

## Frequently Asked Questions

### What is a direct payment card?

A direct payment card is a preloaded contactless payment card which can be used at any location that displays the Mastercard® acceptance mark.

### How often is money loaded onto my card?

Your annual PTB is split into three equal payments and HCC will load your funds onto your direct payment card at the start of every term.

### How will I know how much is being loaded onto my card?

You will receive a remittance notification when the amount has been loaded.

### Are there any restrictions on where I can use my card?

Yes. Your card can only be used to make arrangements to allow your child/young person to travel to school/college safely and on-time. Hertfordshire County Council (HCC) has restricted use of the card for many non-essential purchases, including pubs, nightclubs and off- licences, betting and gambling (including lottery tickets and casinos), dating and escort services, health spas, pawn shops and tobacco stores.

### Can I use my card to withdraw cash at an ATM or for cashback?

Yes. The PTB direct payment card can be used at ATM machines to withdraw funds up to a maximum of £100 a day.

### Is it contactless?

Yes, the card can be used for contactless transactions up to the value of £30.

### Is there a charge for this card?

No, there is no charge for the issue of this card.

### Will I be charged for replacement cards?

Yes, HCC will deduct £5 for each replacement card from your next payment

### How do I manage my card?

You can check your balance and transactions on your account either:

- Online by visiting [www.allpayprepaid.net/cardholder](http://www.allpayprepaid.net/cardholder)
- Telephone by calling Allpay Customer Services on 0330 808 0102.
- Emailing Allpay at [enquiries@allpay.net](mailto:enquiries@allpay.net)

### How do I report my card lost, stolen or damaged?

You must report lost, stolen or damaged cards as soon as possible by calling Allpay Customer Services on 0330 808 0102 and selecting the Lost & Stolen option. Your card will be blocked, protecting you from unauthorised usage. Any transactions made before the card is reported lost or stolen will be charged to your account.

You will require your client ID when reporting your card stolen, please keep this safe.

### How can I change my PIN?

You can change your PIN by calling 0330 808 0102 and at any UK ATM where this service is available. Please note If you change your PIN number, you will need to activate the new PIN by performing a balance enquiry at any UK ATM.

## Further Information

- Payment Card Queries – Allpay Customer Services on 0330 808 0102
- PTB – SEN Transport at [schooltransport@hertfordshire.gov.uk](mailto:schooltransport@hertfordshire.gov.uk), or 01992 555322



### **Can I pay other people using my card?**

Yes. Payments to third party bank accounts can be set up but will need to be submitted to the SEN Transport Team for approval. Please note there is a minimum value of £1 for faster payments made through the portal.

### **Can I set up a Direct Debit?**

No. Your direct payment card does not permit automatic payments.

### **Can I go overdrawn?**

No. Your card is a direct payment card, you can only spend the available funds on the card. Your card will be declined if there are not enough funds on the card for the purchase you are attempting.

### **What do I do if there is a transaction I do not recognise?**

Contact Allpay Customer Services on 0330 808 0102 straight away. If, after discussing the transaction, we believe that it was not authorised by you, your card will be refunded if possible, and we will investigate on your behalf.

We may need to cancel and replace your card for security reasons. If we need to do so, you will not be charged for a new card and your remaining balance will be transferred across to the new card. Transactions made via contactless will be charged to your account and cannot be refunded.

### **Can I get my funds back if I want to cancel the card or no longer need it?**

Any funds on your card will be recovered by HCC.

### **How long is my card valid for?**

The card is valid until the expiry date showing on the front of your card.

### **How many cards can I hold?**

Only one card is assigned for each child/young person.

### **How is my personal information and privacy protected?**

We safeguard your information in accordance with our SEN Transport Privacy Policy at [www.hertfordshire.gov.uk/privacypolicy](http://www.hertfordshire.gov.uk/privacypolicy).

### **Can I borrow money from the card and pay it back later?**

No. Your PTB must only be used to ensure your child/young person can safely travel to school/college

### **Will the card be in my child/young person's name?**

If your child/young person is over the age of 18, the card can be in their name however the online account will be monitored by the parent/carer.

**Important – when verifying identity for the card, you must submit proof of identity for the person who's name is on the card.**

### **What happens if I haven't spent all the money on my card by the end of the school/college year/term?**

If there are unspent funds on your card at the end of a school term, HCC will check attendance and where appropriate adjust the amount paid in the following term.

### **If my child/young person is ill, do I need to notify HCC?**

No, if your child/young person is ill, please continue informing the school/college as normal. HCC check attendance with the school/college directly.

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**Do I need to keep receipts of purchases made?**

No, HCC monitor card usage remotely, parent/carers are no longer required to claim reimbursements or keep receipts of purchases made.

**Can I use the card to pay for car repairs?**

Yes, the card has 'chip and pin', and contactless payment methods. These can be used in most outlets, please do however refer to the restrictions noted above.

**I have an electric vehicle; can the card pay for their electricity bill?**

Yes. The card can be used to setup payments to a company.

**How can I continue to pay my parent/friend to take my child to school?**

If you wish to pay a friend or family member i.e. not a company, this can be arranged, but you will need to contact SEN Transport on 01992 555 322.

**Will someone be monitoring what I spend, and will payments be stopped?**

HCC only monitor cards that show unusual activity to prevent fraud and misuse, or where it is not being used for transporting your child/young person to travel to school/college safely and on-time.

**I am separated but we both have caring responsibility, will we both get a card?**

No. One card is assigned to each child/young person.

**I don't want this card, can I continue with the reimbursement claim forms?**

No. HCC will no longer process reimbursement forms as all families will have a Direct Payment Card.

**If my child doesn't attend school, will I owe HCC money which I will have to repay?**

Payments are made at the start of every term. If your child's attendance falls below an acceptable level, HCC will reduce your payment at the start of the following term.

**Why has there been no consultation with parent groups about this new payment scheme?**

There is no legal requirement to consult with parent groups as this is an administrative change.

**Is it legal to request my personal information for identity?**

Yes. As HCC is issuing funds before travel is undertaken, we must ensure we are compliant with relevant 'Know your Customer', identity verification and fraud compliance regulations.

**Is it legal to change the payment system from claiming to receiving a payment card?**

Yes.

**Will HCC perform a credit check?**

No. The direct payment card is not a credit facility, and whilst the account will be in the cardholder's name, the funds are held by Allpay.

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### **It feels like HCC are taking more control over how we spend our PTB and that you will be checking on us?**

The direct payment card provide funds in advance of expenditure rather than parent/carers having to claim reimbursement. The main reason for the introduction of direct payment cards is to improve the efficiency of the PTB payment process which is currently a manual and labour-intensive process. Expenditure checks are a standard function of the direct card office software system we will be using and are not the reason why the cards are being introduced.

### **I used my credit card for car expenses while I was waiting for my direct payment card. Can I pay my credit card using my direct payment card?**

Yes. You will need the bank account number and sort code for your credit card company (as provided on your credit card statement). You can then set up a payment via the online portal. If you need assistance please call 0330 808 0102.

### **Why was my card declined when I tried to buy new tyres for my car today?**

Currently, the maximum transaction limit is £300 a day. If you require a transaction larger than this amount, please contact us.

### **Why couldn't I use my card at the Costco pay at pump station?**

The direct payment card can be used at all major supermarket petrol stations. However, currently it cannot be used at "pay at pump" services. This is because of the payment terms: - an initial £1 payment is taken at "pay at pump" fuel stations and the remainder of the payment deducted when refuelling has been completed. This potentially would allow a card to become "overdrawn" if it did not have enough funds to cover the entire fuel bill. We are in discussions with "AllPay", the card supplier, to try and overcome this issue. For now, please pay the cashier using your payment card.

### **My child's passenger assistant has a building society account which means I cannot pay them using the card.**

The direct payment card has a sort code and account number so the cardholder can make payments directly from the card to other bank and building society accounts. The building society should be able to provide the relevant and necessary account details to set up these payments.

### **What is the new Ultra Low Emissions Zone (ULEZ)?**

From 25 October 2021, the existing central London Ultra Low Emission Zone (ULEZ) will be expanding. If you receive a PTB to provide transport for your young person to attend a school/college in the expansion zone and your vehicle does not meet the ULEZ emissions standards, you will need to pay a charge. You can check whether you need to pay a charge at [ULEZ Expansion 2023 - Transport for London \(tfl.gov.uk\)](https://www.tfl.gov.uk/road-users/ulez) (tfl.gov.uk)

### **What do I do if I have to pay in the new Ultra Low Emissions Zone (ULEZ)?**

If you need to pay the daily charge, please send a screen print of the confirmation page on the TFL site to us at [schooltransport@hertfordshire.gov.uk](mailto:schooltransport@hertfordshire.gov.uk) and we will add the appropriate amount to your PTB and change your PTB agreement.

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