

## **The Oxfordshire Card**

Welcome to the Oxfordshire Card, a brand new way for you to purchase services using your Direct Payment - where and when you want to.

### What is the Oxfordshire Card?

It is a prepaid Visa card operated in partnership with Citi Bank. It will automatically be loaded with your allocated monthly direct payment which can then be used to pay for services. The card cannot be topped up with funds from any other source.

The card is not a credit card and you will only be able to make purchases with the card when there are enough funds in your card account. You will not be able to spend more than this amount.

### How does it work?

The Oxfordshire Card works just like any of the other bank debit cards we use in our everyday lives. If you wish to buy a product or service, you can use the card in person, by phone or over the internet. Your PIN (personal identity number) will be asked for to complete the transaction. The cost of the item(s) or service will then be taken from your card account.

You will also be able to make a payment from the card into a person's or organisation's bank account. You can make this type of payment by visiting the website and logging in to your account. [www.prepaid.citi.com](http://www.prepaid.citi.com)

The card will be set up for you by Oxfordshire County Council. All of the information about the money you have spent will be stored for you and you can view this at any time online and print it out if required. You can also telephone Citi Bank customer services to get a balance of your account making it easier to manage your Direct Payment.

**Important: Please remember the Oxfordshire Card is a prepaid card and not a credit card and you can only spend up to the amount on the card.**

### When can I use my card?

You will be able to use the card to pay for the services you wish to buy with your Direct Payment. These are the things that meet the needs we have agreed with you in your support plan. For example:

- buying your care from an agency
- paying for transport
- support services
- make payments directly to your personal assistants

## You've got your Oxfordshire Card, what's next?

### 1. Sign the back of your card

This gives you added security and protection.

### 2. Activate your card and use of your PINs

Your card is already active and your PINs should arrive separately by post. This usually takes 2-3 days after you have received your card. You will be given two PINs:

PIN	Purpose
<b>Primary PIN (Personal Identification Number)</b>	This must be used when making purchases with the card
<b>T-PIN (Telephone Personal Identification Number)</b>	This must be used when you call Citi Bank Customer Services.

### 3. Getting account information

- Call the Citi Bank Customer Services number displayed on the reverse of your card. **0203 027 1854**
- Access the website listed on the back of your card.  
[www.prepaid.citi.com](http://www.prepaid.citi.com)

### 4. Accessing your funds with your Oxfordshire card

- **Purchases:** Make purchases everywhere Visa is accepted. Generally you will be required to use your PIN to do this.
- **Transfer money to a bank account:** Make a payment from your card account to a bank account by visiting the website and logging in to your account. The website is written on the back of your card - [www.prepaid.citi.com](http://www.prepaid.citi.com)
- **Cash:** If your support plan says that you can use cash to pay for some of your services, then you can get cash from ATMs with your card. You will always be required to provide your PIN when making ATM cash withdrawals. Please keep receipts to show how you have spent the cash. Please see the table for details about fees for taking out cash.

### 5. Managing funds on your Oxfordshire card

Just like any account it is important to manage the funds in your account. Records of purchases you have made with your card are kept on the system automatically. This helps to remove the need for you to keep records of how you have spent your Direct Payment. However, if you make purchases that are outside of the type of services agreed in your support plan we will ask you to provide separate receipts for these.

## **Frequently Asked Questions about your Oxfordshire Card**

### **1. When will funds be paid onto my card?**

Direct Payments will be made every four weeks in advance and are automatically loaded electronically to your card. As soon as you receive your Oxfordshire Card the funds will be available to you.

You will continue to be invoiced for your client contribution every 4 weeks.

### **2. What do I do with the remaining Direct Payment money in my bank account?**

Your Direct Payment bank account should be used to help pay invoices you received before you received your Citi Payment Card.

You will be contacted by the Direct Payments team who will advise you on what to do about your final set of accounts

### **3. What should I do if my Oxfordshire Card is lost or stolen?**

Call the Citi Bank Customer Service team **immediately** to report a lost or stolen card, and to order a new one.

Citi Bank Customer Services **0203 027 1854**

### **4. Where can I make purchases with my Oxfordshire Card?**

You can make purchases everywhere that a Visa bank debit card is accepted.

### **5. What if I enter the wrong PIN when buying something?**

As with a cash machine, you have three chances to enter your PIN correctly. If you enter the wrong PIN three times your card will become 'locked' and you will be unable to use it. If this happens, keep hold of your card and contact Citi Bank customer services straight away on **0203 027 1854**. To fully activate your card you will then need to visit any UK ATM to unlock your PIN by choosing the 'Unlock PIN' option under the PIN Services menu.

### **6. Can I shop online using my Oxfordshire Card?**

Yes, just follow the instruction on the online shopping page and enter Visa as your payment option.

### **7. How do I pay my personal assistant?**

If your personal assistant does not accept a Visa card you can make a payment into a bank account by visiting the website and logging in to your account. The website is written on the back of your card [www.prepaid.citi.com](http://www.prepaid.citi.com)

### **8. Does my card have a line of credit?**

No. You can only spend up to the amount that is in your Oxfordshire Card account.

### **9. How can I access my account information and find out how much money I have on my card?**

You can access your account and find out about the money you have on your card by visiting the website and logging in to your account. The website is written on the back of your card [www.prepaid.citi.com](http://www.prepaid.citi.com)

Alternatively you can call Citi Bank Customer Services **0203 027 1854**, the number is written on the back of your card.

#### **10. Can I get another card for a person I know and trust?**

Yes, you are entitled to allow a person such as your parent or partner to have a **companion card** on your account. This allows them to buy goods and services for you.

The companion card will be issued in the person's name with their own personal four digit PIN number. All the things they buy will be seen on your account.

Please remember that the companion card is linked to your Oxfordshire Card account so it is your responsibility. The person you choose to have a card will only be able to use the funds to help meet your care needs. They too must keep receipts when they use the card.

Due to the conflict of interest the companion card holder should **not** also be a paid worker.

Call Citi Bank Customer Services on 0203 027 1854 to request a companion card.

#### **11. Can I change the PINs given to me?**

Yes, you can change your Telephone PIN (T-PIN) through the Citi Bank Automated Phone System. Firstly you must identify who you are to a Customer Service agent.

If you have forgotten one of your PINs, please call Citi Bank Customer Services to receive a reminder of your PIN.

If you have lost one of your PINs or think it could have been stolen, please call Citi Bank Customer Services and they will send a new card and PIN to your address. You will be charged a small fee for this (**please see Q17 below**).

#### **12. What happens if I change my address?**

You need to let both Oxfordshire County Council and Citi Bank know if you are moving. You can also login to [www.prepaid.citi.com](http://www.prepaid.citi.com) to register your account online and update your address in the My Profile section.

#### **13. Does my card ever expire?**

Yes and you can find the expiry date on the front of your card. If your card is about to expire, and you have not received a new card, contact Oxfordshire County Council Direct Payments Team on **01865 797445**.

#### 14. What happens if I no longer want to use my Oxfordshire Card?

If you wish to cancel your Oxfordshire card please contact Oxfordshire County Council Direct Payments Team on **01865 797445**. If you do not wish to use your card please cut the card in two and throw it away.

#### 15. Is the card safe and secure to use?

As with all credit and debit cards you must do all you can to keep your card and PIN safe. Also, if you have someone who you wish to help manage your money they can have a companion card for a small fee. The card also reduces the need to carry large amounts of cash.

#### 16. What if I have a problem?

If you have a query about the card itself, please call: Citi Bank customer services on **0203 027 1854**.

If you have any questions about your payments, please call Oxfordshire County Council Direct Payments Team **01865 797445** or email [Direct.Payments@oxfordshire.gov.uk](mailto:Direct.Payments@oxfordshire.gov.uk)

#### 17. Are there any fees for using my card?

Whilst there are no fees charged for buying things or using the Oxfordshire card online, there is a fee when withdrawing cash from an ATM or requested a new card. Please see the table below.

<b>Cardholder Fee Description</b>	<b>Amount</b>
<b>ATM (cash machine)</b> For every four-week Direct Payment that is paid onto your card you can take money out of a cash machine once without charge. If you want to take money out of a cash machine more than once in the four- week period then a fee will apply for each time you use it.  <b>Please note:</b> use of cash must be agreed in your support plan	<b>£1.50</b>
<b>ATM withdrawal abroad</b> Every time you use a cash machine	<b>£2.50</b>
<b>Companion Card</b> If you have someone who you wish to help manage your Direct Payment a second card can be supplied on your behalf to that person	<b>£3.00</b>
<b>Card Replacement Fee</b> If you lose your card you will have to pay a fee for a new card	<b>£5.95</b>

#### 18. Who can I talk to about the Oxfordshire Card?

- Your Social Worker
- Your Support Broker
- The Direct Payments Team 01865 797445
- A4e Oxfordshire Independent Living Services 01865 374430