

# Implementation of Direct Payment Cards

Issue 4 - August 2021

## In this Issue

- Update on the implementation process
- 'Know your Customer' verification
- Updated direct payment agreements

## 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](mailto:focus.mb-prepaidcardqueries@nhs.net)

Welcome to the fourth newsletter about the implementation of direct payment card accounts.

Thanks for giving us your feedback after each newsletter. Your feedback is an important part of the changes we are making.

### **Direct payment cards: new system**

We are working hard to make the transition to direct payment cards as easy as possible.

Direct payment accounts that are fully managed by PASS/ Care4all will be first to move to the direct payment card account system, starting September 2021. Anyone affected will get a letter from the focus finance team shortly. If you have a payroll service only from PASS/ Care4all, you will not move to a card account in September; we will contact you after that, when it is your turn to move to a direct payment card account.

Please don't worry about this move; PASS/ Care4all will do a lot of the work with the focus finance team. We will discuss with you any actions you need to take by telephone or in person. Remember, the move does not mean that your services will alter in any way.

It is only the administration of direct payment funds that will alter.

## Quote from PASS/Care4all

"PASS is continuing to work closely with focus regarding the introduction of direct payment cards to all direct payments users. Having had the opportunity to view the new system, we are confident this will help to improve the services we offer. It looks to be a very straightforward, user friendly way of enabling individuals to manage their funding and remain independent. We would like to encourage our clients to contact us if they have any concerns about how this may affect them and will be readily available to offer support throughout the transition process"

## Quote from Focus Finance team

"The new card system is very user friendly, and the feedback received from other local authorities who are already using the card system has been really positive. The system is very similar to online banking and will be easier for you and support providers to use. One of the things we really like about the new system is that our team will be able to use it regularly to check that your account balance is healthy and that there are no problems with spend. This will save us time, and will also mean we have to ask you to give us information less often. We hope that means auditing and monitoring accounts will be less of a burden for you, and we will have more time to help support you in other ways.

We are really looking forward to helping you with the transition to the new system."

## **Know your customer (KYC Verification)**

The new card system requires us to verify (check) the identity of people who receive a direct payment. This is a standard process used when new bank accounts are opened.

The focus finance team will do the checks, using information we already hold about you from the financial assessment process. We will contact you if we need any more information. Again, please don't worry about this; the finance team will talk you through anything we need, and support you to get it.

## **Direct payment cards: revised agreements**

When you have a direct payment for the first time, we ask you to sign an agreement with us. We also ask you to sign a new agreement with us each year, when we review arrangements with you.

The purpose of the agreement is to make sure that we and you are clear about what we have each promised to do. It also sets out what happens if something goes wrong.

Moving to direct payment cards is a good chance to look again at the agreement that we ask you to sign, and check that it has everything in it that we think it needs.

We have made some changes to the agreement, to bring it up to date with our new ways of working. Even in areas where there are no changes to our ways of working, we have tried to improve the agreement by making it even clearer.

We will talk you through it before you sign it, but we thought you might like to know about some of the important points in the agreement now. These include:

- We will only make, or continue to make, a direct payment where we think it is the right way to meet your needs. This means we must agree that a direct payment is value for money
- We make your direct payments minus any financial contribution you make to the costs of your social care. You must pay your financial contribution to the direct payment account every four weeks

- You must use only your direct payment to meet the needs set out in your support plan
- If you employ someone, you must make sure that you have the right insurance and comply with your duties as an employer. We may ask for evidence that you are complying with your duties
- If you get help from people who are self-employed, you must make sure that they are properly registered with HMRC ('the tax man'). We may ask for evidence that this has been done
- You must keep doing what you agreed to do by signing the agreement, or we may stop making direct payments to you. In some circumstances, we might reduce the amount we pay you, or we might ask you to repay your direct payments to us. Your direct payment might be paused or ended. We won't do that without a good reason, and we will try to give you at least 28 days' notice before we make any change.

These are just some of the important points in the agreement. As always, you will need to read the agreement in full before you sign it. We will talk you through the agreement when it is your turn to sign. You can also get independent advice on the agreement before you sign it, if you would like to.

If you want to discuss anything in this newsletter, please call us on 0300 330 2910 or email [focus.mb-prepaidcardqueries@nhs.net](mailto:focus.mb-prepaidcardqueries@nhs.net)

All our newsletters, and other information on direct payments, are on our Live Well page: <https://livewell.nelincs.gov.uk/direct-payments/>

Organisations involved in this work are:

