



## Frequently Asked Question's

### 1. What is a Payment (prepaid) Card?

It's like a debit card, but it's loaded by NHS Highland/The Highland Council. It's loaded to the amount agreed as your Direct Payment budget and can be re-loaded as and when required. You may also make personal contributions/top-ups to the card.

You will only be able to make purchases with the card when there are sufficient funds on your card, and you will not be able to spend more than this amount.

The prepaid card works just like any other debit card; if you wish to buy a product or service you can use the card in person, over the internet or by using the telephone.

### 2. Who provides the Payment Card?

NHS Highland/The Highland Council use the services of EML Payments as the provider of the payment card. EML is the new name for Prepaid Financial Services (PFS) and service users will begin to see a rollout of EML branding on new and replacement cards with effect from Autumn 2021. EML branding will also be applied to the online payments portal in due course.

### 3. Does it have a credit limit?

No, it's not a credit card and carries no credit limit. You cannot spend more money than is held on the card.

### 4. How do I get help if I have questions about my card?

If you have questions related to your card, please call the Customer Services team on 020 3633 1624 or email us on [EU-Client.Services@emlpayments.com](mailto:EU-Client.Services@emlpayments.com)

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

There are no fees charged to the cardholder for making purchases or using the card online, at a shop or via the telephone.

**6. Can I change the PIN assigned to me?**

Yes, you are able to change your PIN number via ATMs.

**7. I have forgotten my PIN number, what do I do?**

If you have forgotten or lost your PIN, please call one of the IVR numbers listed below to retrieve your PIN.

+44 (0) 203 327 1991

+44 (0) 203 468 4112

+44 (0) 207 183 2248

**8. What should I do if my card is lost or stolen?**

If your card has been lost or stolen, or you believe its security has been compromised you must inform EML immediately on 020 3633 1624, and NHS Highland/The Highland Council on 01463 704978. A new card will be posted to the cardholder's address.

**9. How long will it take to replace the card?**

It normally takes 6 working days but can take up to 12 working days depending on when it has been requested.

**10. What happens if I change my address?**

You must notify NHS Highland/The Highland Council immediately via your allocated social work team.

**11. Does my card ever expire?**

Yes, you can find the expiry date on the front of your card. If your current card is active, but about to expire, and you have not received a new card please contact NHS Highland/The Highland Council. Any remaining balance on the card will be transferred to the new one before it's despatched to you.

**12. What happens if I no longer want to use my Payment Card?**

If you wish to cancel your prepaid card, or no longer wish to use it, please contact NHS Highland/The Highland Council. You can then request cancellation online by informing us of your wish to cancel. Do not destroy the card. The PIN must be surrendered when you return the card.

**13. What if the amount of my purchase is more than my available balance?**

In this case, your purchase will be declined and you must wait until the card has sufficient funds.

Please note that payments can be made into the account from other sources, such as personal contributions and personal payments. It is therefore possible to “top-up” the account in addition to that which is paid by NHS Highland /The Highland Council every four weeks.

**14. Is the card safe and secure to use?**

As with all credit and debit cards, every precaution needs to be taken to keep the card safe and your PIN secure. Please refer to the cardholder terms and conditions for more information. The prepaid card aims to reduce the need to carry or hold large amounts of cash.

**15. What if I have a problem?**

If you have a query about the card itself; an unknown transaction on your card; or a transaction has been declined while you still have funds on your card, please call the EML Customer Service team on 020 3633 1624.

**16. Can I draw cash using the Payment Card?**

No, you cannot withdraw cash from ATM's, or receive cash back when making purchases.

**17. What is IVR?**

Interactive Voice Response is a technology that allows a computer to interact with humans through the use of voice and DTMF (Dual-Tone Multi-Frequency Signalling) keypad inputs.

It means you can use your telephone to navigate your way through a computer by either selecting the numbers on your telephone keypad or by using simple voice commands.

## **18. Why do I need to call the IVR?**

Certain functions can only be carried out using the IVR. These include:

**PIN Retrieval** - Your PIN is no longer sent using surface mail. Surface mail can be intercepted and is therefore not secure. To obtain your PIN, you must use the IVR.

**Card Activation** - When your card arrives, it's not activated for security purposes. You need to activate your card using the IVR. This needs to be done only once for each card.

**PIN Recall** - You can retrieve your pin from the IVR if you have forgotten it.

You can also check your balance as well as report your card lost or stolen using the IVR numbers.

## **19. What number do I dial to access the IVR?**

You can call any one of the numbers listed below:

- **020 3327 1991**
- **020 3468 4112**
- **020 7183 2248**

These numbers are available 24 hours per day, every day.

Use 020 3633 1624 if you need to contact the customer service team for something else during working hours.

## **20. I have received my Payment Card, now what do I do?**

Using the card is very simple. However, before you start using the card you must do the following steps:

- Sign the signature strip on the reverse of the card
- Activate the prepaid card using the telephone via IVR
- Obtain your PIN through the telephone via IVR