

Oklahoma MasterCard Debit Card

SMART for You



Frequently Asked Questions

about the

Oklahoma Department of Human Services

Oklahoma MasterCard Debit Card



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Q. What is the Oklahoma MasterCard Debit Card?

A. Child support payments are transferred electronically into an account from which you can access your money at any Automated Teller Machine (ATM) displaying the MasterCard brand mark. In addition, you can make purchases wherever the card is accepted at more than 53,000 merchants worldwide. This card is a debit card, not a credit card – you will be using your own money from child support payments deposited on your behalf.

Q. Is direct deposit still an option for receiving payments?

A. Yes, you will initially be issued the MasterCard Debit Card, but may enroll in direct deposit at any time by calling the customer service number located on the back of your card. For more information regarding direct deposit, please refer to FAQ's below.

Q. How can the Oklahoma MasterCard Debit Card be used?

A. To make purchases;

To access to your money through Automated Teller Machines(ATMs), 24 hours a day, 7 days a week;

To receive cash back from merchants;

To pay bills and for online, phone and mail orders.

The amount of purchases or cash withdrawals is automatically deducted from the available funds on the card. Upon request, you may also receive a free 60-day report of your account activity. You can always access all your account information online without ever incurring any charges.

Q. Will the card say anything about child support?

A. No. The Oklahoma MasterCard Debit Card has the word "Oklahoma" across the front and looks like a standard debit card, which resembles a credit card. Nothing on the card indicates that the funds on the card are child support payments.

Q. My credit is bad. Can I still sign up for the Oklahoma

MasterCard Debit Card?

A. Yes. While the Oklahoma MasterCard Debit Card looks like a credit card, it is not a credit card, and your credit rating has no effect on your ability to receive the debit card. As part of its agreement with OKDHS, you will not be denied a card based on your credit history.

Q. What choice is best for me?

A. The best choice for you depends on your situation. Both direct deposit and the debit card provide many of the same benefits. There are no checks to get lost or stolen, the money is available to you as soon as it is deposited and your payments will not be interrupted if you move. There are no charges or fees for receiving your funds by direct deposit; however, you will need to open a bank account to do so. Normal banking charges may apply, so check with your bank. The Oklahoma MasterCard Debit Card is offered in partnership with Affiliated Computer Services. Some ATM withdrawals will be provided free with the card, but some ATMs charge transaction fees. These fees will be described in full to you in a mailing to all Oklahoma custodial parents. Tips on how to use the Oklahoma MasterCard Debit Card without fees will be provided with your card.

Q. How do I know if a child support payment has been disbursed to me from OKDHS?

A. Check your account at www.epiccard.com, or contact our automated Voice Response System (VRS) at Affiliated Computer Services to find out if a payment has been posted to your debit card. You can also continue to check payment information via the online Oklahoma Child Support Child Support payment information system.

Q. How do I know if money is available on my Oklahoma MasterCard Debit Card?

A. To find out if a payment was deposited into your debit card account or to find out your card account balance, you can access your account online at www.epiccard.com or call the Affiliated Computer Services Customer Services Bureau toll-free any time, day or night. Fees may apply.

Q. When will my money be available on my Oklahoma MasterCard Debit Card?

A. Money should be available to you by the third business day from when we receive the payment. Please note, however, that the OKDHS customer service staff, including the Child Support CARE Call Center, will not be able to help you with questions related to the availability of funds on your card. Affiliated Computer Services will provide a new toll-free customer services number. The new number will be delivered with your card and will be available 24 hours a day, 7 days a week.

Q. Does a cardholder have to use a specific bank to obtain cash?

A. No. Receive cash without any fees over the counter at any of the nearly 800 banks or credit unions in Oklahoma that accept MasterCard. You can also receive cash back without any fees on purchases at millions of locations that accept MasterCard, including retail stores, gas stations, restaurants and more.

Q. Does the customer get a new card every time a payment is due?

A. No. All future child support payments will be automatically deposited to the initial card received. If the card is ever lost or stolen, a new card will be sent, but you will be charged a \$4 replacement cost. Subsequent payments will automatically go to the new card, along with any remaining balance on the old card at the time the previous card is reported as lost or stolen.

Q. What do I need to do once I receive the Oklahoma MasterCard Debit Card?

A. After receiving the card in the mail, you must call the phone number provided on the card to activate it. At the time of activation, you will choose a PIN number. These details will be provided with the card when it is mailed to you.

Q. Who can I contact if I have questions about my Oklahoma MasterCard Debit Card?

A. For questions about child support payments, contact the Child Support CARE Call Center at 1-800-522-2922. For questions about the Oklahoma MasterCard Debit Card, contact Affiliated Computer Services customer services. The customer service number will be provided when the card is mailed to you.

ATTENTION DEBIT CARD CUSTOMERS

Customer Service Fees

After free monthly cash withdrawals, one free with each deposit, at Bank of Oklahoma™ ATMs	\$1.50 each time
ATM cash withdrawal at banks other than Bank of Oklahoma™	\$2.00 each time
ATM balance inquiry at any bank, at any time	\$0.50 each time
ATM denial for insufficient funds •Two free each month	\$0.50 each time, after free transactions are used
Card replacement •One free replacement each 12 month period	\$4.00 for additional replacements
Expedited card delivery	\$14.00 each time
International transactions	\$1.50 each time plus a currency conversion fee of 1% per transaction amount
Monthly account access via MasterCard Service Center toll free (888) 401-9843	\$0.50 each time, after five free calls each month

Questions about your MasterCard debit card account should be directed to the MasterCard Service Center toll free (888)401-9843.

No fee is charged for reporting a lost or stolen card or to dispute a transaction posted to your account.

ATTENTION DEBIT CARD CUSTOMERS

FREE Services with Your New Card



OKLAHOMA DEPARTMENT OF HUMAN SERVICES

- Cash withdrawal at inside bank teller windows displaying the MasterCard logo
- Purchases
- Cash back with purchases
- You are allowed one (1) free ATM cash withdrawal each calendar month at any Bank of Oklahoma™ ATM. This free ATM transaction expires at the end of the following month if not used.
- Five (5) free calls to the MasterCard Customer Service Center toll free (888) 401-9843



There is **never** a charge to use www.eppicard.com to access account and transaction information.

Please **activate your card immediately** – Funds will be returned to OKDHS within 90 days if you fail to activate your card.

Q. Is the cardholder able to make deposits to the card?

A. No. Only OKDHS can make deposits to the card.

Q. Can the cardholder request a second card for another individual, such as a family member?

A. Yes. You may contact the Affiliated Computer Services Customer Services Bureau to request a secondary card. All applicable fees apply.

Q. Can the card be used by someone other than the person whose name appears on the card?

A. No. For security reasons, cardholders should never share their PIN or allow anyone else to use their card.

Q. What happens if a cardholder decides to switch to direct deposit?

A. The cardholder must expend any remaining funds on the Oklahoma MasterCard Debit Card. Funds cannot be transferred from the card to your bank account.

Q. Can the Oklahoma MasterCard Debit Card be overdrawn?

A. Usually the cardholder can only use up to the amount of funds available on the card. However, under certain circumstances the card can become overdrawn. If the card is overdrawn, the cardholder is subject to applicable fees and repayment of any amount overdrawn.

Q. Can OKDHS view or track individual cardholder transactions?

A. No. For privacy reasons, OKDHS or any state agency will not have access to any cardholder transaction or balance information.

S.M.A.R.T.

S – Safe and Secure. No lost or stolen checks.

M – Manage your money. Easy to track your money online.

A – Available 24 hours a day – 7 days a week.

R – Reliable.

T – Talk to us. Call 1-800-797-7474 if you have questions about the Oklahoma MasterCard Debit Card Program. (This number is for inquiries regarding the MasterCard program only)



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