SET UP

1. Care Manager assesses the individual and then completes a support/care plan.

2. Care Manager assesses client’s eligibility for Direct Payments i.e. capacity to consent and offers direct payment.

3. Care manager develops personal care/assistance plan with user.

4. Care Manager produces costing and breakdown plan with user.

5. Care Manager negotiates and agrees funding level with user. Assists user in accessing service/support.

6. Care Manager explains Direct Payment Agreement to user. They complete the agreement form with the user and ask them to sign it. The Care Manager signs the legal agreement for KCC. A copy of signed Agreement is provided to the user and another copy is placed on file.

7. Care Manager completes DP1 (Direct Payments 1 form) and sends to area Exchequer team.

8. Care Manager completes CM10 charging form for domiciliary care. Informs user of amount to paid into KCC pre-paid card account.

Copies of all of the above forms can be found on the attached link:
http://www.kentdp.co.uk/Kcc_Staff/flow/forms/forms.htm

9. Care Manager completes face to face with client the Kent card application and completes the KYC checks by certifying and taking copies of the documentation provided. Attached KCC letter for people who cannot meet the KYC requirements.

10. Client signs application form for Kent (pre-paid) card application.

11. If client requests additional C/H Care Manager undertakes steps 9 and 10 face to face with additional cardholder.

12. Care Manager sends original copy of application form the Kent Card Administrator.

13. Kent Card Administrator checks details, authorises and FAXES to RBS and places original copy on file which is to be kept for 7 years.
14. Care Manager records banking arrangements and date application sent to RBS on client system.

15. RBS receive faxed application form

16. RBS key application and email a spreadsheet in an encrypted format to the Kent Administrator

17. RBS generate PIN

18. RBS sends plastic

LOADING CARD

19. DP1 received by Area Exchequer Team

20. Area Exchequer Team sends to HQ Exchequer Team

21. Administrator receives Management Information Spreadsheet from RBS

22. Administrator e-mails MI with account number to HQ Exchequer team

23. HQ Exchequer team set up account on Oracle

24. Area Exchequer Team identify client details on Oracle

25. Area Exchequer Team load card within limit agreed by Care Manager on DP1

26. Kent Card Administrator confirms with C/H that money has been loaded on account

27. C/H loads cards by:
   - Giro
   - On-line Banking
   - Standing Order
CARD ACTIVATION

28. Client receives PIN

29. Client receives plastic

30 C/H calls RBS to activate card. The C/H will be asked for their Date of Birth, Mothers maiden name or secure password that was provided on the application form, NI number and the CVV number on the card.

31 In the event that C/H fails Card Activation check C/H asked to ring KCC

32 KCC uses prompts such as ‘a girls name’ to remind person of password and checks information supplied. If C/H remembers correct information Administrator advised them to ring RBS to try to activate card again.

33 KCC administrator amends details by phone, FAX to RBS

34 RBS advise the Kent Card administrator that changes have been made

35 KCC Administrator advises client that changes have been made and ask to ring RBS for card activation

ACCOUNT CHANGES – address, telephone no. name

36. C/H contacts KCC Contact Centre.

37 Contact Centre identifies caller by telephone number, DoB, address, postcode and notes changes

38. If changes not already made on Genysis Contact Centre informs Care Manager by e-mail of change

39. Contact Centre e-mails Kent Card Administrator with changes

40. For change of name the Kent Card Administrator will need to check evidence i.e. copy of marriage certificate, to confirm change of name.

41. Kent Card Administrator informs RBS of change by Telephone or FAX – For change of name will need to document that Kent Card Administrator has verified evidence of change of name.

42. RBS make amendments to account
CHARGE BACKS – UNIDENTIFIED TRANSACTION

43. C/H calls KCC Contact Centre and reports transaction not recognised.

44. KCC Contact Centre ask questions (FAQs to be provided) to ascertain whether C/H did spend £ value on date.

45. If transaction still not recognised KCC Contact Centre inform the Kent Card Administrator who will send form to client form provided by RBS.

46. On receipt of form RBS remove transaction and credit account.

47. If transaction is recognised and therefore debit to be applied RBS will advise the Kent Card Administrator.

48. The Kent Card Administrator will check to see if there are sufficient funds in C/H account to meet applied debit.

49. The Kent Card Administrator will advise the cardholder that a debit is to be applied to card.

50. RBS advise that it is unlikely because of controls but in the event of insufficient money being available in the account the Kent Card Administrator will ask the C/H to make payment into account to meet applied debt.

51. If C/H is not in a position to meet applied debt Kent Card Administrator makes contact with Care Manager.

52. Care Manager makes contact with C/H to discuss and agree payment of applied debit.

53. If KCC need to apply additional funds to C/H account to cover debit Care Manager arranges emergency one off payment into account.

54. Care Manager arranges one off payment into C/H account using form SS/FD629. Funds should be applied to the cardholder account the same or the next day, to ensure that the cardholder is not left without funds.

FRAUD

55. C/H rings RBS lost and stolen number
56. If C/H rings KCC Contact Centre – advise to ring RBS lost and stolen number.
57. Kent Card Administrator to check available funds on account and if additional funds need to be made available contact Care Manager.

58. If fraud detected Kent Card Administrator to contact Care Manager who should follow KCC adult protection policy.

59. If there is any suspicion that a KCC employee has been involved in any fraudulent activity with the pre-paid card, then Internal Audit should also be informed?

ACCOUNT CLOSURE

60. C/H requests account to be closed or client unable to manage direct payment therefore Care Manager recommends withdrawal of direct payment.

61. Care Manager advises Kent Card Administrator that account no longer required and date account should be closed from.

62. Once the cardholder has been informed of closure 5 days should be allowed before closing the card account. After 5 days the Kent Card Administrator closes account on Cards on Line and sends final statement to Care Manager.

63. Credit Balance on Account - Kent Card Administrator advises RBS of account closure.

64. RBS send final statement to C/H.

65. RBS credits C/H by cheque.

66. Care Manager audit Direct Payment account and instruct finance to reclaim any monies.

CARD HOLDER DECEASED

67. Care Manager uses DP1 to stop payments to account and informs Kent Card Administrator

68. Kent Card Administrator advise RBS in writing and sends copy statement to Care Manager.

69. RBS close account and send letter to cardholder estate.

70. Care Manager audits Direct Payment account:
Credit Balance - instructs finance to reclaim any unspent monies.
Debit Balance - RBS will claim funds from KCC

May, 2006