**Direct Payment Cards**

* A Direct Payments Card (also known as a Pre-Payment Card) is a different way of providing citizens with their Direct Payment. It functions in the same way as a debit card, with credit loaded by the Council.
* The cards remove the need for the citizen to open a separate bank account for their direct payment. The card can be used like a debit card for purchases, and can be used to set up BACS transfers to pay wages to Personal Assistants and provider companies.
* The council and the citizen will have access to full transaction details, meaning the will no longer be the need for citizens to produce quarterly financial returns. This will put less responsibility on citizens and their carers, and save the council valuable time in processing and chasing paperwork.
* The council will be able to monitor to ensure Direct Payment users are safeguarded from fraud, theft or misuse of their funds.
* Supports people who choose not to or are unable to receive money into a bank account, or those with debts/ bankruptcy, as DP cards do not require a banking relationship or credit approval.
* Citizens or their families/ carers can use the internet to manage their account, and there is telephone banking and assistance available 24/7 from the card provider.
* The council is able to block the spending of Direct Payments money on inappropriate ‘spending categories’ (such as gambling websites, for example), helping to ensure the money is spent on the wellbeing of the citizen.
* A number of councils in the United Kingdom have successfully implemented Direct Payment cards, and the number is growing. A government-backed initiative is assisting councils with implementation and sharing of good practice.
* There are several national providers who can provide this service, so the council would put out a Tender for the contract, looking at quality of service and value for money.