

## **Activities Unlimited (AU) Prepaid Card Account**

A Prepaid Card (PPC) account is like any debit card you currently use for contactless, chip and pin transactions, online purchases, and bank transfers. The only difference is that you cannot use them to withdraw money from a cash point or use a cashback facility, you can however transfer the money to your usual bank account and take the money out that way. These cards do not have a credit facility, so they do not allow an individual to go overdrawn.

### **What are the benefits of having a PPC?**

- Eliminates the need to send a spending record and reduces the need to send in receipts
- We do ask you to keep your receipts in case we need clarification of your spend as it may not always be clear from the information we have available.
- Easy monitoring and management of balances
- You can check your balance at any Automated Teller Machine (ATM) / Cashpoint by using your Personal Identification Number (PIN)
- Online access to view balances, transactions, and to set up regular payments such as direct debits and standing orders
- If your child is over 16 years old, they can have their own card to promote independence (a parent/carers can have a companion card to support the young person to manage their own card – this will not cost you anything)

### **Why are we using PPCs?**

- The Activities Unlimited team can monitor how short break offers are being spent more accurately and efficiently
- Supports personalisation and commissioning agendas
- Short break funding can be easily monitored against AU's spending guidelines and outcomes
- Short breaks offer data readily available for analysis, reporting and market development

### **Frequently asked questions:**

*What happens if I want the payment to go into my bank account?*

*Do not worry. We will still set you up with a prepaid card account, as this is now how we pay personal budgets. However, you can then transfer the money into your own bank account using the Allpay online banking system. You will need to send us receipts to evidence your spend on line with our terms & conditions.*

*How can I get a PPC?*

- Once your personal budget has processed, a member of the AU team will phone you to set up your PPC account

- The card will be sent directly to you with instructions on how to activate the card and set up your online portal

*What happens if I transfer money from my PPC account into my own bank account?*

- You will need to complete a spending record and send it your receipt every 3 months

*What happens if there is money left in the PPC account at the end of the financial year?*

- At the end of each financial year Suffolk County Council (SCC) will redeem all funds left in the PPC account in line with our [Excess Fund Policy](#)