

Sefton Direct Payments

Step by Step Guide to your Pre-paid Card (PPC) Account

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1. EML Payments Limited (EML)

Card Creation

The Direct Payments Team will authorise EML to create your prepaid card.

During this set up we will give them the information needed to create and send the card out to you.

- Name and address of the cardholder
- Mobile number/ email address
- Cardholders date of birth
- Documented proof of the cardholder's identity i.e. Driver's licence, passport or other documents advised by the Direct Payments Team

You should receive your card within 10 working days after creation. If your card does not arrive within this period, we advise you to: -

- Contact your Direct Payments Advisor who will check that the card has been issued
- Contact EML on 02071270754 to advise that the card has been mislaid in the post
- EML will cancel the mislaid card and send you a replacement.

Activating your card

You will receive your card and letter from EML advising you how to activate your account.

There will be a telephone number for an **INTERACTIVE VOICE RESPONSE (IVR)**, this allows EML's computer to communicate with you using your voice or telephone keys.

To **activate your card**, you need to call one of the IVR lines below and **select option 1, Retrieve your PIN**

020 3327 1991

020 3468 4112

020 7183 2248

(Lines are available 24 hours a day; local charges apply)

You will be asked for the long card number on the front of your prepaid card and also the cardholder's date of birth as a security question.

You will be allocated a PIN number by the automated system which you need to keep safe. This number is needed to access your online account. If you cannot remember your PIN number, then you can retrieve it by calling the numbers above.





Your account is now active.

Please be aware that your card will be blocked if you incorrectly enter your PIN number 3 times in succession. To unblock your PIN, contact EML Customer Services.

You can use the IVR line to

- Activate your card select option 1
- Recall your PIN number select option 1
- Check your bank balance select option 2
- Report your card lost or stolen select option 3

Telephoning EML

We understand that not everyone will be comfortable using the internet; there is a facility to telephone and speak with a customer service representative.

The customer service representative will go through a series of questions to confirm your identity.

By contacting the customer services representative, you are able to:

- Check your account balance
- Make a payment
- Make all general enquiries in relation to your prepaid card

Call the customer services team on

0207127 0754

8am to 9pm: Monday to Friday
(Local Call charges apply)



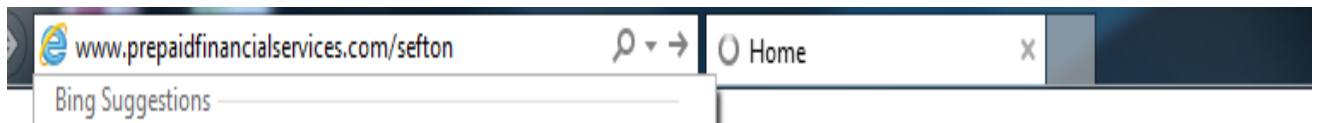
2. Logging onto your online account

You can access your PFS prepaid card account from any device that has an **INTERNET CONNECTION**

- Computer
- Tablet / Kindle
- Smart phone

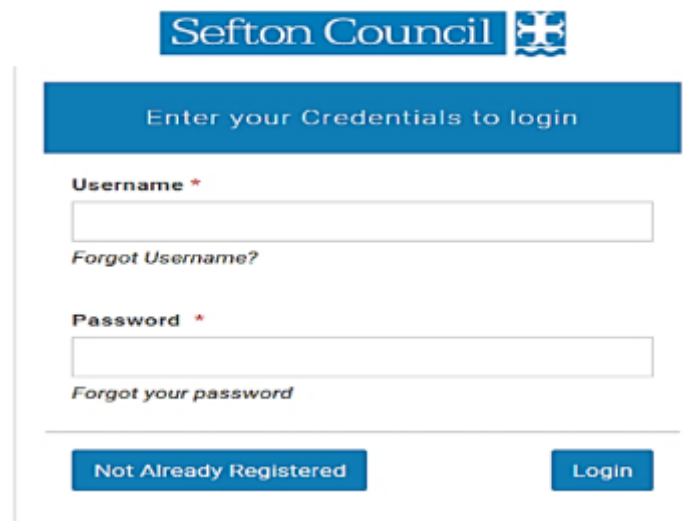
Go onto your Internet provider and enter the following into your address bar (Top left-hand side)

<https://clients.prepaidfinancialservices.com/Sefton>



You must ensure that you always see the SEFTON badge when logging onto the system.

If you have previously set up a username and password, enter it in the boxes as below

A screenshot of the Sefton Council login page. At the top, there is the Sefton Council logo. Below the logo is a blue header with the text "Enter your Credentials to login". Underneath the header, there are two input fields: "Username *" and "Password *". Below the "Username *" field is a link that says "Forgot Username?". Below the "Password *" field is a link that says "Forgot your password". At the bottom of the form, there are two buttons: "Not Already Registered" and "Login".

If you have not set up a username and password, click on

Not Already Registered

You will then be taken to the following page to set up your registration of your prepaid card





You will be asked to input your 16-digit card number on the front of your card, then press.



You need to enter the cardholder's date of birth from the drop-down menu, then press.



You will create a username and password that you will use every time you login to your account.

USERNAME

This can be your name with added numbers or can be something easy for you to remember. For example: John.Smith1234

Make sure there are no blank space in the username, use a full stop to fill any gaps.

PASSWORD - The recommendation for the password would be at least



- 8 – 20 digits long
- One capital letter
- One lower case letter
- One number
- Two special characters for example: (! £ \$ % & *)

Register User

Username * <input type="text" value="Test123901"/>	Confirm Username * <input type="text" value="Test123901"/>
Password * <input type="password" value="*****"/>	Confirm Password * <input type="password" value="*****"/>
Security Question * <input type="text" value="Mother's maiden name"/>	Security Answer * <input type="text" value="Test"/>
Memory Word * <input type="text" value="*****"/>	Confirm Memory Word * <input type="text" value="*****"/>

Please provide a memorable word. You will be required to provide this word when you wish to add a new payee.

SECURITY QUESTION – choose a memorable security question from the drop-down menu.

SECURITY ANSWER – you need to type an answer to the security question.

[New security change from October 2024](#)

MEMORY WORD – You need to choose a word that you can easily remember when prompted. You will be required to provide this word when you wish to add a new payee.

Press

The system will now return you to the front page and you must log in using your new username and password.

Forgotten username or password

If you forget either of your login fields, then you can select **Forgot Username** or **Forgot Password** and complete the required details.





Enter your card details to login

Username *

Forgot Username?

Password *

Forgot your password

Login

[I do not have a username/password >](#)

One Time Passcode (OTP) – New security change October 2024

After you log into your account, you will be sent a one-time passcode to your registered mobile number or email address.

If both your mobile and email address have been provided, then the passcode will be sent your mobile number. If your mobile number is not registered, then your passcode will be sent to your email address.

Details

Please provide a password sent via Email

One Time Password *

Back Next

If you have not provided a mobile number or email address then you will receive the



following message...

Please contact EML on **020 7127 0754** to register your details



Captcha

The Captcha facility will only occur at the login stage. You will need to only select those squares where there is the required image.



Once the correct squares have been selected the blue button in the bottom right-hand corner will switch from

SKIP

VERIFY

Select all images with a
store front



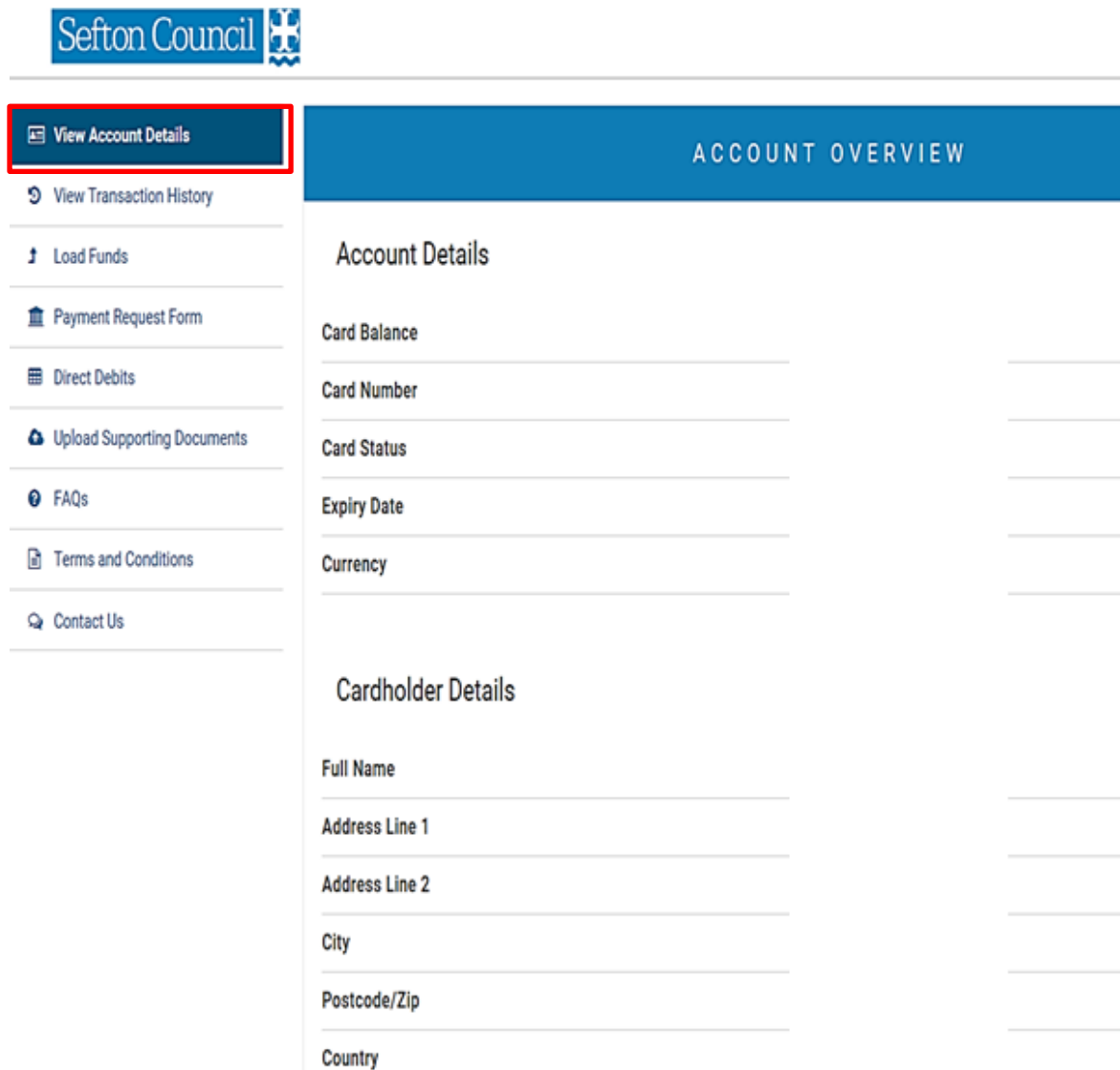
VERIFY

SKIP

Use the **SKIP** function if the image isn't clear or if there are no squares showing the required image.

3. Online Account Details.

Once you have logged in you will see the account details page, from here you can view your balance, card number, expiry date and address registered to the card.



Sefton Council

View Account Details

View Transaction History

Load Funds

Payment Request Form

Direct Debits

Upload Supporting Documents

FAQs

Terms and Conditions

Contact Us

ACCOUNT OVERVIEW

Account Details

Card Balance

Card Number

Card Status

Expiry Date

Currency

Cardholder Details

Full Name

Address Line 1

Address Line 2

City

Postcode/Zip

Country



4. Edit account detail page

For existing users, this is a new page where you can amend your account details and add your **Memory Word**.

You will need to enter your email address twice to confirm. Then you will add your memory word twice to confirm.

Press

Update details

EDIT ACCOUNT DETAILS

Email *

Confirm Email *

Memory Word

Confirm Memory Word

Update Details





5. Paying your client contribution onto your Prepaid Card

You will need to advise your **own personal bank** that payments need to be made on a regular basis onto your prepaid card, by setting up a standing order. The details below can be found online in 'load funds' on the prepaid card account.

You will need to provide your current bank with your prepaid card account details.

Account Name: ***as the name appears on the card***

Bank Name: Prepaid Financial Service
Barclays Bank plc
One Churchill Place,
London,
E14 5HP

Sort Code: 23-75-24

Account number: This is the 8-digit number on your prepaid card

Reference: Client contribution

Your Direct Payments Advisor will provide you with a factsheet that contains all the details you will need to pay your client contribution.



6. Viewing your online transaction history.

By selecting view transaction history, the transactions made within the last 30 days will appear, if you need to view transactions older than this you can amend the dates at the bottom and select get transactions.

The transactions will then appear above the date range, you can also download a PDF statement.

The screenshot displays the Sefton Council online transaction history interface. The page features a sidebar with navigation options, a main header 'TRANSACTION HISTORY', and a table of transactions. A red box highlights the 'View Transaction History' menu item, the 'Type' column in the transaction table, and the date range selection fields. Another red box highlights the 'Get transactions' button.

Date	Type	Merchant	Debit	Credit	Fee	Result	Balance
15/03/18 10:36	Bank Payment	Carer	-£1,010.36			APPROVED	
15/03/18 10:34	Bank Payment	Carer				APPROVED	

Select a date range to view your transactions

Date from * 9 March 2018

Date to * 16 March 2018

Get transactions Download CSV Download PDF

You can check the individual payments made from the account by clicking on the blue underlined link in the 'TYPE' column. This should give you further details as below

Bank Payment Request Details

Beneficiary Name:	
Payment Type:	Carer
Account No:	
Sort Code:	
Amount:	
Payment Reference	week 52
Invoice Ref No:	week 52
Invoice Payment Date	15-Mar-2018
Period From	15-Mar-2018
Period To:	01-Jan-2050
Explanatory Note:	week 52 wages



7. Payment Request Online Form

The payment request form makes it easier for you to make payments via your Prepaid Card Online.

To make a payment you will need:

- **Payees name**
- **Payees account number**
- **Payees bank sort code**
- **Invoice/receipt or employee pay slip**

You need to select 'make a one-off payment'

Payment Request Form

Direct Debits

Upload Supporting Documents

FAQs

Terms and Conditions

Contact Us

Fill in the details of the account you wish to credit from your PFS Prepaid Mastercard®, in association with Sefton, below. We will deduct the requested amount from your card balance, and send the payment on your behalf.

Please enter the account information carefully to ensure your transaction is processed correctly.

Current Available Balance GBP

Payment Frequency

Make a one off payment

Make a set number of payments and then stop

Make payments until a specified date

Payee or beneficiary details

Any box that has a v has a drop-down menu attached, you need to click on the link and pick one of the options

Payment Type *

Select Previous Payee

Payee Type *

Payee Name *

Payee Surname *

Account Number *

Select

- Care Agency
- Carer
- Day Activities
- Day Care
- Equipment
- Leisure/Social Activities
- PA Insurance
- PA Tax
- Personal Assistant (PA)
- Reimbursement
- Respite/Shortbreak
- Return Surplus Balance
- Social Opportunities
- Transport





If the account payee has been previously set up, you will select current payee' box.


Add a payee

If you need to add a new payee, select this option.

MAKE PAYMENT


New Payee


Current Payee


Recurring Payments

Add the payee details in the section below

MAKE PAYMENT

Please fill in form to continue, if you wish to select current payee [click here](#).

Creditor Sort Code*	<input type="text" value="999992"/>
Creditor Account Number*	<input type="text" value="00000001"/>
First Name*	<input type="text" value="David"/>
Last Name*	<input type="text" value="Martin"/>

[Start Over?](#)



You will be prompted to enter a one-time passcode sent to your mobile or email address and your memory word.

The screenshot shows a 'MAKE PAYMENT' interface. At the top, it says 'MAKE PAYMENT'. Below that, it indicates 'One Time Password was sent to you via Email'. There are two input fields: 'One Time Password*' and 'Memory Word*'. The 'Memory Word*' field contains several asterisks. A 'Submit' button is located at the bottom right, and a 'Start Over?' link is at the bottom center.

Then choose if they are an individual or a company.

You will need to input the payee's name, account number and sort code

Make a payment

- Payment Type – use drop down menu to select the payment type
- Payment date - the date that you are making the payment
- Amount - in pounds and pence
- Reference - is the identifying detail that you want the payee to see on their bank statement e.g. Your name or invoice number
- Invoice Number, payroll week number, or tax office reference number
- Extra details – this could be any additional relevant information, e.g. agency name, period invoice paid , top up fee paid direct to agency or any other relevant information.

The screenshot shows a 'MAKE PAYMENT' interface with a detailed form. At the top, it says 'MAKE PAYMENT'. Below that, it shows 'Available Balance: GBP 75.85' and 'Payee selected: David Martin'. A note says 'Please fill in the fields to Continue, if you wish to change payment type [click here](#)'. The form has several fields: 'Payment Type*' (Care Agency), 'Payment Date*' (2, October, 2024), 'Amount*' (10.00), 'Reference*' (sdasadsa), 'Invoice No/Ref No*' (sadsad), and 'Extra Details*' (asd22). There is a 'Fraud Prevention*' section with a checked box and a confirmation statement: 'I have read and understood the [DFSL Fraud Prevention Page](#), and I can confirm that I am comfortable to proceed with this payment now. Click this link to review the page.' A 'Submit' button is at the bottom right, and a 'Start Over?' link is at the bottom center.





Fraud Prevention - New security change from November 2024

When making a one-off payment online, you will now be asked to confirm that the payment is not part of a scam or fraud. You will need to confirm that:

- You know the person you are paying.
- The payment is for a physical item or service.
- You are not making the payment under persuasion.

When making a payment, you will see an additional box called “Fraud Prevention.” You will be asked to:

- Click on the PFSL Fraud Prevention Page:
www.prepaidfinancialservices.com/appfraud
- Read the fraud prevention information on the webpage.
- Tick the checkbox acknowledging that you have read and understood the fraud information.

At this point the Submit button will be enabled allowing you to Submit the Bank Payment transactions.

If you fail to follow these steps / tick the checkbox, the Submit button will be greyed out and that will block the Bank Payment request transaction.

Submit

Once you have pressed the submit button, it will ask you to confirm the transaction. Check the details are correct and confirm.

You will receive a message to say that your payment has been successful.



8. Paying an Agency

You will need to check with your agency/support service what would be their preferred payment method would be. This can be done:

- Online via <https://clients.prepaidfinancialservices.com/Sefton> and log into your account. see Payment Request Form
- Contact the agency directly to make a payment over the telephone by providing them with your card details. (Please check to see if there is a charge for this method)
- Contact PFS directly who will assist you in making a payment, you will require the agencies account number and sort code.

9. Paying your Personal Assistant(s)

You will need to obtain the bank account information for your personal assistant.

Payment can then be made either:

- Online via <https://clients.prepaidfinancialservices.com/Sefton> and log into your account. see Payment Request Form above
- Contact PFS directly who will assist you in making a payment.

If you are experiencing difficulties making payment, then contact your Direct Payments Team who can assist you.

The Team can talk you through making the payment online and in some cases, we are able to make the payment on your behalf by logging into your account.





10. HM Revenue and Customs payments (HMRC)

Payments must be made to HMRC by logging onto your account online via

<https://clients.prepaidfinancialservices.com/Sefton>

Set up a one-off payment on the payment request form with these details

Account Name	HMRC Cumbernauld
Account Number	12001039
Sort Code	08-32-10

YOU MUST ENSURE THAT YOUR ACCOUNTS OFFICE REFERENCE NUMBER IS INPUT AGAINST THE INVOICE NUMBER AND REFERENCE NUMBER ON THE REQUEST FORM.

Without this number, your payment will not be allocated against your account and you could be charged interest for non-payment. You can find your accounts office number on the front of the letter sent from the Direct Payments Team.

Do not make a payment through the HMRC website / telephone service as you will be charged a 1.4% fee.





11. Supporting Documentation

When you have made a payment from your Prepaid Card Account, you will need to provide a copy of the payment document to the Direct Payments Team for audit purposes. This could be

- Invoices for care and support or for day centre attendance
- Your insurance certificate

You can send the documents by

- Uploading the document onto the prepaid card system (see below)
- Email to selfdirectedsupport@sefton.gov.uk
- Post to

Self-Directed Support Team
Sefton Council
1st floor Magdalen House
Bootle
L20 3NJ

Uploading the documents onto the prepaid card system

You need to have a clear and detailed copy of the document in a computer format.

You can do this by:

- Scanning a copy of the document
- Taking a clear photograph on your tablet / smartphone
- Asking your care provider to email you a computer version.

Save a copy of your document that you have paid in your document's library on your device.





UPLOAD SUPPORTING DOCUMENTS

In this section you can upload separate documents to better explain this transaction to the Sefton team for monitoring purposes only.

Document Type*

Document 1*

Document 2

Explanatory Note

255 Characters left

<u>Uploaded Date</u>	<u>File Name</u>	<u>File Type</u>	<u>Note</u>	<u>Document Type</u>	
03/10/17 10:02	09-59-06@03_10_17	pdf	Invoice 7961 paid and uploaded		<input type="button" value="Download"/>
31/10/17 15:08	03-06-45@31_10_17	pdf	Invoice 8175 paid and uploaded		<input type="button" value="Download"/>

Go into the upload supporting documents tab on the online account as above

- Select the document type you are wanting to upload from the drop-down menu
- Then click browse to find the document that you have saved on your system
- Once selected click 'upload document'

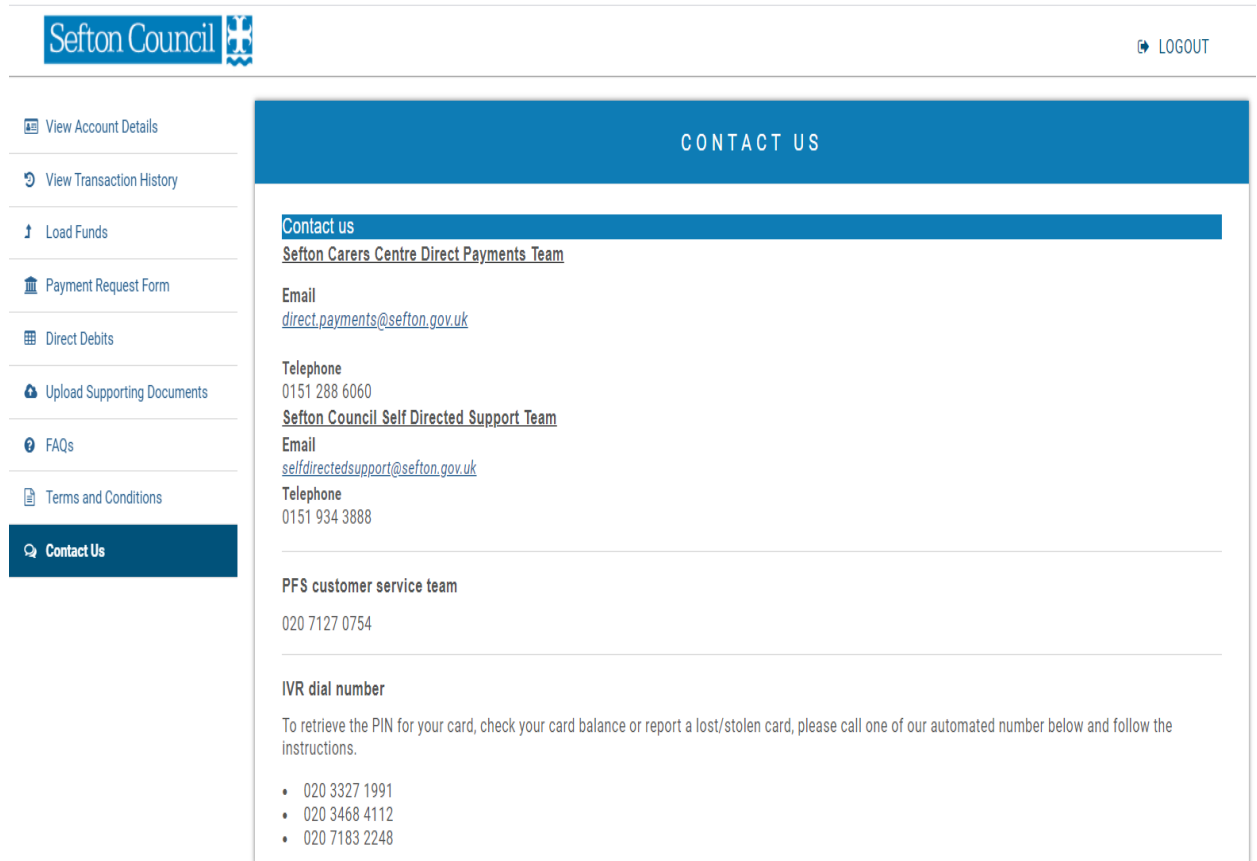
You can view the documents that you have saved by clicking on the download link

If you are having difficulties with uploading your documents, please contact the Direct Payments Team for further support.



12. Contact Details

For help and support contact your Direct Payments advisor or alternatively you can find contact details on your online account



The screenshot shows the Sefton Council online account interface. At the top left is the Sefton Council logo. At the top right is a 'LOGOUT' button. On the left side, there is a navigation menu with the following items: 'View Account Details', 'View Transaction History', 'Load Funds', 'Payment Request Form', 'Direct Debits', 'Upload Supporting Documents', 'FAQs', and 'Terms and Conditions'. The 'Contact Us' option is highlighted in a dark blue box. The main content area is titled 'CONTACT US' and contains the following information:

- Contact us**
Sefton Carers Centre Direct Payments Team
Email: direct.payments@sefton.gov.uk
Telephone: 0151 288 6060
- Sefton Council Self Directed Support Team**
Email: selfdirectedsupport@sefton.gov.uk
Telephone: 0151 934 3888
- PFS customer service team**
020 7127 0754
- IVR dial number**
To retrieve the PIN for your card, check your card balance or report a lost/stolen card, please call one of our automated number below and follow the instructions.
 - 020 3327 1991
 - 020 3468 4112
 - 020 7183 2248

