

MiCard

To make sure MiCard works well for everyone, the new service has been successfully piloted at Anagh Coar and Foxdale Post Offices during Autumn 2015 and is now to be rolled out across the Isle of Man Post Office network throughout Summer 2016.

Enrolment and Activation

Acquiring your MiCard starts with a letter from Social Security, inviting you to enrol for your personal MiCard next time you visit your usual Post Office.

Enrolment is simple:

- 1) Social Security will write to you, asking you to enrol for your MiCard during your next Post Office visit.
- 2) Take your enrolment letter, along with your photo ID and proof of address to the Post Office on your next visit. If you are not sure whether you have the correct documents, please contact Social Security on 686297.
- 3) During enrolment, you can opt to have your photograph taken and printed on your MiCard. You will also be asked to sign a digital pad for Post Office records. Isle of Man Government now requires all pension and benefit collections to be supported by the presentation of photographic identification. This can be in the form of either a passport or driving licence. If you do opt to have your photo printed on your MiCard it can then be used as valid identification for collection of pensions and benefits, so you will not need to bring your driving licence or passport with you each time.
- 4) You will receive your MiCard within 5 working days. On your next Post Office visit, bring your MiCard along with your accompanying letter, so your MiCard can be activated. You will be asked to setup your 4 digit Personal Identification Number.
- 5) Any remaining cheques or vouchers you have should still be used in the normal way. All future payments will be available using your MiCard only.

How it works

Once you've enrolled and activated your MiCard, collecting your pension and / or benefit is simple:

- 1) Bring your MiCard every time you go to the Post office to collect your pension and / or benefit.
- 2) If your MiCard does not feature your photograph, you will need to bring your driving licence or passport with you each time you collect your pension or benefit.
- 3) Enter your PIN or provide your signature.
- 4) Touch your card against the labelled device on the counter.
- 5) Collect your pension and / or benefit.

If someone collects your pension or benefit on your behalf

If someone collects your pension and/or benefit on your behalf, when you receive your letter from Social Security requesting you to enrol, please contact Social Security on 686297 to make arrangements for this to continue. Social Security has to formalise arrangements where money is not collected by the claimant; however, this is simple to arrange and only requires the person who collects your pension or benefit on your behalf to enrol for their own MiCard if they don't have one already.

MiCard FAQs

Questions about your MiCard

1. What is MiCard?

MiCard is a way for people to collect their Manx Social Security pension and benefit payments at an Isle of Man Post Office. If you're entitled to a pension or benefits and you want to collect it from the Post Office, then you will need to enrol for your own personal MiCard.

2. How can I get a MiCard?

Social Security will send you a letter containing the information you need to enrol for your MiCard. Take this letter to your usual Post Office together with your photographic identification (your passport or driving licence) and proof of your current home address (for example, a recent bank statement or utility bill). If you cannot provide your photographic identification or proof of your address, please contact Social Security on 686297.

You can choose to have your photo printed on your MiCard, so that each time you use your MiCard to collect your pension or benefit you will not have to provide another form of your photographic identification. However, you can choose not to have your photo printed on your MiCard and instead bring your photographic identification when you use your MiCard.

Once you've visited your usual Post Office and enrolled, your MiCard will be delivered to your home address within 5 days, together with information on how to use it.

3. How do I activate my MiCard?

Once you have received your MiCard, take this, along with your enrolment invitation letter and photographic identification to your usual Post Office to set up your MiCard PIN and provide a signature. You will then be able to use your MiCard immediately to collect any pension or benefits.

4. How do I use my MiCard to collect my benefit?

Once your MiCard is activated, take your MiCard with your photographic identification to your usual Post Office on your usual benefit pay day or any day after that. When asked, enter your PIN into the device or sign your name on the digital pad to authenticate the transaction. You will then be paid your pension or benefit by the Post Office Counter Assistant.

5. I still have cheques or vouchers which I have not cashed. What do I do with them?

You can still cash any benefit cheques or vouchers you have provided they are not more than 6 months old.

6. When can I collect my pension or benefit?

Your money will be available for you to collect from the Post Office using your MiCard from the day Social

Security have told you that your pension or benefit will be paid to you.

7. Where can I use my MiCard?

You can use your MiCard at the Post Office where you normally cash your pension or benefit cheques or vouchers. If you want to change your nominated Post Office, please contact Social Security and they will arrange for your pension or benefit to be paid there instead.

8. How can I change my PIN?

You can change your PIN at any time by presenting your MiCard at your usual Post Office, and signing the digital pad to verify your identity. The Post Office Counter Assistant will help you with this.

9. Somebody else usually collects my benefit for me. Can they still do that with MiCard?

Yes. They must have their own MiCard to collect pension or benefit on your behalf. You will need to setup this arrangement with Social Security formally. If they don't already have a MiCard they will need to enrol for one and choose which Post Office they want to collect your pension or benefit from.

Please ask the person collecting your pension or benefit to keep the MiCard receipts the Post Office gives them, so they can keep track of your money.

You can cancel this arrangement or nominate a different person at any time. Just call Social Security to arrange this for you.

10. Can I collect only part of my benefit with my MiCard?

No. If you are only entitled to one benefit you must collect all of the benefit when you use your MiCard. If you are entitled to more than one benefit you can choose which benefits you want to collect and which you don't want to collect but you must collect the whole amount of any benefit you are collecting.

You can choose not to collect any benefit for up to 6 months, but if you wait longer than 6 months, you may lose your benefit under Social Security Regulations.

11. How will I know how much money I can collect?

When you present your MiCard at your nominated Post Office, they will tell you what benefits are ready for you to collect. You'll need to have your MiCard and either enter your PIN or sign your name to do this. You can do this at anytime. A printed statement can be provided on request.

You can also ask any Social Security office how much is due to you and when it will be available for collection.

MiCard FAQs

Questions about your MiCard

12. Is there a limit on how much money I can collect?

No.

13. Will I get a receipt with my money?

Yes. Every time you collect your benefit you will get a receipt which you should keep safe. The receipt shows the amount of money you've collected. You can contact Social Security if you have any questions about payment of your benefit.

14. If I need cash urgently, can I use my card to withdraw extra money?

No. You can only withdraw any benefit that is due for you to collect.

15. What if my MiCard gets lost or stolen?

Just call Social Security at any time and they can put a stop to your card for you. You will then have to enrol for a new MiCard. For your protection, there will be no cash value stored on the card.

16. If I lose my MiCard, could somebody else use it to steal my money?

No. As long as you have not given your PIN or signature to someone else, your money will be safe. This is because you have to show your photographic identification each time you collect your pension or benefit, making MiCard even more secure than the current paper system.

17. What happens if my MiCard is damaged and won't work?

Please let Social Security know as soon as possible and they can put a stop on your card. You will then have to enrol for a new MiCard. Provided it was not your fault, you will not be charged. Otherwise, there is a £10 charge for a replacement card.

18. Will my MiCard expire?

Yes. Your MiCard will expire 3 years after it is issued. We will write to you in advance of the expiry telling you how to obtain your replacement card.

19. My circumstances have changed in a way that might affect my benefit. What do I need to do?

This might affect the amount of money you are entitled to. Please tell Social Security about the change as soon as possible.

20. What if I change my address?

Please tell Social Security as soon as possible.

21. Will I be charged for using my MiCard?

No.

22. Can I use my MiCard to pay in money, like savings or wages?

No. Your MiCard is only for collecting the social security benefits and pensions due to you. It is not a bank or building society account, so it can't be used for paying in money and you will not get any interest on money you don't pick up.

23. Can I use my MiCard to pay for goods and services?

No. Your MiCard is only for collecting your pension or benefit at your chosen Post Office.

24. Can I use my MiCard to set up direct debits to pay bills?

No.

25. What should I do if I need help using my card?

Please contact Social Security on 686297 for help with any questions you may have.

26. What should I do if I have a question about my pension or benefit?

Please contact Social Security on 686297 for help with any questions you may have.

27. Why do I need to enrol for MiCard when Social Security already hold my details?

By enrolling for MiCard with the Isle of Man Post Office, you provide them with the details they are required to hold by Anti-Money Laundering regulations to enable the payment of benefit. While the requirements are not new, the introduction of the MiCard system has been a good opportunity for Isle of Man Government to introduce this measure in compliance with AML and other regulations.

29. What should I do if I'm not happy with my card or want to make a complaint?

If you are unhappy with your card or the service you receive or you wish to make a complaint, please contact Social Security.

30. What should I do if I want more information?

Please contact Social Security on 686297 for help with any questions you may have.

MiCard FAQs

Looking for more information?

You can contact Social Security in any of these ways:

Phone: 01624 686297

Email: MiCardenquiries@gov.im

Write to: The Treasury
Social Security Division
Markwell House
Market Street
Douglas
Isle of Man
IM1 2RZ

In person: Visit Social Security Headquarters at
Markwell House
Market Street
Douglas
Isle of Man
IM1 2RZ

Alternatively, please visit one of the Social Security offices
in Port Erin or Ramsey.

Find out more about MiCard at gov.im/MiCard