



Prepaid Card

**North
Lincolnshire
Council**

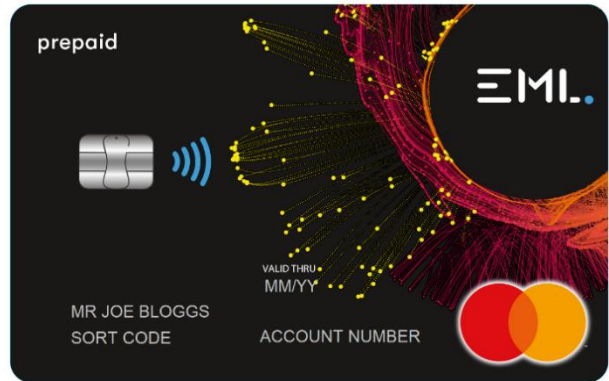
Frequently Asked Questions

Quick Start Guide

STEP 1: Activate your card

Your card will arrive attached to a letter. As soon as you receive it, please sign your name on the reverse of the card and activate it by calling 0203 3327 1991

You will be asked to enter the 16 digit card number and your date of birth.



Your PIN will be revealed. Please keep your PIN safe and do not share it with anyone. Once you have completed these steps your card is ready to use.

STEP 2: Check the balance of your account

You can check the balance of your account via internet banking or at a cash machine using your PIN.

If you would like to use your card via Internet Banking, please follow the instructions booklet 'How to use my card online'. You will be asked to input your 16 digit card number and PIN.

STEP 3: Arrange to pay your contributions

Set up your Standing Order from your personal account to pay your contribution into the prepaid card account. The account details are on the bottom of your card.

STEP 4: Pay for your services

You can pay for your services quickly via card payments direct to your service provider via internet banking, or by calling EML Payments (0207 127 5291). You will need the account name, sort code, account number, amount you want to pay and a reference (usually the invoice number).

We would prefer that you do not make cash withdrawals to pay for services, however we understand that there is sometimes no alternative option. When requested, you will be expected to provide copies of all paperwork relating to cash transactions.

If you have any queries, or you require support regarding the use of your Direct Payment Prepaid Card, please call the Financial Assurance Team on 01724 298064

What is a prepaid card?

The prepaid card works like a debit card, it's loaded with your direct payment and is re-loaded as and when required, usually every 4 weeks.

You will only be able to make purchases with your card when there are sufficient funds on your card, 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.

Is the prepaid card safe and secure to use?

As with all credit and debit cards we use, every precaution needs to be taken to keep the card safe and your PIN secure. You must not disclose your PIN to anyone else, and you must not allow anyone else to use your card on your behalf.

You will be sent details of the cardholder terms and conditions along with your prepaid card.

Why do I need to provide identification (ID)?

The Council must comply with the Governments Money Laundering Regulations which include measures to check that our customers are who they say they are.

Does the prepaid card have a credit limit?

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

How long will it take for me to receive my prepaid card?

Once your prepaid card has been requested it usually takes between 7-10 days for you to receive your card. Your prepaid card will be sent direct to you.

Can I pay money directly to a bank account from my prepaid card?

Yes, you can pay someone else directly into their bank account from your prepaid card account.

Can I make additional payments onto my prepaid card?

Yes, you can make additional payments into your prepaid card account. You can do this via bank transfer, online or telephone banking or at a bank or post office counter.

How do I pay my client contribution?

You will have been financially assessed and advised of any contribution you are to make towards your direct payment. We will take off your contribution (if any) from the direct payment amount before we pay you.

You will need to top up your prepaid card account with your client contribution. You can do this via bank transfer, online or telephone banking or at a bank or post office counter.

Can I withdraw cash using the prepaid card?

Yes, you can withdraw cash from the ATM and your card is contactless for purchases.

We would prefer that you do not make cash withdrawals to pay for services, however we understand that there is sometimes no alternative option. When requested, you will be expected to provide copies of all paperwork relating to cash transactions.

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

In this case, your purchase will be declined. You will either have to wait until your card is reloaded or arrange for emergency funding to your card.

Are there any fees for using my prepaid card?

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

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

If you have questions related to your card, you can either visit the EML Payments website, or call EML Payments customer services team on 020 7127 5291.

If you have any questions related to your direct payment, please contact your social care team or the Financial Assurance Team on 01724 298064.

What if I have a problem with my prepaid card?

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 EML Payments customer service team on 020 7127 5291.

Can I change the PIN assigned to me?

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

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:

020 3327 1991

020 3468 4112

020 7183 2248

These numbers are available 24 hours a day, every day and the instructions are in English, Spanish and French.

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

If your card has been lost or stolen or you believe its security has been compromised you must inform EML Payments immediately on 020 7127 5291, the Customer Services number is located on the back of the card, and the council's Financial Assurance Team on 01724 298064 (during outside normal working hours ring 01724 297979).

Please note that if you lose your card you will be charged £3.50 for a replacement.

How long will it take to replace the prepaid card?

It normally takes 5 working days.

Does my prepaid card ever expire?

Yes, you can find the expiry date on the front of your card. If you have not received your new card by the expiry date, please contact the council's Financial Assurance Team. Any balance remaining on the card will be transferred to the new one once you activate your new card.

What happens if I no longer want to use my prepaid card?

If you wish to cancel your prepaid card or no longer wish to use it then contact the council's Financial Assurance Team.

I have my prepaid card, now what do I do?

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

- Sign the signature strip on the reverse of the card
- Activate the prepaid card using the telephone via IVR (see below)
- Obtain your PIN through the telephone via IVR

What is IVR?

IVR stands for Interactive Voice Response and is technology that allows a computer to interact with humans through the use of voice and DTMF (dual-tone multi-frequency signalling) 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.