Hello, this information answers some of the common questions about the Kent Card.

1. What is the Kent Card?

The Kent Card is like a debit card, but it has a certain amount of money loaded onto it.

It can be topped up when needed.

You can use it to buy services over the phone, on the internet or in person.

2. Does it have a credit limit?

It is not a credit card, so does not have a credit limit. You cannot spend more money than is loaded onto the card.

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

If you have questions related to your card visit the Prepaid Financial Services (PFS) website or call the customer services team on 020 71274395
4. Are there any fees for using my card?
No. There are no fees for using the card online, at a shop or via the phone.

5. Can I change the PIN number given to me?
No, you are not able to change your Pin Number.

6. I have forgotten my PIN number, what do I do?
If you have forgotten or lost your PIN please call IVR on;
020 3327 1991

7. What to do if the card is lost, stolen or compromised?
Call PFS immediately on 0207 127 4395. Also, call your Direct Payment Support Worker on 01322 669245
A new card will be delivered directly to your address.

8. How long will it take to replace the card?
Normally, 9 working days.
9. What happens if I change my address?

You must tell your Social Worker straight away.

10. Does my card expire?

Yes, the expiry date is on the front of the card.

If the card is active and the expiry date is coming up you will receive a new card. If you do not, contact PFS on 0207 127 4395

Any money left on the card will be transferred to the new one.

11. What happens if I no longer want to use my Kent Card?

If you do not want your card any longer contact your Direct Payment Support Worker. Do not destroy the card.

You can destroy the card when your Direct Payment Support Worker has confirmed the account is closed.

12. What if the amount I need to spend is more than my available balance?

In this case, your purchase will be declined.

You will need to wait until your card is reloaded or arrange for emergency funding to your card by speaking with your Direct Payment Support Worker.
13. Is the card safe and secure to use?

You need to make sure you keep your card safe and your PIN number private.

The pre-paid card is much safer than carrying large amounts of cash.

Care providers should not hold your card and PIN.

There is more information in the terms and conditions.

14. What if I have a problem with the card?

Any problems with the card call the PFS customer service team on 020 7127 4395.

15. What is the cost of using a Kent Card?

None to the card holder.

16. 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.
17. What happens if I have lost my receipt?

Refunds are possible so long as the transactions (what has been spent) can be validated (proved).

18. 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.

19. Why do I need to call the IVR?

Certain things can only be done out using the IVR. These include:

- Pin retrieval - Your PIN is no longer sent in the post. This is because post is not completely secure. To get your PIN, you must use the IVR.

- Card activation - When your card arrives you need to activate it using the IVR. You only need to do this once for each card.

- Pin recall - You can be reminded of your PIN from the IVR if you have forgotten it.
You can check your balance or report your card lost or stolen using the IVR numbers.

20. What number do I dial to access the IVR?

020 3327 1991

These numbers are available 24 hours a day, every day and the instructions are in English, Spanish and French.

If you only require support in English, then you can call between Monday to Friday (except on Bank holidays) between 08:30-23:00 (for other languages between 09:00-18:00) on 0207 127 6804.

21. I have received my Kent Card 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 card using the telephone via IVR

• Get your PIN number through the telephone via IVR.