaded to a predefined amount and can be re-loaded as and when required. You will only be able to make purchases with the card when there are sufficient funds on your direct payments prepayment card and you will not be able to spend more than this amount. The prepaid card works just like any other bank debit card. If you wish to buy a product or service you can use the card in person, over the internet or by using the telephone.' The second question is '2- Does it have a credit limit?'.

Terms & Conditions

This is where the Terms and Conditions of the card will be displayed.

The screenshot shows the Prepaid Financial Services website interface. On the left is a navigation menu with options: View Account Details, Edit Account Details, View Transaction History, Register Loading Card, Load Funds, Payment Request Form, Direct Debits, Block/Unblock/Lost & Stolen, Upload Supporting Documents, FAQs, Terms and Conditions (highlighted with a red box), and Contact Us. The main content area has a blue header with the text 'TERMS AND CONDITIONS'. Below this is a PDF viewer showing a document titled 'T&C.pdf' (page 1 of 13). The document content includes: 'NORFOLK COUNTY COUNCIL Direct Payment Prepaid Mastercard®', 'Terms and Conditions', 'Valid as of (1st October 2017)', and 'IMPORTANT INFORMATION: These are the terms & conditions of the agreement between us, Prepaid Financial Services Ltd, 5th Floor, Langham House, 302-308 Regent Street, London, W1B 3AT and you, the person entering into the agreement. Please read this Agreement carefully before activating or using your card or account. The terms of this Agreement and fees shall apply to all Customers.' The first section is '1. Definitions & Interpretation' with a definition for 'Account' as 'a non-deposit non-interest bearing pre-paid electronic account associated at'.

Contact us

All contact information to the PFS customer service team can be found here including the IVR number as well as the Council contact details.

The screenshot shows the Prepaid Financial Services website interface. On the left is a navigation menu with options: View Account Details, Edit Account Details, View Transaction History, Register Loading Card, Load Funds, Payment Request Form, Direct Debits, Block/Unblock/Lost & Stolen, Upload Supporting Documents, FAQs, Terms and Conditions, and Contact Us (highlighted with a red box). The main content area has a blue header with the text 'CONTACT US'. Below this is a yellow highlighted box containing the text: 'PFS dedicated Customer Services Team for Norfolk County Council:'. This is followed by contact details: 'Tel: 02036 331625' and 'Email: NorfolkCC@prepaidfinancialservices.com'. A paragraph states: 'These are the details to use if you have questions about how to use your account and card.' Below this is another yellow highlighted box containing the text: 'Norfolk County Council'. This is followed by contact details: 'Tel: 0344 800 8020' and 'Email: information@norfolk.gov.uk'. A paragraph states: 'These are the details to contact the Customer Services Team at Norfolk County Council to discuss your Social Care needs, request a review or advise them of any changes to your care needs. Alternatively, if you already been allocated to someone in our Social Care Team, you can contact them on the number they provided.' This is followed by contact details: 'Tel: 01603 222133' and 'Email: fesclientassessmentteam@norfolk.gov.uk'. A paragraph states: 'These are the details to contact the Financial Assessment Team at Norfolk County Council to discuss the contribution amount you have been requested to pay into your card account.' This is followed by contact details: 'Tel: 01603 638170' and 'Email: DPCST@norfolk.gov.uk'. A final paragraph states: 'These are the details to contact the Direct Payments Client Service Team at Norfolk County Council to discuss anything else related to your direct payment including what your direct payment funds can be used for.'

Paying Your Contribution - Loading Funds to Your Prepaid Card Account

Everyone who receives a service that is funded by Norfolk County Council will be financially assessed to see whether they are able to contribute towards their care and support costs.

If you are required to contribute, Norfolk County Council (NCC) recommends that you pay your assessed contribution into your prepaid accounts every 4-weeks in line with the direct payments made by NCC.

The simplest way to pay your contribution is to advise your own bank to set up a standing order to pay your contribution from your personal bank account into your DP prepaid account (see standing order form for your use).

Please make sure you pay your contribution regularly to ensure that:

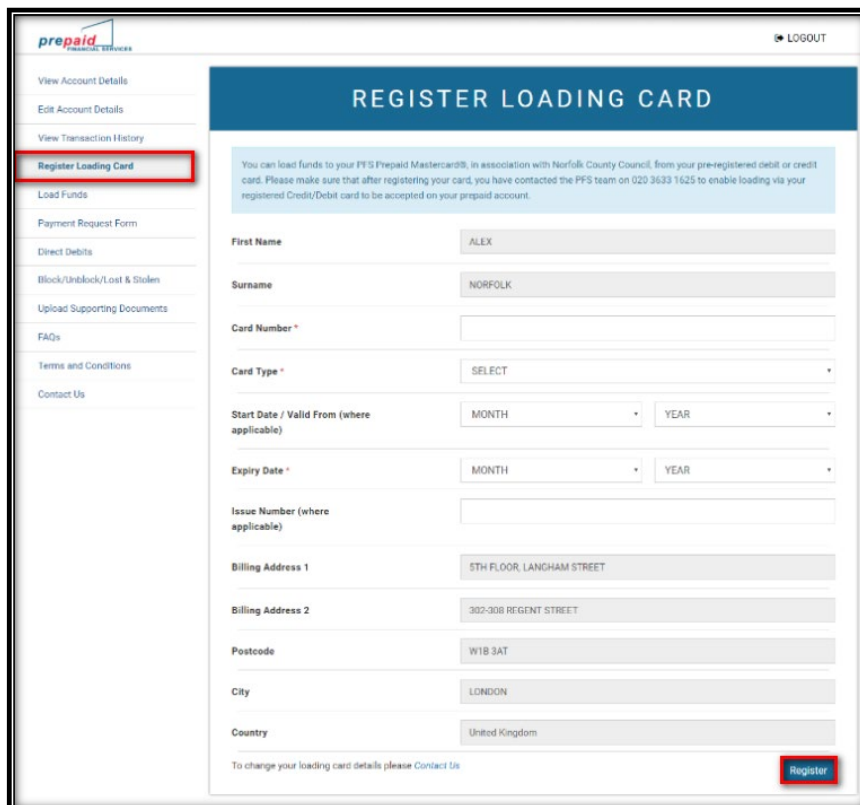
- You have sufficient funds in your prepaid account to pay your care costs
- You do not fall into arrears and build up a debt with NCC

If you have any difficulties in paying your contribution, please speak to your Care Worker, NCC's Customer Service Team or the Direct Payment Client Service Team who may be able to advise you how you can pay any arrears.

Please see further ways that you can pay your contribution below . .

Register Loading Card - use your personal bank card to pay your contribution on to your account

In order to load money onto your account using a debit/credit card you will have to register your card with PFS first by entering your bank card details. To do so, click on the **Register Loading Card** tab on the left of the screen:



The screenshot shows a web interface for registering a loading card. On the left, a sidebar menu includes options like 'View Account Details', 'Edit Account Details', 'View Transaction History', and 'Register Loading Card' (which is highlighted with a red box). The main content area is titled 'REGISTER LOADING CARD' and contains a form with the following fields:

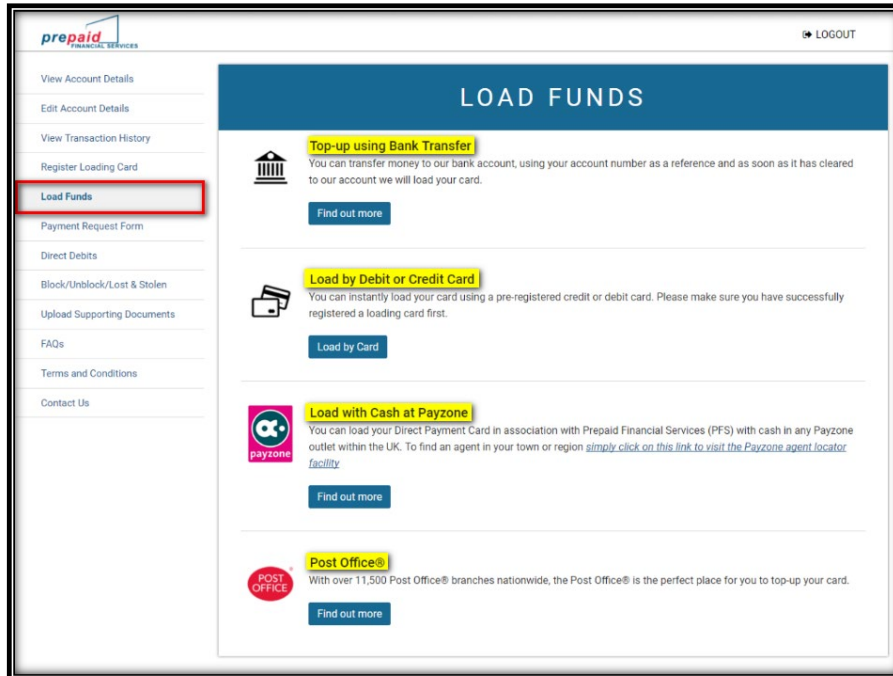
- First Name: ALEX
- Surname: NORFOLK
- Card Number: [Empty field]
- Card Type: SELECT (dropdown menu)
- Start Date / Valid From (where applicable): MONTH [dropdown], YEAR [dropdown]
- Expiry Date: MONTH [dropdown], YEAR [dropdown]
- Issue Number (where applicable): [Empty field]
- Billing Address 1: 5TH FLOOR, LANGHAM STREET
- Billing Address 2: 302-308 REGENT STREET
- Postcode: W1B 3AT
- City: LONDON
- Country: United Kingdom

At the bottom right of the form, there is a red 'Register' button. A note at the bottom left of the form reads: 'To change your loading card details please Contact Us'.

Load Funds

Click on the **Load Funds** in the left hand column to see the ways that you can load money on your prepaid card.

- Load funds using a bank transfer
- Load funds using a debit or credit card
- Load funds via cash at Payzone outlets
- Load funds via cash at Post Office



Load using Bank Transfer

You can load your contributions on the card or top up your account by bank transfer. The account details to send the funds to will be displayed on the screen once you click first on the **Load Funds** tab on the left of the screen then on the **Find out more** under the **Bank transfer** menu.

References to be used for different type of loads will also be shown on the screen with full instructions.

The screenshot shows the 'TOP-UP USING BANK TRANSFER' form. The form title is 'TOP-UP USING BANK TRANSFER' and includes a '< BACK' link. Below the title, there is explanatory text: 'You can transfer funds from any other bank account that you may have directly to your card via BACS transfer. Please use the following details for your transfer and take care to use the correct information.' The form fields are: Sort Code, Account No, Account Name, Bank Name, and Payment Reference, all enclosed in a red border.

You must quote your 8 digit account number and 2 character payment type (total 10 characters) as a reference otherwise the funds will NOT be accounted for you as intended.
Please only use one of the following references as your Reference in the transfer:

Reference	Description of payment
00622103CC	Client Contributions
00622103TP	Top-Up by Service User
00622103IF	Independent Living Fund
00622103AO	Any Other

Load by Debit or Credit card

The first step will be to register a loading card to the account (see “Register a Loading Card” menu for explanations). Once a loading card has been registered on the account, you will need to enter the **Load Funds** menu and select the **Load by Card** option. This will take you to a new page where the registered loading card will appear in the dropdown menu to be selected. You will simply need to select the loading card in the menu, to enter your loading card CVV (3 security numbers at the back of the card) and to enter the amount to be loaded on the prepaid card. Finally, you will need to click on the **Load Funds** tab at the bottom of the screen to complete the transaction. The funds will be credited on the prepaid card immediately.

Please kindly note that we have now introduced the use of 3D-Secure and you might be prompted to register to the 3D-Secure scheme upon first load on your prepaid card. Every further transaction for load will prompt you to enter your 3D-Secure details as registered on the first transaction. Please contact our customer service team if you ever encounter any issues at this stage.

Load funds at Payzone

You can choose to load your prepaid card by cash at Payzone outlets. You will need to bring your prepaid card and cash to a Payzone outlets and hand both over to the person behind the counter. You will swipe the card and give you a receipt with the value loaded clearly displayed on the receipt. The funds will appear on the prepaid card the immediately. There is a link to the Payzone website where can be found a Payzone outlet locator.

NB: please note that the maximum amount that can be loaded at Payzone outlets with each load is £300 which will then be credited on the prepaid card immediately.

←

LOAD WITH CASH AT PAYZONE

You can load your Prepaid Mastercard with cash in any Payzone outlet. To find an agent in your town or region [simply click on this link to visit the Payzone agent locator facility](#).

- When the page has loaded click on the drop down list titled 'Please Select from the list'.
- Select the option **PFS pre paid card** from this list.
- Enter your Postcode or Town into the space provided.
- Enter the security image into the space provided.
- Click the button marked 'Find'.
- A list of agents that can top-up your PFS Prepaid Card in your locality will be returned.
- These agents can then load cash directly to your card.
- When you visit the shop the agent should swipe your card through their terminal.
- The cash value will be loaded to your card within minutes.
- Please note the maximum load amount per load is £300 pounds.

Load funds at the Post Office

You can choose to load your prepaid card by cash at the Post Office. The instructions on how to do so can be found by clicking on the **Load Funds** menu and then select the **Post Office** option.

On the next page, will be explained the full process on how to load the prepaid card at any Post Office locations with cash with step by step instructions displayed on the screen.

NB: please note that the maximum amount that can be loaded at the Post Office with each load is £500 which will then be credited on the prepaid card the following working day.

POST OFFICE®

With over 11,500 Post Office® branches nationwide, the Post Office® is the perfect place for you to top-up your card.

- Hand over your card and the amount you wish to load to the person behind the counter.
- They will swipe your card and give you a receipt with the value you have loaded clearly displayed on the receipt.
- The funds will appear on your card the following working day.
- Its that easy!

Please note the maximum load amount per load is £500.

This page is intentionally left blank

NCC PFS Prepaid Card – PIN Instructions

Phone PFS no overleaf.

Prompt to press 1 for English.

Option list:

- Retrieve PIN → Press 1
 - Check Balance → Press 2
 - Report Card lost/stolen → Press 3
-

Retrieve PIN

Advised you will need to enter 16 digit from Prepaid Card followed by D.O.B (DD/MM/YY).

Card Activated

For PIN number → Press 1

1st Number X

2nd Number X

3rd Number X

4th Number X

(Press 1 to listen again when prompted)

Hang-up.

Check balance

you will be asked to enter:

- 16 digit number
- PIN number

Current balance is advised, then the call ends.

Frequently Asked Questions

1- What is a Direct Payment card?

It's like a debit card but it's loaded to a predefined amount and can be re-loaded as and when required.

You will only be able to make purchases with the card when there are sufficient funds on your Direct Payment card and you will not be able to spend more than this amount.

The Direct Payment card works just like any other bank debit card. If you wish to buy a product or service you can use the card in person, over the internet or by using the telephone.

2- Does it have a credit limit?

No, it's not a credit card and carries no credit limit. You cannot spend more money than is held on the card account.

3- How do I get help if I have questions about my card?

If you have questions related to your card call the customer services team on 020 3633 1625.

4- Are there any fees for using my card?

There are no fees to the cardholder for making purchases in a shop or via the phone or using the card online.

5- Can I change the PIN assigned to me?

No, you are not able to change your PIN number.

6- I have forgotten my PIN number, what do I do?

If you have forgotten or lost your PIN please call one of the numbers listed below and retrieve your PIN.

- **020 3327 1991**
- **020 3468 4112**
- **020 7183 2248**

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

If your card has been lost or stolen or you believe its security has been compromised you must inform the card provider immediately on 020 3633 1625 or the council's Customer Support Team on 01603 223 392. The new card will be delivered directly at your address.

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

It normally takes 6 working days, but can take up to 12 working days depending on when it has been requested.

9- What happens if I change my address?

You must notify the council's Customer Support Team immediately.

10-Does my card ever expire?

Yes, you can find the expiry date on the front of your card. If your card is about to expire, and is still active, please contact the council's Customer Support Team if you have not received a new card. Any balance remaining on the card will be transferred to the new one before it's despatched to you.

11-What happens if I no longer want to use my Direct Payment card?

If you wish to cancel your Direct Payment card or no longer wish to use it then contact the council's Customer Support Team.

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

In this case, your purchase will be declined and you must wait until the card has sufficient funds.

13-Is the card safe and secure to use?

As with all credit and debit cards, every precaution needs to be taken to keep the card safe and your PIN secure. Please refer to the cardholder terms and conditions. The prepaid card aims to reduce the need to carry or hold large amounts of cash.

14-What if I have a problem?

If you have a query about the card itself, or you have an unknown transaction on your card account, or a transaction has been declined but you still have funds on your card account, then please call the PFS customer service team on 020 3633 1625.

15-Can I withdraw cash using the Direct Payment card?

If your care plan indicates that you need cash then yes, you can withdraw cash from the ATM subject to your daily cash withdrawal limit. Do note that certain ATMs may charge you a fee for withdrawing cash. This is a fee charged by the ATM network itself and not by the council. Please check the terms on the ATM machine before making a withdrawal.

16-What is IVR?

Interactive Voice Response is a technology that allows a computer to interact with people through the use of voice and telephone keypad inputs.

It means you can use your telephone to navigate your way through a computer by either selecting the numbers on your telephone keypad or by using simple voice commands.

17-Why do I need to call the IVR?

Certain functions can only be carried out using the IVR. These include:

PIN retrieval- Your PIN is no longer sent using the post. Post can be intercepted and is therefore not secure. To obtain your PIN, you must use the IVR.

Card activation- When your card arrives it's not activated for security purposes. You need to activate your card using the IVR. This needs to be done only once for each card.

PIN recall- You can retrieve your PIN from the IVR if you have forgotten it.

You can also check your balance as well as report your card lost or stolen using the IVR numbers.

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

You can call any one of the numbers listed below

- **020 3327 1991**
- **020 3468 4112**
- **020 7183 2248**

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

Use **020 3633 1625** if you need to contact the customer service team for something else during working hours which are 9am to 5pm Monday to Friday.

19-I have received my Direct Payment card, now what do I do?

Using the card is very simple. However, before you start using the card you must do the following:

- Sign the signature strip on the back of the card
- Activate the Direct Payment card using one of the telephone numbers above
- Obtain your PIN through one of the telephone numbers above