



Information Governance Team

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Dear Sir/Madam

**Freedom of Information Act 2000 (FOIA)
Request ID: FOI774287524**

Thank you for your request for information relating to Prepaid Cards for the disbursement of funds.

You have requested the following information:

General

Who is the person responsible for the use of Prepaid Cards:

Name

Position

Telephone Number

Email

The Council considers that this information meets the definition for personal data set out in Section 3(2) and 3(3) of the Data Protection Act 2018 ("DPA") as:

(2) "personal data means any information relating to an identified or identifiable living individual (subject to subsection (14)(c))"

(3) "Identifiable living individual" means a living individual who can be identified, directly or indirectly, in particular by reference to

(a) an identifier such as a name, an identification number, location data or an online identifier, or

(b) one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of the individual."

The Council thus considers that the requested information is caught by the exemption to disclosure

contained in Section 40 (2) of the FOI Act and the related first condition of Section 40 (3).

A disclosure made under FOIA is judged to be to the wider world. The individuals involved, with the exception of senior officers, would not reasonably expect that their details would be disclosed in this way.

1. Does the Council utilise a prepaid card solution for electronic payment disbursement to citizens?

Yes - only for Direct Payments for social care.

If No,

a. Does the Council anticipate utilising Prepaid Card solution for the disbursement of funds in the future?

b. Has the Council engaged with a provider of prepaid cards previously?

c. Has the Council discounted the usage of prepaid cards? If so, why?

Not applicable.

If Yes,

e. What Council schemes currently utilise prepaid cards? (Yes/No)

Adult and Children services offer a Direct Payment via a prepaid cards which we monitor.

f. How many cards have been issued over the last 12 months? (1/01/2025 - 31/12/2025)

83.

g. What is the total load value (£) over the last 12 months? (1/01/2025 - 31/12/2025)

We hold the information which you have asked for in respect of Direct payments for social care, but we have estimated that the cost of meeting your request would exceed the cost limit of £450 specified in the Freedom of Information and Data Protection (Appropriate Limit and Fees Regulations 2004). This represents the estimated cost of one person spending 18 hours or more, in determining whether the information is held, locating, retrieving and extracting it.

This information is not held in a reportable format and would exceed 18 hours to manually collate by an officer. This part of your request has been refused under section 12(2) of the Act.

2. Who is the provider for the prepaid card solution?

Prepaid Financial Services.

3. What is the contract end date with the existing Prepaid Card provider?

30/11/2027.

4. What is the contract length with the existing prepaid card provider?

5 years.

5. What is the annual cost for the Council to utilise a prepaid card solution?

£13,442.24.

6. What route did the Council take to procure a prepaid card solution? (Directly, Framework, Tender)

NEPO Framework.

The supply of information in response to a FOI/EIR request does not confer an automatic right to re-use the information. You can use any information supplied for the purposes of private study and non commercial research without requiring further permission. Similarly, information supplied can also be re-used for the purposes of news reporting. An exception to this is photographs. Please contact us if you wish to use the information for any other purpose.

For information, we publish a variety of information such as: [FOI/EIR Disclosure Log](#), [Publication Scheme](#), [Facts about Coventry](#) and [Open Data](#) that you may find of useful if you are looking for information in the future.

If you are unhappy with the handling of your request, you can ask us to review our response. Requests for reviews should be submitted within 40 days of the date of receipt of our response to your original request email: infogov@coventry.gov.uk

If you are unhappy with the outcome of our review, you can write to the Information Commissioner, who can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF or email icocasework@ico.org.uk.

Please remember to quote the reference number above in your response.

Yours faithfully

Information Governance