

# A Guide to Direct Payment Financial Monitoring – For Customers With Prepaid Cards



Welcome to receiving your support using a Personal Budget and taking cash as a Direct Payment. This guidance is designed to assist you with keeping the correct paperwork for the council to see how you are spending your Personal Budget using a Direct Payment. We call this **Financial Monitoring**.

This is so we know you are keeping your support safe and legal. This guidance also applies to someone called a 'suitable person'. This is a person who manages the Direct Payments on behalf of a customer who does not have mental capacity to do it for themselves.

It is important to know that by agreeing to have a Direct Payment, you have a responsibility to provide us with the documents we mention in this guidance.

Using a prepaid card takes away the responsibility of having to send paperwork to us on a regular basis. The Community Care Charging & Support Team have access to your prepaid card account to ensure you are using your Direct Payment to meet your



assessed care needs. We can view your transactions and activity which allows us to complete monitoring without you having to spend time collating evidence to send to us. However, we cannot remove all the paperwork which you have to keep. We hope that by providing you with this information, you are informed about financial monitoring

If you need any further help, please do not hesitate to contact us on **01332 640777** or email us at **directpaymentsteam@derby.gov.uk**.

Here are some frequently asked questions and answers to help you.

### **1. Why do I need a prepaid card account for Direct Payments?**

The Direct Payments must be paid into an account that is only used for Direct Payments. The only exception to this is that if you are receiving money from the Health Service, such as a Personal Health Budget, you can use the same account for both. Having a prepaid card account keeps your own money separate from your Direct Payment monies. It also allows the Community Care Charging & Support Team to monitor your prepaid card account. We do not want to see how you spend your own money and therefore a prepaid card account is the best way to achieve this.

Regulation requires us to check that your direct payments are being used in line with your Support Team. Having access to view your prepaid card account fulfils this requirement without you having to submit evidence of expenditure. If there are transactions we are not sure about, we may need to contact you.

### **2. What if I need to repay monies back to you?**

Sometimes you may have an accumulation of monies which will need repaying back to us. You do not have to make the arrangements to do this as we can request the monies to be paid back to us on your behalf. You will be informed in writing before any monies are reclaimed from your prepaid card account.

### **3. What paperwork do I need to keep in relation to my Direct Payment?**

The paperwork that you will need to keep in relation to your Direct Payment is fairly simple. Whilst we do not ask you to routinely send any paperwork to us, you must still keep all of the following:

- ✓ A record of when any staff you employ have worked for you – this may be timesheets or payslips from a company who provide payroll support to you
- ✓ All invoices and receipts for expenses – including any from care providers or agencies

All of the above paperwork is kept by you so that the Council can see that the money is being spent properly.



It is a good idea to get into the routine of regularly putting your documents into a storage box or scanning the documents onto a computer for safe keeping, after they have been checked against your prepaid card statement. This way, you can account for any unidentified payments from the Direct Payment account and then find out what they were for.

#### **4. Who will look at my paperwork records and how often?**

Either your case worker or someone from the Community Care Charging & Support Team will look at your paperwork. We will ask to review your support every year and a case worker will sometimes ask to see all your documents.

At any time, the Community Care Charging & Support Team may write to you requesting you provide copies of your supporting documentation over a sample period of time.

This is in line with the Council's audit process to ensure public monies are being spent properly and in accordance with your agreed Support Plan.

#### **5. What information do I need to regularly send into the Council?**

Nothing. Prepaid cards allow the Community Care Charging & Support Team to carry out all the necessary monitoring. If there are any concerns, you or your representative will be contacted.

#### **6. What if I employ a care agency?**

When you use an agency they must give you an invoice when they ask for payment for their services. Check that they are charging you only for the time that they sent staff to work with you.

You should keep a copy of the invoice in case we need to inspect this. You can make arrangements to pay the agency using your prepaid card account, just like any other bank account. The agency should give you their bank account details for you to make a payment to them using your prepaid account.

#### **7. What records should I complete if I employ my own staff or personal assistant?**

If you employ your own staff or personal assistant, it is good practice for you and your personal assistant to complete a daily record or timesheet showing the dates and times you have received support. This information will need to be passed to the payroll provider used to calculate your personal assistance's wages. Keeping a record sheet up to date also reduces any queries.



## **8. What if I need support?**

If you are finding any part of managing a Direct Payment difficult, please contact the Community Care Charging & Support Team on 01332 640777 or email [directpaymentsteam@derby.gov.uk](mailto:directpaymentsteam@derby.gov.uk)

You can also write to us at:

**Derby City Council  
People Services Directorate  
Community Care Charging & Support Team  
The Council House  
Corporation Street  
Derby DE1 2FS**

