

Frequently Asked Question's

1- What is a pre-paid card?

It's used in the same way as a debit card but loaded to a predefined amount and can be re-loaded as and when required.

The prepaid card works just like any other bank debit card. If you wish to buy a product or service you can use the card in person, over the internet or by using the telephone.

You cannot go overdrawn on your prepaid card account. You will only be able to make purchases with the card when there are sufficient funds on your direct payments prepaid card and you will not be able to spend more than this amount.

2- 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 card account.

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

If you have questions related to your card call the customer services team on 0203 946 2856.

4- Are there any fees for using my card?

ATM Withdrawal (UK) - £0.85 per withdrawal – direct charge to card

Replacement card fee - £7.00 per card – direct charge to card

Monthly Card holder fee - £6.00 – This fee is not processed by PFS but is a fee payable to Mi-Spend directly by direct debit or standing order

5- Can I change the PIN assigned to me?

Yes, if ATM access is enabled.

6- I have forgotten my PIN number, what do I do?

If you have forgotten or lost your PIN please call one of the automated helpline (IVR) numbers listed below and retrieve your PIN.

7- What should I do if my card is lost or stolen?

If your card has been lost or stolen or you believe its security has been compromised, you must inform Mi-Spend/PFS immediately on 0203 946 2856 and we will organise a replacement card.

8- How long will it take to replace the card?

It normally takes between 6 and 12 working days depending on when it has been requested.

9- What happens if I change my address?

You must notify Mi-Spend immediately.

10- Does my card ever expire?

Yes, you can find the expiry date on the front of your card. If your card is about to expire, and is still active, please contact Mi-Spend if you have not received a new card. Any balance remaining on the card will be transferred to the new one before it's despatched to you.

11- What happens if I no longer want to use my prepaid card?

If you wish to cancel your prepaid card or no longer wish to use it then contact Mi-Spend. Do not destroy the card until you speak with us. The PIN must be surrendered when you return the card.

12- What if the amount of my purchase is more than my available balance?

In this case, your purchase will be declined and you must wait until the card has sufficient funds.

13- Is the card safe and secure to use?

As with all credit and debit cards we use, every precaution needs to be taken to keep the card safe and your PIN secure. Please refer to the cardholder terms and conditions. The prepaid card aims to reduce the need to carry or hold large amounts of cash.

14- What if I have a problem?

If you have a query about the card itself or you have an unknown transaction on your card account or a transaction has been declined but you still have funds on your card account, please call the PFS customer service team on 0203 946 2856.

15- Can I draw cash using the Prepaid card?

Yes, you can withdraw cash from the ATM if access has been enabled.

16- What is an IVR?

Automated helpline also called an IVR or Individual Voice Recognition allows you to use your telephone to navigate your way through automated messages by either selecting the numbers on your telephone keypad or by using simple voice commands.

17- Why do I need to call the automated helpline?

Certain functions can only be carried out using the automated helpline (IVR). These include:
Pin retrieval- Your PIN is no longer sent using surface mail. Surface mail can be intercepted and is therefore not secure. To obtain your PIN, you must use the automated helpline (IVR).
Card activation- When your card arrives it's not activated for security purposes. You need to activate your card using the automated helpline (IVR). This needs to be done only once for each card.

Pin recall- You can retrieve your pin from the automated helpline if you have forgotten it. You can also check your balance as well as report your card lost or stolen using the automated helpline (IVR) numbers.

18- What number do I dial to access the automated helpline

You can call any one of the numbers listed below

020 3327 1991

020 3468 4112

020 7183 2248

These numbers are available 24 hours a day, every day.

Calls will be charged at the standard rate. Calls from your mobile may vary depending on your provider.

19- I have received my prepaid card, now 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 prepaid card using the telephone via automated helpline
- Obtain your PIN through the telephone via automated helpline