

The Devon Card for Care Leavers

A safe and efficient way to
manage your entitlements

Cardholder Guide



If you need more information or this booklet in a different format:

Phone: 0845 155 1015

Email: customer@devon.gov.uk

Text: 80011 (start your message with the word **Devon**)

Textphone: 0845 155 1020

or write to: **Devon County Council, County Hall,
Topsham Road, Exeter EX2 4QD**

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The Devon Card

The Devon Card is a pre-paid card and provides a new and secure way of receiving and spending funds. **Devon County Council** is offering the Devon Card to all Care Leavers deemed eligible for this service. Please refer to the www.standupspeakup.org.uk website for eligibility criteria. The Devon Card service is managed by **Prepaid Financial Services**.

The Devon Card not only provides a convenient way of managing your entitlements, but it also helps us in managing and monitoring them. You do not need a separate bank account as we will be able to directly view payments you make using your Devon Card.

If you do not wish to hold and manage the card yourself, you can opt to have your **Personal Advisor**, or a nominated person, manage the card for you. If, following a risk assessment it is deemed that it is not possible for you to manage the card yourself, then it will be a condition of issue that your card is held by your **Personal Advisor**. This will be regularly reviewed. In both cases you will be required to sign a **Letter of Authority** agreeing to this.

If you are already receiving allowances direct into your personal bank account, these can continue to be paid this way. When your card is set up it will initially be used for the '**Setting up home allowance**'. This will provide you with more flexibility as to where and when goods can be purchased as the card can be used anywhere that accepts Mastercard payments, e.g. shops, online, etc. If you would like other entitlements paid onto the card, please discuss this with your **Personal Advisor**.

Your Devon card must only be used to make purchases agreed with your Personal Advisor.

First things first

Once you have signed the **Personal Allowance Payments Agreement** which set out all the rules and regulations which must be followed, your card will be ordered.

Your **Personal Advisor** will meet with you to deliver your card. Before you can start using it you will need to follow the steps below. For your safety and protection, it's important that you do this as soon as possible.

Step 1

Sign the back of your card.

Step 2

You need to activate your card. You will need your card number and date of birth to do this. Call **Prepaid Financial Services** on any of the following numbers to activate your card:

0203 327 1991 or
0203 468 4112 or
0207 183 2248

These are interactive voice response (IVR) lines where an automated process will enable you to activate your card and retrieve your PIN. Calls to these IVR numbers are free of charge.

It is vital that you keep your PIN a secret. DO NOT allow anyone to use your card for you unless we are managing your card on your behalf (you will need to sign a **Letter of Authority**).

Please note you cannot change your PIN, the PIN issued to you is the one you must use, so you will need to remember it.

Using your Devon Card

Online banking

Log on to your account by going to:
www.prepaidfinancialservices.com/devon

You can then click on the Cardholder login. You will then be asked to type in your card number and PIN. This will then give you access to your online account.

The Devon Card is not dependent on you having internet access. Anything that can be done online can be done by making a telephone call to **Prepaid Financial Services**.

Telephone banking

You can access telephone banking by calling **Prepaid Financial Services** on:

0203 327 1991 or
0203 468 4112 or
0207 183 2248

These are interactive voice response (IVR) lines where you can check your balance and retrieve your PIN number. Calls to the IVR lines are free of charge.

To contact **Prepaid Financial Services** customer services, please call **0203 633 1094**

Your **Personal Advisor** will also be able to help with many aspects in managing your PFS account and in some cases will manage your account on your behalf.

Lost or stolen cards

If you lose your card or believe it has been stolen you must report this immediately. You can do this by telephoning **Prepaid Financial Services**. Alternatively, you can contact your **Personal Advisor**.

It is important to report any loss or theft as soon as you are aware of it. Failing to report could be considered negligence by the card company and you may be liable for any unauthorised transactions that may have been carried out before the loss was reported.

Financial monitoring

We are able to monitor your spend online. You must keep receipts from any spend for 12 months as we may need to see them at some point.

The card must only be used for purchases agreed with your **Personal Advisor**, and **cannot** be used for:

- Toll and Bridge Fees
- Automated Fuel Dispensers
- Dating and Escort Services
- Internet Gambling
- Betting
(including Lottery Tickets, Casino Gaming Chips, Off-track)
- Online gaming sites

Your questions answered

Are there any fees for using my card?

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

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 us if you have not received a new card. Any balance remaining on the card will be transferred to the new one.

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 **Prepaid Financial Services** or speak to your **Personal Advisor**.

Where can I use my card?

Your card works just like any other debit card and can be used in shops, for online payments and telephone payments as long as the retailer accepts Mastercard.

Can I withdraw cash from an ATM machine using my card?

This function is disabled prior to issue. Cash withdrawals at an ATM can only be made by prior arrangement with your **Personal Advisor**.

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

In this case, your purchase will be declined. You will have to wait until your card is reloaded or you can transfer money to your card if the cost of your purchase is more than the balance on your card or make up the shortfall by another payment method. You cannot transfer funds from your Devon Card to a personal account.

Is the card safe and secure to use?

As with all credit and debit cards you use, every precaution needs to be taken to keep the card safe and your PIN secure.

Is my card contactless?

For security reasons the contactless feature of your card will be disabled prior to issue.

What do I do if my Devon Card is refused when making a payment?

First, do a few checks:

- Do you have sufficient funds?
- Is your card damaged?
- Has your card expired?
- Have you asked for your card to be blocked?
- Are you using the correct PIN?
- If you are using the online banking facility or are on the phone, have you entered the card number and other details correctly?

If you still require help:

Contact **Prepaid Financial Services** on **0203 633 1094**

Your **Personal Advisor** will also be able to help with many aspects in managing your PFS account.

What happens if I forget my PIN?

You will need to call **Prepaid Financial Services** on

0203 327 1991 or

0203 468 4112 or

0207 183 2248

Calls to these numbers are free of charge.

Keeping things safe

The following are all sensible precautions to take to protect yourself from fraud:

- Make sure your PIN and online banking details are not easy to guess and are not written down anywhere.
- Do not give your PIN or online banking logon details to anyone (unless Devon County Council are managing the account on your behalf).
- Keep your card in a safe place – treat it as you would cash.
- Make sure you report any loss or theft of your card as soon as possible.
- Make sure you have security (e.g. anti-virus software) on your device if you are using the online banking facility.
- If you get any emails asking for your online banking logon details, do not provide them and do not click on any links.

Security code

When making transactions over the telephone or online, you may be asked for the security code for your card. This is the last three digits printed on the signature strip on the reverse of the card and is sometimes referred to as the CV2 code.

Fraud detection and reporting

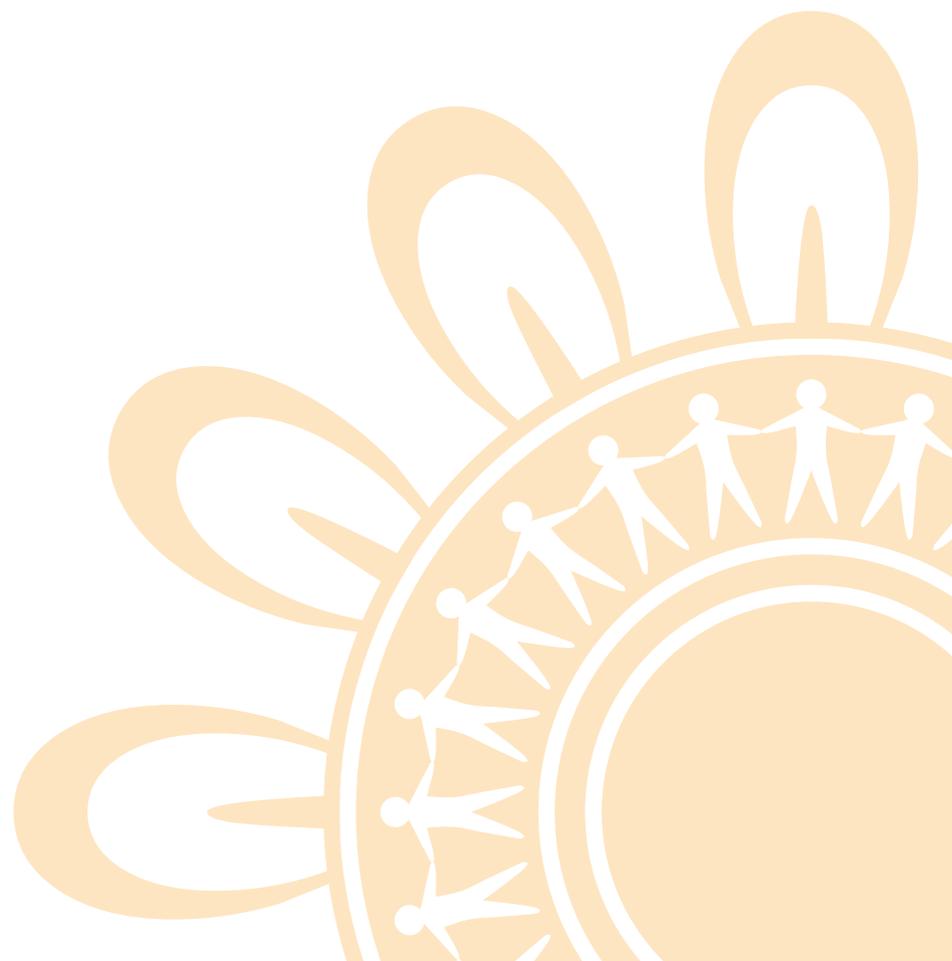
In order to protect you from fraud, **Prepaid Financial Services** may contact you if they identify a transaction that does not appear to be within your normal spending pattern.

If you suspect fraud on your account, please call one of the **Prepaid Financial Services** contact numbers. Alternatively contact your **Personal Advisor**.

Our commitment to you

You can rest assured that you will not be liable for fraudulent transactions unless you have delayed reporting your card as lost or stolen.

The rules and regulations relating to the Devon Card are part of the Care Leavers Personal Allowance Agreement which you are asked to sign before your card is issued.



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