allpay

Prepaid Cards

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Prepaid Cards

Introduction

For over 10 years allpay has pioneered the use of Prepaid Cards within the public sector and now operates more than 200 prepaid programmes on behalf of our public sector clients.

Our clients include Scottish Government, Birmingham City Council, City of Edinburgh, London Borough of Southwark, Cheshire West & Chester Council, Bury Metropolitan Borough Council and NHS Wales.

Our clients use our prepaid card solutions to disburse various funds including adult social care, personal health budgets, appointeeships, universal credit, grants and emergency funds. In April 2024 we surpassed over 600,000 prepaid cards in the market.

allpay is authorised as an Electronic Money Institution (EMI) by the Financial Conduct Authority (FCA) and holds a comprehensive set of ISO quality and security standards, allpay is also a principal member of Mastercard.

Features

- ✓ Cloud-based web portals for both the organisation and cardholder to manage the programme and account respectively
- ✓ Cards issued on Mastercard® Scheme, providing global acceptance
- ✓ Point of Sale, E-Commerce and ATM functionality
- ✓ Provision of sortcode and account number and access to Bacs and Faster Payments
- ✓ Online and Telephone banking solution for the cardholder
- ✓ Ability for cardholders to set up Direct Debits and Standing Orders
- ✓ Full flexibility to set spend and load limits for each programme
- ✓ Full flexibility to block Merchant Category Codes (MCC), allowing spend to be controlled at both Scheme and Cardholder level
- ✓ Self-service reporting suite allowing card spend to be monitored in real-time at Scheme and individual Cardholder level
- ✓ Real-time loading of cards both individually and in bulk
- ✓ Ability to issue emergency funds instantly

Benefits

- ✓ Real-time visibility of spend to enable monitoring
- ✓ Real-time load and redemptions, providing quick access to funds for customers and ability to recapture unspent funds
- ✓ Both self-service and exception reporting, providing alerts on spend activity and failed payments
- ✓ 24/7 automated phone line and online portal for balances, transaction history and PIN retrieval
- ✓ In-house call centre for customer queries, Mon- Fri 8am-6pm, to support cardholders
- ✓ Multiple activation and PIN retrieval solutions via IVR or enclosed with card, improves flexibility
- ✓ No credit facility for the cardholder
- ✓ Load/recoup funds and block cards instantly – saves time and money
- ✓ Secondary cards for carers/guardians supporting service users – up to three per account
- ✓ Ability to absorb transaction fees or assign to cardholder

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Service Definition

allpay's prepaid card service provides complete end to end prepaid card programme management providing our clients with a bespoke programme with configurable services (point of sale, online and ATM), spend management and reporting, with full card manufacturing and personalisation from our on-site card bureau and full cardholder servicing through the Call Centre and IVR from our UK headquarters.

Our cloud based organisational portal allows our clients to issue cards, load and redeem funds in real time, monitor balances and transactions in real time, generate reports from our full reporting suite and safeguard cardholders through alerts and monitoring.

For cardholders, allpay's prepaid card service can provide a personalised or non-personalised Mastercard prepaid card accepted globally across the Mastercard network for point of sale, online and mail order and telephone transactions. The card can allow cash withdrawal from the ATM network. For personalised card programmes, with banking functionality enabled, each cardholder has an individual sort code and account number allowing cardholders to make real time payments from the account using faster payments. The cardholder is also able to set up direct debits from the account and setup regularly occurring payments to payees.

Services can be configured at programme or cardholder level.

allpay can provide your organisation with the following prepaid programmes:

	Banking Lite	Instant Issue	Instant Issue Advanced	Corporate General Spend– T&E
Feature	Personalised, Reloadable Card Banking Lite Facilities Minimum Age: 14	Single-use, Non-Reloadable Card Non-Personalised Minimum Age: 18	Reloadable (Maximums) Non-Personalised Minimum Age: 18	Personalised, Reloadable Card for Organisation Staff Minimum Age: 18
Typical Scheme	Adult/Children's Social Care Personal Health Budgets	Emergency Social Fund Payments No Recourse to Public Funds Asylum Seeker Payments	Incentive Cards Replacement of Voucher Schemes	Travel & Expenses Scheme Corporate Scheme

Product Description

allpay, as a part of its prepaid card solution, provides four key channels:

- A cloud-based Organisation Portal – where organisations will administer and manage their programme. From here they will order new cards, report on spend and set service and spend limits for the programme and cards.
- A cloud-based Cardholder Portal for online banking services, allowing the cardholder to check balances, transaction history and make payments.
- Telephone banking – allpay's 24/7/365 automated phone line allows cardholders to activate cards, check balances, transaction history and make payments.
- Customer Service Contact Centre (CSCC) agent support, available Mon-Fri 8am-6pm, provided through our UK-based in-house call centre team of 30 staff, based at allpay's headquarters in Hereford.

References

Leicester City Council Reference

In 2017, allpay won the tender to provide a Prepaid Card Solution, allowing the Council to disburse Adult and Children's Social Care Payments onto Prepaid Cards, providing real-time monitoring of accounts and reducing the need for Service Users to provide receipts and financial monitoring statements back to the Council.

As part of the Contract, allpay supplies the Council with an Organisation Portal, allowing its Adults and Children's social care and health services teams to order new Prepaid Cards, load and recover funds and monitor spend to ensure funds are spent in-line with Service Users' care plans.

Following training, allpay provided onsite consultancy to the Council, aiding it in the delivery of the key tasks and functions to carry out the prepaid service – allowing it to maximise the use of allpay's self-service reporting suite.

This, for example, allows the Council to recover funds from Service Users where it's identified that they have more funding than is required to support their care plan and to show whether a Service User has made the appropriate Client contributions to support their care plan.

City of Edinburgh Council

The Challenge

The City of Edinburgh Council required a new prepaid card supplier following the withdrawal of the service from its current supplier. The cards are provided to designated members of the public who receive a Direct Payment to purchase services identified within their care plan. The types of services purchased vary per person however broadly covers care providers, individual Personal Assistants, respite facilities and day centres.

The Solution

Following a competitive tender, allpay was awarded the contract in November 2016 and worked with the Council on the migration of more than 950 service user accounts from the Council's existing provider, which included the transfer of more than £2 million in residual balances from the current supplier's cards.

Service User Feedback

Feedback among service users utilising the Cardholder Portal has also been positive.

Elizabeth Davern, Business Development Manager at the Council, said: "There was good communication between ourselves and allpay and they were very responsive as the project progressed, as we had a deadline with our current supplier.

> “*They also alerted us to the need for cardholders to be issued with a 60-day card closure notice from the existing supplier.*
>
> *Our contact with allpay's Product Manager, Simon Thomas has been very helpful in sorting out any issues with cardholders – and allpay delivered the service in time for our go-live.*
>
> *Cardholders using the Cardholder Portal are pleased.*
>
> *Vulnerable clients who need to use the automated phone service had frustrations getting through, and allpay was helpful in providing a direct line into its team of call centre operatives to aid cardholder queries to set up payees, make payments and activate cards.*
>
> *From an administration point of view, the allpay system is a lot more streamlined, allowing us to load and recoup funds to and from the cards in real-time, whereas previously requests had to be sent to our card provider to carry out these actions.*”

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Scottish Borders Council

allpay supplies Scottish Borders Council with its Bill Payment and Prepaid Card services, allowing the council to collect cash via its reseller agreement and disburse care and welfare payments via allpay's prepaid card system.

The relationship between allpay and the Council began in January 2015, when the Council went live utilising allpay's Instant Issue cards for the disbursement of social welfare funds. Since the initial implementation, the Council has implemented a further Prepaid programme in the form of the Instant Issue Advanced scheme, allowing the electronic disbursement of funds to 'looked after children' requiring care assistance within residential homes along with those leaving local authority care within the local area.

In February 2018, the Council re-routed its Bill Payments services to allpay, allowing for the collection of Council Tax, Business Rates and Overpayments via local Post Office and PayPoint networks. Since go-live allpay has collected nearly £1.4 million across 14,000 transactions.

Prepaid Schemes

In December 2017, the Council went live with allpay utilising its Instant Issue Advanced schemes, enabling the Council to disburse funds electronically through the Organisation Portal across both Children's Residential Care Homes and Care Leaver programmes.

Features of the Instant Issue Advanced Card Scheme:

- Usable at all Mastercard-accepted terminals via Chip & Pin
- Cards issued without delay due to bulk ordering
- Can be used immediately once loaded and activated
- Reloadable product – 1 load a week, up to 5 times a month

Children's Services

As part of its duty of care, the Council provides funds to children who live in Local Authority run children homes, disbursing money to pay for activities, clothing and annual holidays. Funding is provided by central government and managed by Scottish Borders Council through its Children & Young People's Services team.

Programme Features:

- Cash Withdrawals via ATM
- Point-of-Sale (POS) Transactions
- Online Purchasing

After Care

In partnership with the Council's previous scheme, the Council provides funding for young people who are due to leave local authority care to begin life on their own. The funding is provided by central government and managed by Scottish Borders Council though its Throughcare & Aftercare Team.

The cardholder will be the young person leaving care and in some cases the card is held and managed by the support worker to ensure funds are safeguarded.

Programme Features:

- Cash Withdrawals via ATM
- Point-of-Sale (POS) Transactions
- Online Purchasing

Keith Turnbull, Young People Services at the Council, said:

“ *The move from a predominantly cash based system to using allpay's prepaid schemes was relatively straightforward following*

References (continued)

a period of planning and education for the staff involved. It has meant considerable savings in time spent cash handling and

accounting with the added benefit of complimenting existing auditing arrangements. It has also made the purchasing of goods

simpler and more straightforward for the young people and their support workers.

The facility to track card use and spending ensures the card is only used for the purpose for which it was supplied. The

scheme assists Scottish Borders Council to fulfil its obligations and ensures services are provided in the most cost efficient and

transparent way. ”

NHS Wales – Shared Services Partnership

The Challenge

allpay's relationship with NHS Wales Shared Services Partnership began in December 2017, following a competitive tender process, in which allpay were successfully awarded the contract to provide a Prepaid Card service. As part of the contract, NHS Wales utilise allpay's Prepaid Card platform to disburse funds to eligible recipients for gluten free food purchases, giving choice and independence on their range of food and way of purchase.

Previously, recipients of the gluten free food scheme would be required to:

1. Visit their local GP to receive a prescription
2. Wait more than 48 hours to collect the prescription
3. Visit the local pharmacy to place Gluten Free product order
4. Wait on average 1-2 weeks for delivery

Alison Jones, Clinical Lead Prescribing Support Dietitian, said:

“ *This mechanism of support has been greatly liked by patients with Coeliac disease compared to the previous prescription mechanism. So much so that at the end of the pilot, 87% of participants stated that they would rather remain using the card than return to prescriptions. Participants have found the card easy to use, flexible and mostly have found that the logistics of managing the card have worked for them. Using the allpay platform to load and redeem funds and alter funds in real time has been very beneficial for us and for participants. Equally being able to run reports on spends for all the cards has been vital for us to understand how this scheme is working, both for participants and for the NHS. We very much hope that this scheme, once evaluated will continue.* ”

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