

Implementation of Direct Payment Cards

Issue 2 –May 2021

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Any Questions?

If you wish to discuss any concerns over the implementation of direct payment cards please call us on 0300 330 2910 or email focus.mb-prepaidcardqueries@nhs.net

Welcome to our second newsletter about the implementation of direct payment card accounts. We're sending you this update because you have a direct payment.

Thank you to those of you who provided us with feedback after receiving our first newsletter. Please keep it coming as it's important we work with you on this.

The team is working hard on setting up the new system and making sure things run smoothly. We are engaging with direct payment support organisations to ensure the transition is as simple as possible.

Your feedback on the look of the cards

In our last newsletter we shared a picture of a direct payment card. Some feedback suggested the card's colours might be difficult for visually impaired service users. We took an actual card to show a visually impaired service user and asked for more guidance. Although it's not perfect, the card looks better "in the flesh" than in a picture.

The design already meets current legal accessibility standards, but Prepaid Financial Services (PFS) (the card issuer) will consider

the feedback again when reviewing the card design later this year. Please be assured that we want the direct payment cards to be available to everyone and we will do all we can to make the transition as smooth as possible. Once the accounts are up and running, we think the actual card will not be used very often and most transactions will take place online.

Your feedback on protecting the money in the card accounts

Another area of feedback we received was around the protection of monies held in the direct payment card account. We put this question to our partner, PFS, and they gave us the following answer:

"It is PFS electronic money licence obligations which ultimately protect funds. PFS is an electronic money institution regulated and authorised by the UK's financial conduct authority (FCA), registration number 900036, and has a responsibility to safeguard consumer funds.

To comply with the requirements of the FCA's e-money regulations, PFS holds all funds relating to cardholder accounts in:

- Segregated bank accounts with an authorised credit institution, or
- Segregated accounts with an authorised custodian where the funds are held in such secure, liquid assets as are approved by the FCA."

The language is a bit technical, but we hope this statement assures people that monies in a card account are protected.

PFS is part of a wider company called EML, and you may see a change of name/ logo during the implementation of this work. Direct

payment monies will still be protected, and your contacts at focus will remain the same. A PFS name change is nothing to worry about; we just wanted to let you know.

[Your feedback on whether a card account will work for you](#)

Some people have told us they are still worried a direct payment card account might not work for them. We think that direct payment card accounts will provide benefits and work much better for most people, but there may be some exceptions.

We are taking a phased approach to moving direct payments to card accounts, to give us time to discuss details with each individual before they make the move. Individual discussions will allow us to take each person's situation into account and offer help where needed.

Our policy sets out what will guide our decisions about making individual direct payments by card account, or in another way.

This includes things like:

- what best meets an individual's needs
- what is most likely to achieve the best results
- how the individual has been able to manage their direct payments in the past
- if there are any problems that seem to stop an individual having a card account, and we can resolve those problems.

You can read more about our policy online:

<https://livewell.nelincs.gov.uk/direct-payments/>

If you feel a direct payment card would not work for you due to a technology barrier (you don't have access to the internet) please call our finance team to discuss this further.

[Our relationship with direct payment support organisations](#)

At the moment, we do not have a direct contract with the organisations that offer help to manage a direct payment. We would like to have this in place from April 2022 and need to think about the contents of that contract

and advertise to see who can offer what we are looking for.

In the near future, we hope to start work on our proposals. If you would like to help shape them, you will need to be able to commit some time to helping us during the day. We will give training to anyone willing to help.

If you are interested, please contact Emma on emmaoverton@nhs.net 0300 3000 662 by **Friday 28th May 2021**.

Next Steps

- We will continue to work with direct payment support organisations to look at the first accounts that will transition onto the card system.
This will happen during June/July 2021.
- We will act on feedback given by service users, their representatives and support providers
- Services, audits and care reviews will continue in the normal way for now, so expect the same contact from focus staff about these matters.

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focus.mb-prepaidcardqueries@nhs.net

All our newsletters are on our Live Well page:

<https://livewell.nelincs.gov.uk/direct-payments/>

On this Live Well page, you can read our frequently asked questions, which we have recently updated.

Organisations involved in this project are:

