

# THE MEDWAY CARD



# CARDHOLDER GUIDE

# **MEDWAY CARD CARDHOLDER GUIDE**

## **INDEX**

PAGE 3	The Medway Card – Introduction
PAGE 4	Getting started
PAGE 5	Making the most from your card
PAGE 6	Nominated person
PAGE 6-7	Contributions on to your card
PAGE 8-9	Card protection
PAGE 10-13	Questions and answers
PAGE 14	Useful contact numbers

## **THE MEDWAY CARD – INTRODUCTION**

Welcome and thank you for choosing The Medway Card.

Medway Council will load your Medway Card with your direct payment and The Royal Bank of Scotland will send your card and PIN number to you through the post. You have chosen a new, secure and convenient way of receiving your direct payment.

Your Medway Card must only be used for the cost of community support and activities. This is to be used in the same way that you currently use your direct payment and any personal contribution that you are required to make towards your direct payment.

You can use your card wherever the VISA logo is displayed. You can also use your VISA card over the telephone and for Internet transactions. For a list of service providers who accept the Medway Card as a form of payment please contact your SDS coordinator.

Your Medway Card is easy and convenient to use. When you need to make a payment towards your community support and activities just present your card. If you are making a face-to-face purchase you will be asked to enter your PIN number that has been sent to you in the post from RBS.

If you are not able to remember a PIN number please contact and speak to your SDS coordinator. The value of your purchase will be deducted from the amount held on the card. You cannot spend more than the available amount on your card.

You must remember to keep your receipts. You will see all the transactions that you have made on your monthly statement, which will be sent to you from The Royal Bank of Scotland.

Please read through this guide for more information on your Medway Card.

## GETTING STARTED

Before you start using your new Medway Card please follow the steps below

1. Please check that the name on your card is correct
2. Please sign the back of your card immediately. (This is to prevent anybody else being able to use your card)
3. You will need to activate your card before using it. Please call the number displayed on the sticker on the front of the card. You will be asked some security questions e.g. date of birth, your password that you entered on your application form and address. (If you have a renewal card you do not need to do this)
4. You will receive you unique PIN number (personal identification number) through the post from The Royal Bank of Scotland. This is for face-to-face transactions where you will be asked to enter this number into the card machine.

You are able to change your PIN number if you are unable to remember it by visiting a UK cash machine. You will need to enter the PIN sent to you through the post and then the cash machine will ask you if you wish to change this number.

Please remember that it is very important that you keep your PIN number a secret; nobody must know your PIN number. Please do not write your PIN number down anywhere. Nobody should ever ask you for your PIN number and if anybody asks for your card and PIN number please contact the Medway Card Administrator on 01634 331093.

Also if you enter your PIN number wrong three times when using your card it will become locked and your transaction will be cancelled. If this happens please keep hold of your card and contact The Royal Bank of Scotland on 0845 722 2345 who can re activate your card for you. To fully activate your card you will need to visit a UK cash machine to unlock your PIN number by selecting the UNLOCK PIN option under the PIN services menu.

## **MAKING THE MOST FROM YOUR MEDWAY CARD**

To help you get the most from your Medway Card you will be able to use the following

### **Monthly statements**

You will receive a statement once a month from The Royal Bank of Scotland through the post. This will show all the transactions from your last statement. This will show you all the money that has been put on to your card from Medway Council, your contributions and any other funding that you may receive.

Your statement will also show all the transactions that you have made using your Medway Card to pay for community services and activities. Your statements and transactions can also be viewed online by using the cards online service provided by The Royal Bank of Scotland.

### **Cards online**

Provided by The Royal Bank of Scotland, this is a web based service, which enables you to view statements and recent transactions and to check your balance online 24 hours a day. For more information or if you would like to register for this service, please visit [www.rbs.co.uk/cardsonline](http://www.rbs.co.uk/cardsonline)

### **Statement queries**

If you have a query on any transaction shown on your statement, then please call 0845 301 2125. Text phone users please call 18001 01634 332223.

### **Regular subscriptions**

You can set up regular subscriptions towards the cost of your support from your card. Please remember to retain a record of these subscriptions. If you wish to cancel a subscription you will have to write to the company with the request to cancel, making sure that you keep a copy of the letter.

## **NOMINATED PERSON**

If you find using your Medway Card difficult, you may be entitled to authorise a nominated person such as your parent or spouse to have an additional card on your account. This enables them to pay for your community support and activities on your behalf using your direct payment and any contribution that you are required to make towards your direct payment.

The card will be issued in the nominated person's name with his or her's own unique four digit PIN number, but all the transactions will appear on your statement.

Please remember that the additional card is linked to your Medway Card account and you remain responsible for your account. Your nominated person must retain receipts when they use the card.

To see if you are eligible, simply call your SDS coordinator and discuss this option.

## **CONTRIBUTIONS ON TO YOUR CARD**

Making personal contributions on to your Medway Card

Medway Council will automatically credit your card with your direct payment every 4 weeks. If you are required to pay a contribution to your direct payment you can pay this onto your card, you can do this by one of the following methods

At a branch counter

Using the bank giro credit slip at the bottom of your card statement you can contribute to your card by either cash or a cheque. Cheques should be made payable to 'The Royal Bank of Scotland', with your 16 digit card number beginning 4257 49 written on the payee line.

Please note that you may have to pay a small charge at some banks other than The Royal Bank of Scotland. Please allow up to 4 working days for the payment to be credited to your card.

By post

Please send a cheque payable to:

'The Royal Bank of Scotland', with your 16 digit card number beginning 4257 49 written on the payee line and a completed bank giro credit slip to:

'The Royal Bank of Scotland', Commercial Cards Division,  
Milton Keynes, MK77 1SE.

Please allow up to 7 working days for payment to be credited to your card.

Telephone banking

If you hold a Royal Bank of Scotland bank account you can contribute to your Medway Card through Direct Banking, a telephone banking service.

To join call 0845 722 2345 (24 hours a day, 7 days a week). Text phone users please call 08001 01634 332223. You can also contribute to your card through telephone banking with another bank or building society if they offer this service.

Payments must be sent to account number 98390012 and sort code 16-89-83 with your 16 digit card number beginning 4257 49 quoted as the reference. Please allow up to 4 working days for the payment to be credited to your account.

Internet banking

You can pay your accessed contribution on to your Medway Card through online banking, if your bank offers this service.

Payments need to be sent to account number 98390012 and Sort code 16-89-83. Your 16-digit card number beginning 4257 49 needs to be quoted in the reference field. Please allow up to 4 workings days for the payment to be credited to your card.

Please remember that your Medway Card must only be used for your community support and activities (and any personal funds that you are accessed to contribute). When considering any contributions you can only pay a maximum of £1000 in any one month.

## **MEDWAY CARD PROTECTION**

### **Internet fraud guarantee**

Using your Medway Card online is safe and secure because The Royal Bank of Scotland, your card issuer, guarantees to refund any loss due to online fraud as long as you report it to us as soon as it is detected.

### **RBS secure**

RBS Secure enables you to create a personal password when using your Medway Card online; giving you added reassurance at websites that participate in the scheme. For more information or to register for this service please visit [www.rbssecure.com](http://www.rbssecure.com)

### **Security code**

When making transactions over the telephone or online, you may be asked for the security code for your card. This is the last 3 digits printed on the signature strip on the reverse of the card and is sometimes referred to as the CVV number.

### **Fraud detection and reporting**

In order to protect you from fraudulent transactions, it is the policy of our card issuer, The Royal Bank of Scotland, to contact customers if they identify a transaction that does not appear to be within normal spending patterns.

If you suspect fraud on your account please call us immediately on 01634 331093. Text-phone users please call 18001 01634 332223



## **FREQUENTLY ASKED QUESTIONS**

Q. What is the Medway Card?

A

The Medway Card is issued in conjunction with our partner The Royal Bank of Scotland. This is an easy and secure way of receiving your direct payment and any additional funds. Your Medway Card is not a credit card, charge card or debit card. It is a pre loaded VISA card that you will receive your direct payment onto, together with any contributions that you are required to make from your personal funds, to add to the cost of your community support and activities. Each time you use the card, the purchase amount is debited from the available balance.

Q. Why should I choose to receive my direct payment in this way?

A.

It's your choice, but the Medway Card presents a safer, convenient and more secure way of receiving your direct payment and any contributions that you are required to make to the cost of your community support and activities. It also empowers you to choose your service provider.

Q. How do I receive my direct payment?

A.

You don't have to do anything. Every four weeks we will automatically credit your Medway Card with your direct payment money, which you can then spend almost anywhere that VISA is accepted. Please remember that your Medway Card must only be used for the cost of your community support and activities, in the same way that you currently use any direct payment and any personal funds that you must contribute to the cost of your support and activities.

Q. How do I use my card?

A.

Each time you need to make a payment to a service provider towards the cost of your community support and activities, just present your Medway Card, remembering that you will be asked to enter your four-digit PIN number.

For telephone and internet transactions you will need to give your 16 digit card number, start and expiry date and the 3 digit security number on the back of your card.

The value of the payment will then be deducted from your card. You cannot spend more than the available credit on your card. Please remember to retain your receipts for any purchases.

Q. Do I need to call The Royal Bank of Scotland to activate my card?

A.

Yes, please call 0870 154 1234. Text phone users please call 0870 154 1192. (Mon to Fri 8am-6pm; Sat 9am-1pm).

Q. Can I change my PIN?

A.

Yes, simply visit any UK cash machine, select PIN services and follow the instructions.

Q. What happens if I forget my PIN?

A.

If you forget your PIN, call RBS immediately on 0845 301 2125. Text-phone users please call 08458 247 905.

Q. What if I enter the wrong PIN?

A.

As with any cash machine, you have three attempts to enter your PIN correctly. If you enter the wrong PIN three times your card will become 'locked' and your transaction cancelled. If this happens, keep hold of your card and contact us immediately on 0845 301 2125. Text-phone users please call 08458 247 905. To fully activate your card you will then need to visit any UK ATM to unlock your PIN by selecting the 'Unlock PIN' option under the PIN services menu.

Q. What do I do if I am unable to use a PIN?

A.

Please contact us on 01634 331093. Text phone users please call 18001 01634 332223.

Q. What should I do if I no longer wish to have my Medway Card?

A.

If you no longer require your card please call 01634 331093 to close your account. Text-phone users please call 18001 01634 332223 Please note that we will then contact you if we require you to return any of the remaining funds. You should then cut your card in half through the magnetic strip and signature box, ensuring that the chip is also cut in half.

Q. What do I need to do if I move address or change my name (e.g. by marriage)?

A.

Please inform us by calling 01634 331093. Text phone users please call 18001 01634 332223

Q. When will I receive my statement?

A.

Only the principal cardholder will receive a statement. This will be produced each month and will be sent to you in the post.

Q. What do I do if my card is refused when making a purchase?

A.

Your Medway Card must only be used for the cost of your community support and activities, in the same way that you currently use any direct payment and any personal funds that you are required to contribute. Please contact us on 01634 331093. Text-phone users please call 18001 01634 332223.

Q. How often is my card renewed?

A.

Unless your card is lost, stolen or damaged, your card will be automatically renewed every 3 years.

Q. Do I need to activate my card with The Royal Bank of Scotland before I use it for the first time?

A.

Renewal card customers: If this is a renewal card, e.g. your existing card has expired; there is no need to activate your card before you use it.

OR

A.

Replacement card customers: If your card has been replaced due to loss or theft, please call the number on the sticker attached to your card. This is for security reasons and confirms that you have received your card.

Q. In what circumstances will I get a new PIN?

A.

Brand new card: If this is a brand new card you will receive a new PIN before your card arrives.

OR

A.

Replacement card: If this is a replacement card, e.g. to replace one that has been lost or stolen, you will receive a new PIN before your new card arrives.

Q. When don't I get a new PIN?

A.

Re-issued card: If this is a re-issued card, e.g. your old card was damaged, and then you will not receive a new PIN.

OR

A.

Renewal Card: If this is a renewal card, e.g. your existing card has expired, and then you will not receive a new PIN. We will automatically send you a new card every 3 years, shortly before the expiry date of your existing card. You can continue to use your existing PIN.

Q. What if I have set up regular subscriptions towards the cost of my community support and activities on my Medway Card (for example monthly payments for insurance or club membership)?

A.

You will need to notify the service provider of any change in your card account number.

## **USEFUL CONTACT NUMBERS**

Card Activation – 0870 154 1234

Lost and stolen cards – 0870 6000 459

If your card is lost or stolen please call 0870 6000 459 (24 hours a day, 7 days a week). +44 1423 700 545 when calling from abroad (24 hours a day, 7 days a week). If you are a text phone user please use the following number 08001 01634 332223.

Medway Card administrator - 01634 331093

SDS coordinators – 01634 331351

Medway Card general enquiries - 0870 909 3702

## **Complaints**

If you would like to make a complaint to Medway Council regarding your Medway Card please send it to

Medway Card Administrator  
Client Financial Affairs  
Level 4  
Gun Wharf  
Dock Road  
Chatham  
Kent  
ME4 4TR