

Kent County Council

# Your guide

## to direct payments.

Providing you greater choice and control over the care you receive.

April 2025

[www.kent.gov.uk/careandsupport](http://www.kent.gov.uk/careandsupport)



# About this booklet

This booklet is an introduction to direct payments and is produced by Adult Social Care and Health.

If it does not give you all the information you need, please contact us, our details are at the end of this booklet

This booklet is available in alternative formats and can be explained in other languages.



Telephone: 03000 41 61 61 or  
Text Relay: 18001 03000 41 61 61

For more copies of this guide please email:  
[socialservicesleaflets@kent.gov.uk](mailto:socialservicesleaflets@kent.gov.uk)

## Kent Connect to Support

Kent Connect to Support is the place to find information, advice and guidance on adult social care in Kent.

There are sections on support in the home and community, caring for someone, health and wellbeing, housing, getting out and about, money and legal as well as a community directory of services in your area.



<https://kent.connecttosupport.org>

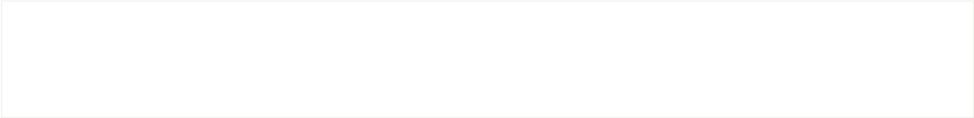
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# Part 1

## What are direct payments?

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### 1. What is a direct payment?

Direct payments are local council payments for people who have been assessed as needing help from adult social care, and who would like to arrange and pay for their own care and support services instead of receiving them directly from the local council. Having a direct payment gives you choice and control over how you organise, buy and manage your care and support.

### 2. How you can use direct payments

A person must have been assessed as having eligible needs to receive a direct payment and the payment must be used to purchase the services that will meet the person's needs. You will need to show within a care and support plan how the direct payment will be used to meet your assessed needs.

A range of support services are available, and direct payments can be used to buy either all of the support that a person has been assessed as needing, or just part of that support.

However, can include:

- Personal care and assistance to help you to live in your own home
- Short breaks and respite care
- Support to access community, social and leisure activities

- Support for carers
- Items of agreed equipment

A person may wish to use their direct payment to employ a Personal Assistant/s (PA) to help them with meeting their needs. If you would like more information about Personal Assistants and Self-Employed Personal Assistants, you can talk to your practitioner/ social worker or contact the Direct Payment Support Team. The Direct Payment Support Team can provide information on becoming an employer and can help you with recruiting a PA.

### **3. How do I get a direct payment?**

You will have a needs assessment and a financial assessment to determine if you are eligible for ongoing support from us and if you are required to make a financial contribution. If you are eligible for ongoing support you will be given a personal budget, you will need to show how you intend to spend the budget within a care and support plan which will need to be agreed with your practitioner. You can choose how you wish to receive your personal budget from a range of options which includes direct payments, or you may choose to use a combination of options for different elements of your care and support.

If you are required to make a financial contribution, this will pay for the first part of the care, with KCC contributing the balance of the personal budget. If you choose to receive all your personal budget as a direct payment your contribution will need to be paid into the direct payment account. Without this you will not have enough money to pay for the support you need.

Your direct payment method will be by the Kent Card: This is adult social care's primary method for providing a direct payment. The Kent Card is a CHIP and PIN prepaid card. The direct payment is loaded onto your Kent Card. You manage this money and use it to purchase your support. You can use the card on the internet, the telephone or face to face. You cannot run up a debt on it.

You can view your Kent Card statements online to help you manage your direct payment. You can also have your direct payment sent to a bank account, this would need to be a separate account from any other bills or payments.

## **4. What does direct payments involve?**

With support and information, most people can manage direct payments. You need to keep records and receipts to show how you have spent your direct payments at regularly planned reviews. You will then have the freedom to arrange your own care and support that best meets your needs.

## **5. More information**

Information online:

Social care: [www.kent.gov.uk/adultsocialservices](http://www.kent.gov.uk/adultsocialservices)

Direct payments: [www.kent.gov.uk/directpayments](http://www.kent.gov.uk/directpayments)

### **Direct Payment Support Team:**

Kent's Direct Payment Support Team can provide information on all aspects of accessing and using direct payments. The team can provide support for people who have chosen to recruit and employ a Personal Assistant/Carer. This can include help with:

- Recruiting and employing a Personal Assistant
- Information on Self Employed Personal Assistants
- Information on Direct Payments.

# Part 2

## Managing your Direct Payment Records

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The following information is about the direct payment records you must keep if you have direct payments from Kent County Council. By law, we must monitor the financial records of people who have direct payments. Where you employ your own staff, you also need to follow any rules of HM Revenue and Customs about tax and National Insurance

### **1. Where you can get information about direct payments**

Kent County Council has a Direct Payment Support Team to provide information and support to people who would like to have direct payments, or who are already receiving them.

The Direct Payment Support Team can give information on keeping direct payment records and how to recruit personal assistants and the responsibilities of being an employer.

You can contact the Direct Payment Support Team yourself or ask your practitioner to refer you.

See end of the booklet of how to get in touch.

### **2. Why Direct Payment records are important**

It is important that you manage the direct payments properly so that you are able to get the care and support that you need, as shown in your care and support plan. You must provide us with details of how you are

spending the direct payment. The Direct Payment Support Team will contact you when they need to check your records which will be at regular intervals.

You must keep all records such as bank statements, invoices, bills, cheque stubs, wage slips, receipts, and so on. You must also be prepared to share any, or all of these, with us if we ask.

### **3. The minimum Direct Payment records you need to keep**

Keeping direct payment records will help to protect you, the money you use to buy your care and support, and the people you pay to provide you care. We suggest that you keep monthly records to make it easier for you to keep track of your income and spending.

When you receive direct payments from us you will need to keep:

- a copy of your support plan (your Practitioner will give you this).
- a bank or building society bank statements
- bills and receipts; and
- petty-cash receipts if you have to make any payments in cash.

If you receive your direct payment through the Kent Card, Kent County Council will be able to view the bank statements online therefore reducing the amount of paperwork you need to maintain. However, you should keep these statements for your own records.

If you employ your own staff, even if they are only temporary, you will also need:

- a list of their names and addresses;
- a signed HM Revenue and Customs P45 or P46 for each of your staff and a salary and wages book, or individual deductions working sheets (please note a payroll organisation

can help with this and you can find out more information from the Direct Payment Support Team)

- employment contracts for each person;
- Insurance documents; and
- time sheets that your carers must fill in and sign.

If you do not employ the person to provide your support, you must ensure that the person or organisation providing the support accepts and acknowledges in writing that they are not employed by you and also has relevant and sufficient insurance, skills and qualifications, DBS checks and work permits from the outset and you must check on a regular basis that such cover remains in place and, when necessary, is varied in accordance with changes to the support provided. You are reminded that an individual can be registered as self-employed but regarded as employed on a specific contract (or “set of contractual terms”). If there is any doubt about whether the terms and conditions under which a worker is carrying out their duties are those of self-employment, then you as the engager are responsible for seeking advice from the HMRC.

## **4. Giving us information about how you have paid for your care and support**

Within six months from the date you first receive your direct payment there will be an initial check to see how you are managing the direct payment. Following this we shall write to you at regular intervals requesting that you return original bank statements and documents that relate to the direct payments you receive, for example: receipts and bills in a prepaid envelope. Once KCC has completed the check these will be returned to you.

If you do not make the information available on request, we shall look into this and may stop the direct payment.

If you receive your direct payment through the Kent Card you will not be asked to send the bank statements as KCC can view these online. However, you may be asked to send in receipts to show how cash has been used.

If you need help with this, you can ask the Direct Payment Support Team or friend or family member to help you.

## **5. What does KCC do with this information?**

KCC will use the bank statements and documents to complete direct payment monitoring. The monitoring will:

- Check that you are paying your assessed financial contribution.
- To ensure you are using the direct payment as set out in the care and support plan.
- To check if there is any money building up in the account – if you have more than 4 weeks balance on the account you will need to highlight the reasons. It could be that you have not used the direct payment due to hospital admission therefore we may seek to reclaim this surplus money. Or money may be reserved to cover PA holiday pay, bills you have not yet paid or cheques that have not yet cleared. However, it may also mean that your care and support plan needs to be reviewed. Your practitioner will look at this with you.

## **6. Making payments from your care payment account**

Wherever possible, you should pay for care and support by CHIP and PIN, online banking, direct debit or cheque. Do not make any payments with your direct payment that are not included in your agreed support plan.

We recommend that you do not make cash payments.

You must keep the original paperwork as proof of your payments (for example, wages and salary records, bills, receipts and claim forms). You should not pay any bills that are photocopied, unless you are sure you have lost the original and you have not paid it yet. Before making a payment, you should check that:

- Any bill shows the name and full address of the person providing care.

- It adds up correctly.
- It is for a service you have already received; and
- The payment is due.

## **7. Employing your own staff – Salaries and wages**

As an employer it is important that you keep to relevant employment and tax laws, otherwise you could find yourself having to pay expensive interest and fines, or possibly have legal action taken against you. Also ensure you keep documents relating to insurance (public liability/employers' liability). The Direct Payment Support Team can provide information on employing Personal Assistants.

## **8. Checking your payment account statement against your records**

When you receive your bank statements you should check them against the bills and receipts you have filed. If you do not recognise a payment that has gone from your direct payment account, you should contact your bank or building society straight away.

## **9. How long you need to keep your records for**

You or your nominee must keep all supporting documents relating to the direct payment and the provision of the support for at least six complete financial years from the date of the payment, even if the payments have stopped

## **10. What to do if things go wrong**

If you have a problem and it directly affects your ability to pay for your immediate care needs, you must tell your Practitioner at once.

# Part 3

## Kent Card FAQs

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### **1. What is a Kent Card?**

The Kent Card is a pre-paid card which is loaded with your direct payment funds as per your care and support plan.

You can only make payments with the Kent Card, as agreed in your care and support plan. You can only spend up to the amount available on your Kent Card account.

### **2. How can I use my Kent Card?**

The card can be used in many ways;

- You can use the physical card to buy a product or service in person at locations that display the Mastercard® Logo
- You can use the telephone to check your balance, request a payment and manage your card by calling the allpay customer service number on 0330 808 0102
- You can login to your account on the allpay online portal where you can make a payment to another person's account or pay an invoice (for further information, see question 16).

The allpay online portal also lets you check your balance, view or download your statements and transaction history relating to your Kent Card.

To manage your account, please visit the allpay online portal at: [www.allpayprepaid.net/cardholder](http://www.allpayprepaid.net/cardholder)

### **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 Kent Card account.

The card will be loaded with funds by KCC and you will only be able to spend those funds (plus any contribution you load on to your card).

### **4. How do I get help if I have questions about my Kent Card?**

You can contact allpay using their customer services telephone number or by email.

Here are some of the most common queries allpay will be able to support you with:

- making a payment
- transaction enquiries
- balance requests
- login issues
- PIN issues
- card activations and telephone security code resets.

allpay customer services number: 0330 808 0102

Phoneline operating times: Mon-Fri from 8am until 6pm  
Saturdays from 8am until 12pm

allpay email queries: [enquiries@allpay.net](mailto:enquiries@allpay.net)

Emails are usually responded to within 48hours.

## **5. Are there any fees for using my Kent Card?**

There should be no fees to the cardholder for making purchases or using the Kent Card online, at a shop, or via the phone. Please check with the provider prior to issuing payment to ensure they do not charge you for using your Kent Card. This is because transaction charges may be incorrectly applied to your card by some providers. If the provider does advise that a transaction charge will apply, please be aware of transaction charges on statements. To avoid additional charges please use the free payment options available. You can either make a telephone call to allpay to make the payment or make the payment online.

### **Fees incurred by some card machine/ point of sale payments**

Please note some providers may charge you for making payment via a card machine. This is because the card machine provider may charge a transaction fee that is then passed onto you. Fees can vary from 1% to 2.5% of the total amount you are paying.

As an alternative please use the phone or online methods as these two are both free.

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

Yes, you can change your PIN at any UK ATM where this service is available.

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

If you have forgotten or lost your PIN please call allpay on 0330 808 0102 and select the option to retrieve a new PIN.

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

If your Kent Card has been lost or stolen or you believe its security has been compromised, you must inform allpay immediately, you can do this by calling 0330 808 0102 and selecting the lost/

stolen card option or you can report this online through the allpay cardholder portal by selecting your card and then selecting the Block Card or Block and Replace Card functions. A new Kent Card will be ordered and delivered directly to your address.

## **9. How long will it take to replace the Kent Card?**

It normally takes up to 10 working days.

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

You must notify your Practitioner or case management team immediately, so your records are up to date.

## **11. Does my Kent Card ever expire?**

Yes, you can find the expiry date on the front of your Kent Card. You can use your Kent Card until the end of the month as stated on the front of the card.

A new card will be reissued before the end of the month the card is due to expire in. We recommend you activate your new card as soon as you receive it. Once you have activated your card the balance will be transferred to the new card so you can start using your Direct Payment immediately.

If you haven't received your new card by the end of the month, please call: 0330 808 0102.

## **12. What happens if I no longer want to receive a direct payment and have no need for a Kent Card?**

If a direct payment is no longer needed, then please contact your Practitioner to discuss. If a direct payment ceases, the Kent Card account will be closed and no longer be available to use. The Kent Card can be destroyed by shredding, or by cutting it along the magnetic strip into small pieces.

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

In this case, your payment will be declined. You will either have to wait until your Kent Card is reloaded or arrange for emergency funding to your card by speaking with your Practitioner. Also check you have paid your KCC contribution onto your Kent Card prior to making payments. Your contribution must be paid on to your Kent Card. It must not be paid direct to a PA, or to a provider.

### **14. Can I use my Kent Card to purchase anything?**

No, you can only use your card to purchase the services that will meet your needs within your care and support plan.

KCC has stopped payments to some specific merchants, for example, you cannot use your card at a betting shop.

### **15. Is the card safe and secure to use?**

As with all cards we use, every precaution needs to be taken to keep the Kent Card safe and your PIN and your six digit telephone access code secure. Please refer to the cardholder terms and conditions. The Kent Card aims to reduce the need to carry or hold large amounts of cash.

Please note: care providers or personal assistants (PAs) should not hold or use your Kent Card, PIN number or six digit telephone access code. This would breach the Kent Card Terms and Conditions, as they are not an approved cardholder.

If someone does know your Kent Card PIN number or six digit telephone access code and account details, please contact allpay to replace your Kent Card.

## **16. How do I make online payments**

To make online payments, you must have a registered mobile number and email address on your allpay account.

A verification code will be sent to your registered details you when you attempt to login, make payments or setup new payee's.

This code needs to be entered on the website to prove that you are the cardholder.

These security measures are part of a strong customer authentication feature, which enables you to make payments safely, ensuring nobody else is accessing your funds and is intended to reduce the risk of fraud on your card.

If you need to add or amend a phone number or email address, you can contact the Direct Payments Team on 03000 413 600 and we can support you with this request.

## **17. What if I have a problem?**

If you have a query about the Kent Card or have an unknown transaction on your card account, or a transaction has been declined but you still have funds on your Kent Card account, then please call the allpay customer service team on 0330 808 0102.

If you overpay your care provider, they can issue a refund directly to your Kent Card via BACS. Please check your account to ensure the refund has been received.

## **18. What is the cost of using a Kent Card?**

There are no charges to you for using a Kent Card. Please check with your providers before making a payment as some providers are charging. To avoid charges, please contact allpay customer services team for advice or use the free payments methods by phone or online.

## **19. Can I pay money directly to a bank account from a Kent Card?**

Yes, you can pay someone else directly into their bank account from your Kent Card. Therefore, you can pay personal assistants using the Kent Card.

BACS payments from other people can be made onto your Kent Card. So refunds can be issued back if needed.

## **20. How can I pay my Financial Contribution?**

If you are required to make a financial contribution or want to top up your direct payments account, you can do this by setting up and ongoing payment with your bank.

To set up a standing order you will need to provide your bank with the following information:

- Name (as shown on your Kent Card)
- Sort Code (the six digit number)
- Account Number (the eight digit number)
- Payment Reference: Your Bank Account Number the payment is being made from, followed by either: CC for Client Contributions or TP for Top-Ups.

Example: If your bank account number is 12345678 and you are setting up a payment for your Client Contribution, you would enter 12345678CC as your reference. If this was a Top up payment, this would be 12345678TP.

Please set up Client Contribution and Top Up payments separately. This will help us support your future enquiries.

Please note: your contribution must be paid on to your Kent Card. It must not be paid direct to a PA, or to a provider.

## **21. Payment Types from your Kent Card**

If you need to pay a different amount each month when you receive an invoice or when your PAs' pay has been calculated. You can pay this online or by phone. You will need to do this every month or four weekly.

### **Ongoing payments and standing orders**

Direct Debits are an arrangement with an organisation such as a provider to withdraw an agreed regular payment from your Kent Card. A direct debit mandate needs your signature authorising the provider organisations to take the agreed amount from your account.

For example, if your care package costs you £50.00 each month, you can agree for that amount to be taken each month from your account by the provider organisation. Your provider organisation can only request the agreed amount to be paid to them. If they want to change the amount or the date of payment, then the provider has to talk to you first and get your authorisation before the new amount will be paid.

Please be aware that direct debit requests for a payment can fluctuate based on the level of care you receive and associated costs. Please ensure you do not exceed your budget if you select this option.

Standing Orders are a similar arrangement to a direct debit but controlled by you rather than the recipient of the payment i.e. your

care provider. The amount will be fixed and can only be amended by you.

For example, if your care package costs you £50.00 each month, you can set up a standing order for £50 every month. If your provider asks you to amend the payment amount you will need to arrange this directly either by logging onto the allpay online portal or calling allpay directly.

## **22. Statements - how can I access them?**

Your statement is available to online through the Customer Portal at: [www.allpayprepaid.net/cardholder](http://www.allpayprepaid.net/cardholder)

Balance checks can also be made on ATM machines if cash withdrawals are enabled on your card.

## **21. Receipts and uploading supporting documents**

You need to keep all receipts and invoices so KCC can carry out routine financial monitoring checks and to ensure your support plan is meeting your current needs. KCC will review within six months of your first payment to ensure all transactions made on your account meet your identified needs and reviews will continue at regular intervals after this. If any unspent money remains, we will reclaim this directly from your Kent Card.

## **22. Nominated Person**

You may wish to nominate someone to support you with managing your Kent Card and direct payments. This must not be your personal assistant or care provider. The nominated person will be able to help you make payments from your Kent Card to care providers or to your PAs, in line with what has been agreed on your support plan. If your nominated person misuses the Kent Card, you will be held liable for any money that needs to be repaid to KCC.

## **23. An Authorised Person**

This is someone who agrees to manage a direct payment for a person who has been assessed as lacking capacity according to the Mental Health Act 2005. The authorised or suitable person will act in the adult's best interest and manage the direct payment solely on their behalf. A Practitioner will determine who can act as an authorised or suitable person. In this case, the Kent Card will be in the authorised / suitable person's name.

# Part 4

## **Direct payments starter checklist**

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On the next two pages is a checklist for you to work through and make sure you have completed all the tasks you need to ensure your direct payment is set up correctly.

## Direct payments starter checklist

### Task

Your Practitioner will need to approve and sign your support plan.

Complete your support plan which will show how you want to use your direct payment.

Once your support plan has been approved you will need to sign the plan Set up a separate bank account or if you would like your direct payment paid onto the Kent Card your Practitioner/ Direct Payment Support Worker will complete the application.

Direct Payment Agreement – have you read the terms and conditions and signed the form?

Do you understand how your direct payment will be monitored by Kent County Council?

Set up your care and support as set out in your plan - the part that will be managed through a Direct Payment.

If you are receiving your direct payment onto the Kent Card:

- Has your Kent Card arrived?
- Have you activated the Kent Card?

Make sure you set up your financial contribution payments into the direct payment account which should be every four weeks

Keep all bank statements and invoices.

First direct payment review will take place within six months after your payments from Kent County Council have started. Someone from the Direct Payment Support Team will phone you









# How to get in touch with us

If you would like more information on any of the topics covered in this booklet you can contact the Direct Payment Team.

-  03000 413 600 (Direct Payment Team Helpline)
-  [direct.payments@kent.gov.uk](mailto:direct.payments@kent.gov.uk)
-  [www.kent.gov.uk/directpayments](http://www.kent.gov.uk/directpayments)

Direct Payment Support Team  
Access to Resources  
4th Floor Invicta House  
Maidstone  
Kent, ME14 1XX

If you need to contact or more information on adult social care and health

-  **03000 41 61 61** (if you live in Kent)
-  **01634 33 44 66** (if you live in Medway)
-  Kent and Medway **out of hours** service: **03000 41 91 91**
-  Text relay service: **18001 03000 41 61 61**

A text relay service is available for deaf, hard of hearing and speech impaired customers and is available 24 hours a day, 7 days a week.

-  [www.kent.gov.uk/careandsupport](http://www.kent.gov.uk/careandsupport)
-  [social.services@kent.gov.uk](mailto:social.services@kent.gov.uk)

Visit your local gateway ([www.kent.gov.uk/gateways](http://www.kent.gov.uk/gateways))

**For more copies of this guide please email:**  
[socialservicesleaflets@kent.gov.uk](mailto:socialservicesleaflets@kent.gov.uk)

