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**DCSE Policy & Procedures Unit**  
**Policy Update**  
**PPU 05-04-004**  
**April 20, 2005**

**SUBJECT: Arizona Electronic Payment Card--Questions and Answers**  
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Please contact the Policy Unit if you have any questions regarding these or any other changes at  
\*DCSE-POLICYQUESTIONS, CSE.POLICY or (602) 274-7951.

*The IV-D PARTNERS should send POLICY inquiries directly to PGriffin@azdes.gov*  
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This message is being sent to all IV-D staff regarding the Arizona Electronic Payment Cards (EPC). Arizona State Senate Bill 1313 is currently awaiting Governor Napolitano's signature and if signed this piece of legislation mandates that the Arizona State Disbursement Unit (SDU) issue **ALL** support payments (both IV-D and Non-IV-D) electronically either by Direct Deposit to a bank account or by the new debit card, the Arizona Electronic Payment Card (EPC). This new process will benefit our customers by preventing lost checks, eliminating excessive check cashing fees, increasing the safety from loss or theft and expediting receipt of their support payments. As the Policy Unit becomes aware of any changes in regards to this new process we will keep all staff informed.

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## Arizona Electronic Payment Card Questions and Answers

### **1Q. What is the Electronic Payment Card?**

1A. The Electronic Payment Card (EPC) is a debit card. Child support payments are transferred electronically into your card account from which you can access your money at any Automated Teller Machine (ATM). In addition, the card will be discreet and carry the Visa debit card logo. Although the Electronic Payment Card carries the visa logo, it is NOT a credit card. You are using your own money from child support payments deposited on your behalf.

### **2Q. How do I sign up for the Arizona Electronic Payment Card?**

2A. Fill out the authorization form included in this brochure. Mail the authorization form to the Division of Child Support Enforcement address listed on the form.

### **3Q. Will the card say that it is child/spousal support money?**

3A. No. There is nothing on the card itself to indicate that the funds associated with the card are child/spousal support payments. The card will have the Chase Bank name across the front along with the Visa logo and will look exactly like a credit card.

### **4Q. Can I sign up for direct deposit after I received the Electronic Payment Card?**

4A. Yes. You may enroll in direct deposit at any time. Direct Deposit will stop any

payments to the pay card.

**5Q. My credit is bad. Can I still sign up for the Electronic Payment Card?**

5A. Yes. While the Electronic Payment Card looks like a credit card, it is NOT a credit card, and your credit rating has no effect on your signing up for the Electronic Payment Card. As part of its agreement with DCSE, JPMorgan Chase Bank is required to issue the Electronic Payment Card to any customer that applies.

**6Q. Will having an EPC improve my credit scores?**

6A. No. JP Morgan does not send information regarding card usage to any credit Reporting agencies.

**7Q. When will I be able to start using my Electronic Payment Card?**

7A. After we receive your Electronic Payment Authorization Form, it will take up to 4 to 6 weeks before payments are sent to your EPC account. Until that time, you will continue to receive your child support checks by mail.

**8Q. Can I still receive paper checks if I want to?**

8A. No, you must have a valid hardship reason or request reasonable accommodation from the Arizona State Disbursement Unit.

**9Q. How much money can I withdraw from an ATM?**

9A. The Arizona Electronic Payment Card has no daily limit for ATM withdrawals. You may withdraw up to the balance in your Arizona Electronic Payment Card account or the maximum amount allowed by the ATM.

**10Q. Will I have to pay ATM surcharges?**

10A. The Arizona Electronic Payment Card has joined the Allpoint ATM network, which means you now have access to over 30,000 surcharge-free Bank One, Chase and Allpoint ATMs nationwide. Please note that at Allpoint ATMs you must press "YES" to accept the surcharge and proceed with your withdrawal. **You will not be charged for the fee, nor will the fee be deducted from your account.** You can verify this by checking your ATM transaction receipt. For the nearest Allpoint ATM, visit [www.allpointnetwork.com](http://www.allpointnetwork.com). Many other ATM owners do assess a surcharge. If you use an ATM with a surcharge, you will be responsible for that fee.

**11Q. What if I enter the wrong PIN?**

11A. If you are having trouble remembering your PIN, DO NOT try to guess your PIN when entering it on a POS terminal or ATM. If you enter the wrong PIN, you have three more chances to enter the correct number. If the correct PIN is not entered by the fourth try, you must wait until after midnight to try again or call Customer

service at **1-866-802-7011** for assistance

**12Q. What is the difference between a PIN and an access code?**

12A. Your PIN is a four-digit number that you enter on the keypad at ATMs and retail locations. Your access code is a six-digit number that you enter when you call Customer Service. You must select both numbers when you call to activate your card.

**13Q. What if my Card doesn't work?**

13A. If your Card doesn't work, please make sure that you have an available balance on the card. If an ATM doesn't accept your Card, simply try another ATM. The first ATM may be out of service or may not be of the network that accepts the Card.

**14Q. What if I forget my PIN or access code?**

14A. If you forget your PIN or access code, call Customer Service at **1-800-802-7011** to select a new one. You should choose numbers that are easy for you to remember, but hard for someone else to figure out.

**15Q. Can I go to a bank teller and withdraw money or inquire about my Arizona Electronic Payment Account?**

15A. You may only withdraw money from an ATM, through a cash-back/cash-only withdrawal at a participating store or at a Bank One or Chase Bank location. If you have questions, call Customer Service at **1-866-802-7011**.

**16Q. Are there any fees for using my Card?**

16A. Please see your Arizona Electronic Payment Card Fee schedule for details.

**17Q. What should I do if I lose my Card?**

17A. If your Arizona Electronic Payment Card is lost, stolen or damaged, immediately call Customer Service toll-free at **1-866-802-7011** and a new card will be mailed to you.

**18Q. How is a pay card deposit reversed?**

18A. Pay card deposits can be reversed using the ACH reversal process utilizing the same ACH direct deposit processes already in place. This must be completed within 5 business days.

**19Q. The Custodial Parent currently receives direct deposit and is now requesting an Electronic Pay Card. Can the CP have both?**

19A. Yes, but the CP will continue to receive funds into the designated direct deposit account until a request is made by the CP to stop the direct deposit. EPC will

only activate if Direct Deposit is stopped.

**20Q. Can a Non Custodial parent receive an Electronic Pay Card?**

20A. No, only CPs will be allowed cards at this time.

**21Q. How long does it take to receive an Electronic Pay card?**

21A. Once the SDU receives the application, the card should be received with 10 days.

**22Q. How long does it take to get money once a payment is received at Clearinghouse?**

22A. The payment is processed the same day as received. During evening batch processing checks and electronic payments are generated. Electronic payments should fund within 2 business days after a receipt is processed. This assumes that the case has no issues (i.e. suspense, futures, etc.).

**23Q. What happens if the CP has multiple ATLAS cases? How will the CP know which payment is from which NCP?**

23A. All cases will fund to one card. Cardholder statements will have the description of "DES IVD". Currently, the CP can determine which NCP made a payment by calling the DCSE IVR and using the PIN number to get this information.

**24Q. Can a client be enrolled twice by accident? Or, do we need to first search (by SS#) the existing enrollments before we enter a new application?**

24A. If the client is enrolled with the same SS# the system will reject the second time the enrollment is attempted. You will see the rejection on the exception file the next day along with the client's account number. This will also be the case if, for instances, UI enrolls the client first and then CS enrolls the client. The exception file will show the client is already enrolled, so CS should pick up the account number from the exception file and make deposits to that account.

**25Q. The CP sent in both a EPC application and direct deposit application. What should I do?**

25A. Contact the CP to determine which payment source they want.

**26Q. Can funds be placed on an inactive card?**

26A. Yes, if a card is inactive, it will reactivate when funds are placed on it.

**27Q. Can EPC be activated from any phone?**

27A. Yes, the card can be activated from any phone with the correct answers to the

security questions.

**28Q. Can an incarcerated CP have an EPC card?**

28A. No, Dept of Corrections does not allow this.

**29Q. Can I pay bills with by EPC card?**

29A. Yes, the card can be used to pay bills if funds are available.

**30Q. How do I change my address?**

30A. Any card holder must contact JP Morgan at the toll free number for address changes. In addition, DCSE should also be contacted.

**31Q. I call the JP Morgan IVR and the last deposit does not agree with the child support IVR, Why?**

31A. The EPC card is currently being used for both child support and unemployment benefits. If you are receiving Unemployment Benefits, it is possible that the last deposit was Unemployment Benefits. The monthly statement will provide this information.