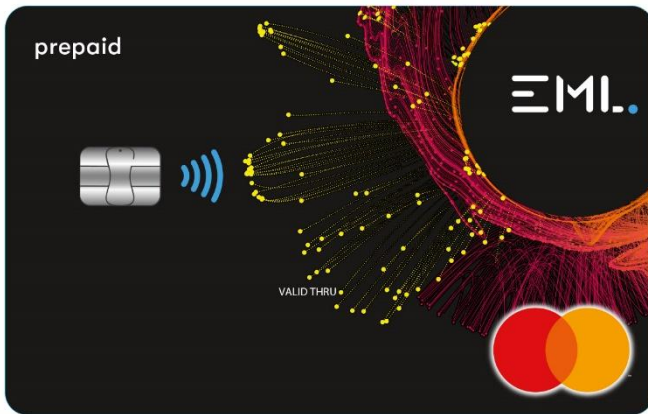


## Highland Payment Card



### What is a Payment Card?

See picture above – it is like a bank/debit card; it will be loaded by NHS Highland/The Highland Council to the net amount agreed for the Direct Payment budget every 4 weeks. Monies can be paid into the account from other sources.

It works as a debit card and has an on-line user account, just like an on-line bank account. The card can be used in person (over the counter sales), bank transfers, BACS, Direct Debit or Standing Orders, over the internet or by telephone. Each card has a PIN. There is no contactless facility.

It is not a credit card and only monies on the card can be spent. It cannot be used to withdraw cash. There is no “pay by cheque” option/facility.

### Who are these cards for?

All people in receipt of Direct Payments in Highland.

The Responsible Person for the Direct Payment signs an Agreement Form in order to receive the Direct Payment. The Agreement lists all the requirements that must be met by the Responsible Person in accepting and managing a Direct Payment, including the issue of a Payment Card by EML Payments.

The name, address and date of birth of the Responsible Person is submitted electronically, to EML <https://www.emlpayments.com/> the chosen card provider.

EML will then send the card to the Responsible Person with clear and simple instructions on what to do next.

### Why change to a Payment Card?

As the numbers of people using Direct Payments increase, a better, more efficient monitoring system is required. The Payment Card will remove the need for the submission of quarterly monitoring paperwork. As people will no longer have to arrange set up of own new bank accounts, the time for the process will be reduced.

# Highland Payment Card

## When will this happen?

The first letters advising people of the changes were sent to existing recipients of Direct Payments in February 2018. All NEW recipients of Direct Payments will use the card from the 1<sup>st</sup> March 2018.

EML is the new name for Prepaid Financial Services (PFS) and service users will begin to see the EML branding appearing on new and replacement cards with effect from Autumn 2021.

## I need more information?

Information can be found on the NHS website (NHS Highland – Services – Adult Social Care – Self Directed Support - Payment Card) <http://www.nhshighland.scot.nhs.uk/Services/ASC/SDS/Pages/welcome.aspx>

Here you will find: A Helpful Guide to Direct Payments (NHSH), A Guide to Spending Direct Payments, payment card FAQs, payment card basic information sheet, (new) Agreement Form and information on how to contact the SDS Officers.

For the set-up of a new Direct Payment please contact SDS Officers; Email: [nhsh.sdsOfficers@nhs.scot](mailto:nhsh.sdsOfficers@nhs.scot)

For any questions about the Payment Card when you receive yours, please contact the Customer Services team on 020 3633 1624 or email: [EU-Client.Services@emlpayments.com](mailto:EU-Client.Services@emlpayments.com)

EML Payments: [NHS Highland Client Portal \(prepaidfinancialservices.com\)](https://prepaidfinancialservices.com)