

# Bury Council's Guide to Prepaid Cards

## What you need to know about your Prepaid Card

### Introduction by Bury Council

Bury Council Adult Care Services has invited you to apply for a Cashplus Corporate Prepaid MasterCard® Card (**Card**). This guide is to help you understand what you can and can't do with your Card; the benefits and responsibilities.

Bury Council has a contract with Advanced Payment Solutions Limited (APS) to provide Cards to Personal Budget holders in Bury. Cards are issued by APS Financial Limited (AFL) a wholly owned subsidiary of APS who, as an authorised Electronic Money Issuer, have to adhere to regulations set out by the Financial Services Authority (FSA).

Bury Council will send you Terms and Conditions from APS which set out the basis on which the Card will be issued to you and how the Card Account (**Account**) will work. By applying for an Account and using your Card you will be accepting the Terms and Conditions. You are the cardholder.

The following information is intended as a guide to the operation of the Card and Account only. For your full rights and responsibilities please see the Terms and Conditions.

### Setting up your card

Once you have accepted the Terms and Conditions, Bury Council will set up the Card on your behalf. They may ask you for information in order to do this. APS will complete an identification check on all cardholders. During this process, they may need to see some documentary evidence to prove your identification but they will contact you if this is the case. Bury Council will support you through this process.

### Using your Card

Bury Council will load funds onto your Card usually every 4 weeks or quarterly in line with your support plan.

You can use your Card to purchase goods or services in line with your support plan at any vendor/ provider that accepts MasterCard®. There must be sufficient funds on your Card for transactions to be processed. You can use your card face-to-face in shops, by telephone and on-line.

See FAQs for further details.

## Your PIN number

You will have a PIN number for your Card which is unique to you. You should keep your PIN safe by memorising it, never disclosing it to anyone nor allowing anyone to see you enter it. We recommend that you do not write your PIN down. If you suspect that someone else knows your PIN, you should change it as soon as possible.

If you forget your PIN number simply contact APS on 0871 277 5599

## Keeping your Card safe

You should keep your Card safe at all times and never give it to anyone to look after or use. If you are having problems keeping your Card safe, contact your Care Manager or Social Worker directly to discuss this.

## Authorising Payments

Once APS have received your authorisation, payments will be made to the vendor within 3 days. You can authorise a transaction in any of the following ways:

- Entering your PIN;
- Signing a sales voucher;
- Providing the Card details (e.g. over the telephone)
- Swiping the Card through a card reader

## Lost and Stolen Cards

If your Card is lost or stolen, don't worry, simply call APS on 0871 277 5599 and follow the instructions. They will take action to protect the money in your account and arrange for a new card to be issued in line with the Terms and Conditions. A new card will be issued to you within 7 days. A charge of £4.95 will be applied to your account.

## Payment Disputes

If you become aware that a transaction has been authorized incorrectly on your Account, you must notify APS immediately on 0871 277 5599 and they will refund your account in line with the Terms and Conditions.

For information on reporting transaction disputes see the APS website [www.mycashplus.co.uk](http://www.mycashplus.co.uk)

## Changes Of Name, Address Or Contact Details

If you change name, address or contact details such as telephone numbers or email addresses you must notify Bury Council and APS within 14 days.

## What Happens When Your Card Expires

Your Card will be valid up to the expiry date set out on your Card (usually 2 years). You will not be able to use your Card after the expiry date. A new card will automatically be sent to you unless Bury Council request otherwise.

## Personal Information

APS hold personal data about you in connection to your Account. If the data you supply to APS is false or inaccurate, fraud may be identified and APS will take steps to stop this, i.e. pass

your information on to the authorities.

APS may use third parties to process your information and may transfer this data to other organizations within APS and third parties to run your Account.

Your personal data e.g. transactions made with your Card and balances on your account will be made available to Bury Council at its request.

### **Closing your Account**

If you wish to close your Card Account, you must write to APS Customer Services and return your cards cut in half.

Please see your SDS agreement with Bury Council for further details on closing your Account.

### **Fraud**

APS and/or Bury Council can block or decline a transaction where fraud is suspected or in other exceptional circumstances. If this happens, APS will tell you as soon as they can and keep you informed of developments in this case. APS have the right to ask you to use an enhanced online transaction security system.

APS can refuse to issue/reissue or activate a Card or terminate a Card if you act fraudulently, misuse your Card or APS suspect you are acting fraudulently or are misusing your Card.

If you are using your Card fraudulently, APS have the right to charge you for any costs incurred in taking action to stop you.

### **Fraud Protection**

Provided you have not acted fraudulently or without reasonable care, you will not be liable for any transactions or fees incurred if someone else uses your Card before you report it lost or stolen.

### **Liability**

APS have no responsibility for the goods or services that you purchase with a Card.