

TANF or Child Care ReliaCard® Client Handbook



TANF ReliaCard



Child Care Assistance ReliaCard

If you have questions about your ReliaCard,
please call ReliaCard Cardmember Services at:
866-276-5114 (toll-free)

North Dakota Department of Human Services



CONVENIENT! SAFE! EFFICIENT! SECURE! CONFIDENTIAL!

GETTING THE RELIACARD

The U.S. Bank ReliaCard

This handbook contains important information about the U.S. Bank ReliaCard Visa debit card. In North Dakota, Temporary Assistance for Needy Families (TANF) benefits or Child Care payments to all providers except centers that receive payments from Child Care Assistance are placed on the U.S. Bank ReliaCard. Centers will receive payments by direct deposit.

This handbook will answer many of your questions and tell you who to contact if you need more information. Please keep this handbook and refer to it when you have questions.

What is the ReliaCard?

The ReliaCard is a prepaid Visa debit card; your **TANF benefits or Child Care payments** will be deposited into your ReliaCard account. The ReliaCard gives you the power of a Visa card, but it's not a credit card. Purchases or cash withdrawals are deducted from the available balance on the card.

Why does the state issue benefits onto the ReliaCard?

The ReliaCard provides a convenient, safe, efficient, and secure method of delivering **TANF benefits or Child Care payments**. No more check cashing hassles, and no worries about lost or stolen checks. Your benefits will automatically be deposited to your ReliaCard account.

When do I get my TANF benefits or Child Care Assistance payments?

If you are a new recipient, you will receive a notice from your county social service office eligibility worker telling you when the TANF benefits or Child Care Assistance payments will be available in your ReliaCard account. If you are an ongoing TANF you will receive your benefits in your ReliaCard account on the first working day of each month.

Ongoing Child Care Assistance, providers will receive payment after the billing form is submitted and processed by the county social service eligibility worker.

IMPORTANT: If your TANF monthly report form is late or incomplete, your benefits may be delayed.

When will I get my ReliaCard?

Your ReliaCard will be mailed within three to five business days from the date your case is authorized or when a new card needs to be issued.

How will I get the card, and what do I do when I get it?

The card will be mailed to you in a plain white envelope. The card comes with instructions telling you to call ReliaCard Cardmember Services toll-free from any phone, not just your home phone, at 866-276-5114 to activate the card and select your Personal Identification Number (PIN). Even if you have money in your ReliaCard account, it can't be used until you activate the card. Once you activate it and check your balance to make sure you have money in your ReliaCard account, you can begin using the card immediately to pay bills, make everyday purchases, or get cash.

What information comes in the mail with the ReliaCard?

The card comes with the following:

- Instructions on how to activate the card and fee schedule
- The cardholder agreement, which discusses terms and conditions.
- A usage guide detailing where and how the card can be used.
- The U.S. Bank Privacy Pledge.
- The VISA Purchase Security Guide to Benefits.

What is a Personal Identification Number (PIN)?

A Personal Identification Number, or PIN, is the four-digit code you will select when you activate your ReliaCard. The PIN acts as your signature or authorization. You will use your PIN to get cash at Automated Teller Machines (ATMs). Do not share your PIN with others.

How do I change my PIN?

There are two ways to change your PIN. In both cases you will need to know your present PIN to get a new one. The first method is to call U.S. Bank ReliaCard Cardmember Services at 866-276-5114, and follow the prompts. The second method is to log onto the ReliaCard website at www.reliacard.com and follow the directions for changing a PIN.

What if I forget my PIN?

You must call ReliaCard Customer Service at 1-866-276-5114 and speak to a customer service representative. They will send you a letter in the mail that tells you what your PIN is. You will receive this letter in 3-5 business days.

How do I remember my PIN?

Choose four digits that are easy for you to remember but hard for someone else to figure out. You should not use your date of birth or social security number as your PIN.

Do I receive a new ReliaCard every time a benefit is issued to my account?

No. All TANF benefits or Child Care payments are automatically deposited into your ReliaCard account. You should keep the same ReliaCard and use it from month to month.

USING THE RELIACARD

Where can I use my ReliaCard?

You can use the card to make purchases at millions of places that Visa debit cards are accepted, such as:

- Grocery stores,
- Gas stations,
- Restaurants,
- Department and discount stores, and
- Online stores or sites
- You can even use the card to pay bills for doctors, dentists, and utility companies.

It's easy to use the ReliaCard. Just look for the Visa logo.



Is there a minimum purchase amount at a store to receive cash back?

No. There is not a minimum purchase amount required to receive cash back. If a store tells you that you must make a purchase worth a certain dollar amount, please notify U.S. Bank to investigate and take any necessary corrective action.

What if I forget my PIN?

You must call ReliaCard Cardmember Services at 866-276-5114 and speak to a live customer service representative. They will send you a letter in the mail that tells you what your PIN is. You will receive this letter in 3-5 business days.

FEATURES

Can I pay my bills from the ReliaCard website?

Yes. After you login to the ReliaCard website, select the Bill Pay link and accept the Subscriber Agreement. You have the option to set up payees and payment options. Payment options include one time payment, pay at a future date and pay automatically at regular intervals. The Bill Pay fee is only \$0.99 per payment. Compare this to the average cost of a Money Order (\$0.79) and stamp (\$0.44). Bill Pay offers a savings of almost a quarter for each payment made. Other Miscellaneous fees are as follow:

- A \$10 fee is charged to stop a Bill Pay Payment
- A \$20 fee is charged for a Bill Pay returned (Example: Payment returned due to an invalid address)
- A \$5 fee is charged for a Bill Pay Proof of Payment Request
- A \$25 fee is charged for a Bill Pay Research Fee (Payment research per claim)

The fees are charged to your ReliaCard account on or around the monthly anniversary date of your enrollment in Bill pay (closest business day). You only have to enroll in Bill pay once and that date becomes the anniversary date.

- Bill payment fees are batched up and appear as one total cardholder fee in online transaction history, on the statement. (Example: You made 3 bill payments in a month.

The fee would appear as:

- U.S. Bank Bill Payment....\$2.97).
- If your ReliaCard account does not have sufficient funds to cover the monthly Bill pay fee, the account will not be charged and the fee will not be collected at that time.
- The system will attempt to collect the prior month's fee on your next billing date.

TANF will not reimburse you for any of the fees.

How do I use my ReliaCard to pay bills?

You must enroll in the Bill Pay option and accept the Subscriber Agreement on the ReliaCard website at www.reliacard.com. Upon enrollment, you will select one of the following payment options: 1) Onetime payment; 2) Pay at a future date; or 3) Pay automatically at regular intervals. You can set up payees manually or you can select from a list of over 200 well-known companies.

Once you are enrolled, the system will make the payment either electronically or by check as follows:

- Electronically - Payments submitted before 3 p.m. CST will post from 0 day up to 2 days depending on the payee. This means the payee will receive the payment in that timeframe.
 - Payments are issued on the exact date that you specified, and should be scheduled 3 business days in advance of the due date.
Note: The funds will be deducted from your ReliaCard account on the date the payment is scheduled to be made.
- Check - payments by check are typically delivered within 3 - 5 days.
 - Payments are issued on the exact date that you specified, and should be scheduled 5 business days in advance of the due date.

Prior to a payment being processed, you prepaid card balance is verified. If there are not enough funds to make the requested payment, the request will be turned down.

Note: Accounts will never be overdrawn or charged an overdraft fee.

Approved payments will post as an individual transaction to your ReliaCard account. Email notifications are sent for billing events such as payments automatically scheduled, payments sent or payments declined due to insufficient funds.

ACCOUNT INFORMATION

How can I check the available balance on my card?

You can obtain your current available balance in four ways:

- View your account online at www.reliacard.com
- Do a balance inquiry at an ATM
- Call the toll-free Cardmember Services at 866-276-5114
- Check balance through text message to U.S. Bank

(Click the Alerts tab on the cardholder website to sign up for Balance Inquiry via text. There is a \$0.25 fee per inquiry.

Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.)

How often do I need to use my ReliaCard? Will my benefits carry over from month to month?

You should use your ReliaCard at least once every 365 days to keep your account active. If you do not use your account in 365 days and no money has been deposited into your account during that period, your account will be inactive and you will be charged a monthly fee each month you do not use it. Benefits carry over from month to month and may be used even when your Child Care Assistance or TANF case closes.

Can the government agency view or track my transactions?

No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, they do have access to the amount and date of each deposit.

What if I have a protective payee for my TANF case?

If you have a protective payee for your TANF case, you will need to talk to your county social service office eligibility worker.

How can I get cash with my card?

There are three ways to get cash with your ReliaCard:

- Use your ReliaCard to get cash at virtually any ATM in the U.S. and around the world.*
- Receive cash withdrawals at Visa member banks or credit unions.*
- Use the cash-back option at thousands of Interlink merchants nationwide, like major retailers, grocery stores, pharmacies and convenience stores. There is no fee to get cash back with a purchase.



*You may be charged fees for ATM or teller withdrawal transactions. For every ATM transaction, two fees may apply. A fee charged by U.S. Bank, called a “service” fee and a fee charged by the ATM owner, called a “surcharge” fee. Please refer to the back of your card carrier for a list of potential fees.

How do I use my ReliaCard at a store to make a purchase?

To make a purchase

- Know your balance.
- Insert your card and select “CREDIT”.
- Sign your receipt.
- Take your ReliaCard and receipt.

Caution with pay at the gas pump and leaving tips. The pay at the pump feature lets you buy gas at the pump without having to go inside the store to pay. To use this feature select the option on the gasoline terminal to pay for your purchase at the pump and follow the instructions on the screen. With other purchases, the sale is approved only if there is enough money

in your account to cover the entire purchase. The pay at the pump feature approves the purchase prior to you filling your tank by seeing if there is at least \$1.00 in your account. If you check your account balance that same day, only a \$1.00 will be deducted from your pay at the pump purchase. The remaining amount of the pay at the pump purchase will not be reflected on your account until following day. For example, if your balance were \$10.00, the purchase would be approved before you started to fill your car. You could put in \$25.00 of gas; while only \$1.00 of the purchase is immediately removed from your balance account. The remaining \$9.00 in your account will be removed the following day. You will overdraw your account by \$15.00 and will still owe the store \$15.00. You could continue to overdraw your account each time you used your card again during the day you overdrew the account using pay at the pump.

A similar problem can occur at restaurants. If you pay for the meal with your card, the meal total will be removed from your account. If you choose to add a tip, the system determines if there is at least \$1.00 in your account. This will result in an overdraft if the tip is greater than the balance on your card. Again, you could continue to overdraft your account the rest of that day.

Keeping track of your purchases and balance is the best way to avoid overdrafts to your account and being responsible to pay for the overdraft fee. If you are not sure of your balance, you can avoid overdrafts by paying inside the service station instead of at the pump, or by leaving a cash tip. U.S. Bank will monitor overdraft situations and if necessary, the pay at the pump feature would no longer be allowed.

How do I use my ReliaCard at a store to get cash back when I make a purchase?

Follow these steps to get cash back when you make a purchase:

- Step 1 – Check for the Interlink logo on the store door or cash register identifying the store provides cash back on purchases.
- Step 2 – Ask the cashier to make sure they allow cash back, and what the limit is on cash back.
- Step 3 – When checking out at the register, slide your card through the reader on the POS (Point-of-Sale) terminal.
- Step 4 – Press the “Debit” key or select “debit.”
- Step 5 – Enter your PIN (Personal Identification Number).
- Step 6 – The POS terminal or cashier will guide you through the cash back process.
- Step 7 – Approve the amount to be paid from your card.
- Step 8 – You will receive a receipt detailing the transaction.
- Step 9 – You will receive your cash.

Getting cash back from a merchant

- Purchase at least one item.
- Select “DEBIT”.
- Enter your 4-digit PIN.
- Select “YES” for cash back.
- Enter the amount, press “OK”.

How do I use my ReliaCard at an ATM?

Insert or swipe your card in the ATM and enter your 4-digit PIN.

For cash

- Select “WITHDRAWAL from CHECKING”.
- Enter the amount of cash you wish to withdraw.
- Take your cash, your receipt and your ReliaCard.
- Keep track of your remaining balance.

For balance inquiry

- Select “BALANCE INQUIRY from CHECKING”.

Note: Any surcharge that may be charged by the ATM owner for you to get cash will display on the ATM terminal prior to you receiving cash. You can decide to pay the surcharge or you may choose not to pay the surcharge and not get cash at that ATM terminal.

Do ATMs have a maximum dollar amount that may be withdrawn within a given time period such as \$200 in a 24 hour time period?

ATMs may have maximum amounts you may withdraw. The maximum amount may be displayed on the ATM machine, and will be displayed if your request for cash exceeds the maximum amount.

Is it possible to overdraw my account?

Usually a purchase that exceeds the available balance will not be approved. Occasionally, some hotels and restaurants will submit approval and hold funds greater than the actual amount to cover possible tips or additional charges. A gas station pay-at-the pump may only authorize a small amount to make sure the card has funds on it. The final full transaction amount will post a couple days later. If you do not have the appropriate funds when the transaction clears, it may result in a negative balance. It is important for you to keep track of your balance available to avoid an overdraft fee.

Will the TANF or Child Care Assistance benefits be replaced if my card is stolen and used by someone else?

No, TANF benefits or Child Care Assistance payments will not be replaced. However, the ReliaCard has a Visa Zero Liability policy that protects you against unauthorized use of your card. This is a good reason not to let others use your card and never share your PIN with others.

What is the Visa Zero Liability Policy?

The Visa Zero Liability Policy is in the Cardholder Agreement that comes with the card. If the card is lost or stolen, immediately call U.S. Bank ReliaCard Customer Service at 1-866-276-5114 to cancel the card and request a new one. The remaining benefits in the account transfer to the new card. The Visa Zero Liability Policy protects you against unauthorized transactions on your card and keeps you from losing your benefits.

What if my ReliaCard won't work?

If your ReliaCard does not work, you may not have enough money in your account to pay for your purchase or you entered the wrong PIN at an ATM. You may check your balance by logging onto the U.S. Bank ReliaCard Web site or calling the U.S. Bank ReliaCard customer service number on the back of your card.

What information will U.S. Bank have to set-up my account?

U.S. Bank will have your name, mailing address, home telephone number (if any), and provider number or social security number.

Can someone else use my card for me?

For security reasons, you should never share your PIN or card with anyone else.

Where are the Visa/Plus ATMs located at in North Dakota?

A list of ATMs by city in North Dakota is unavailable. You may compile a list of Visa/Plus branded ATMs by logging onto the Visa Web site at www.visa.com and clicking on the “ATM locator” at the bottom of the page. When searching the Visa Web site, you will be provided with ATMs that charge a fee and those that do not charge a fee. The ATMs displayed will accept your card. If the owner of the ATM charges a fee for using the machine, the machine will display the fee before you obtain cash, and you may accept the fee and receive your cash or not pay the fee and not receive your cash.

Is there a list of banks that accept Visa?

A list of banks and credit unions in North Dakota that accept Visa is currently unavailable. Most banks and credit unions in the state accept Visa and display the Visa logo on the front door or as a stand-alone display at the bank teller counter. U.S. Bank is working with Visa Corporation to develop a list of financial institutions that accept Visa cards in North Dakota. When available, it will be distributed to the county social service offices.

How do I take care of my ReliaCard?

- Keep your ReliaCard in a safe place.
- Keep your ReliaCard clean.
- Do not bend your ReliaCard or put it on or near a magnet.
- Do not let others use your ReliaCard or let them know your PIN.

What if I forget my ReliaCard when I go to the store or ATM?

You may not use your TANF or Child Care Assistance card at a store or ATM without your U.S. Bank ReliaCard.

CUSTOMER SERVICE

What happens if the card is lost or stolen?

Call the toll-free ReliaCard Cardmember Services number, 866-276-5114, to report a lost or stolen card. A new card will be issued and any remaining balance will be transferred to the new card. If you report the missing card immediately and have not compromised your PIN, you will not be responsible for any confirmed fraudulent activity that occurs on your card. (U.S. issued cards only. The Visa Zero Liability Policy does not apply to ATM transactions, or to PIN transactions not processed by Visa. See the Cardholder Agreement for details.)

What if my Child Care payments should come to me rather than the day care provider?

Payments that go to family instead of the day care provider are received in the form of a check.

Do I get a paper account statement in the mail?

Yes. At the beginning of each month, you will receive a paper statement in the mail from U.S. Bank. You may also view your current account history and past statements online at www.reliacard.com.

Can I add money to the account in addition to the TANF benefits or Child Care payments?

No. Only TANF or Child Care benefits can be deposited to your ReliaCard account.

Can I request a second card for another person in my case?

No. Only the head of household who the TANF benefits or Child Care provider are issued to can receive a card.

What happens if my TANF or Child Care Assistance case closes?

If your TANF or Child Care Assistance case closes, you may keep the card and continue to spend the remaining balance in your account. Keep the card in case you reapply for TANF or Child Care Assistance at a later date.

Where should I report changes to my case?

Continue to report changes such as your address, income, and household status to your county social service office eligibility worker.

How long will it take to get a new ReliaCard?

It may take 3-5 business days to get a new ReliaCard once you have requested one through U.S. Bank ReliaCard Cardmember Services. The card may be mailed sooner if you pay an extra fee.

What services does ReliaCard Visa 24-hour customer service provide?

The following services are available by calling ReliaCard Cardmember Services toll-free at 866-276-5114:

- Activate the card.
- Choose/Change your PIN.
- Perform a balance inquiry.
- Review recent transaction history, including deposits.
- Report card lost or stolen and have it reissued.
- Change your name or address.
- Speak directly to a representative if additional assistance is needed.

What can I do at www.reliacard.com?

You can perform the following functions online:

- Perform a balance inquiry
- Change your Personal Identification Number (PIN)
- View your current month's transactions
- View previous statements for the last 12 months
- Opt in or out of the mailed monthly paper statement

What should I do if I lose my ReliaCard?

If your ReliaCard is lost, stolen, or damaged, immediately call U.S. Bank ReliaCard customer service at 1-866-276-5114 to cancel the card and request a new card. You may use the remaining benefits in your account with your new card.

If you have questions about your TANF benefits or Child Care payments, please contact your local county social service office. If you have questions about your ReliaCard, please call ReliaCard Cardmember Services at 866-276-5114 (toll-free) or online at www.reliacard.com

How often do I need to use my ReliaCard? Will my benefits carry over from month to month?

You should use your ReliaCard at least once every 180 days to keep your account active. If you do not use your account in 180 days and no money has been deposited into your account during that period, your account will be inactive and you will be charged a monthly fee each month you do not use it. Benefits carry over from month to month and may be used even when your TANF case closes.

Can anyone view or track my purchases?

No. For privacy reasons, U.S. Bank does not share card purchases with the state, county, or federal government. State government does have access to the amount and date of TANF deposits to your account, but cannot review withdrawals from your account.

What information will U.S. Bank have to set-up my account?

U.S. Bank will have your name, mailing address, home telephone number (if any), social security number and date of birth.

Do I get a paper account statement in the mail?

Yes. At the beginning of each month, you will receive a paper statement in the mail from U.S. Bank. You may also view your current account history and past statements on-line at www.reliacard.com.

Can I add money to the account in addition to the TANF benefits?

No. Only TANF benefits can be deposited to your ReliaCard account.

Can I request a second card for another person in my case?

No. Only the head of household who the TANF benefits are issued to can receive a card.

Can someone else use my card for me?

For security reasons, you should never share your PIN or card with anyone else.

What happens if my TANF or Child Provider changes case closes?

If your TANF case closes, you may keep the card and continue to spend the remaining balance in your account. Keep the card in case you reapply for TANF at a later date.

Where should I report changes to my case or Child Care Provider changes?

Continue to report changes such as your address, income, and household status to your county social service office eligibility worker.

Who can I call if I have questions about my ReliaCard?

For questions about when the next deposit will be made to your account, or the amount of the benefit, you should contact your county social service office eligibility worker. For all other questions about the card, call U.S. Bank ReliaCard customer service at 1-866-276-5114.

If you have questions about your TANF benefits or Child Care payments, please contact your local county social service office.

If you have questions about your ReliaCard, please call
ReliaCard customer service at:
1-866-276-5114 (toll-free) or online at www.reliacard.com

Is there a fee for requesting my ReliaCard account balance at an ATM?

U.S. Bank does not impose a fee at a U.S. Bank ATM. However, if the ATM is a non-U.S. Bank ATM, the owner of the ATM may charge a fee. Any fees that may be charged for you to get your balance at an ATM will display on the ATM terminal before you get your balance, and you can decide to pay the fee or you may choose not to pay the fee and not get your balance at that ATM terminal.

POSSIBLE FEES AND HOW TO AVOID THEM

There may be fees when using your card. You will be notified of possible fees when you receive your card and are listed below:

Fee: ATM Withdrawal (\$1.25)

Description: Withdrawals at U.S. Bank or MoneyPass ATMs are Free. The nearest location can be found at www.usbank.com/locate or www.MoneyPass.com. U.S. Bank will not charge a fee for the first withdrawal per month from a non-U.S. Bank or non-MoneyPass ATM. A \$1.25 fee will be assessed for each additional withdrawal at a non-U.S. Bank or non-MoneyPass ATM. (ATM owners may assess their own fee for each transaction.)

How to avoid: Withdrawal cash at U.S. Bank or MoneyPass ATMs or get cash back with purchases using the 'debit' button on the authorization machine at merchants like retail or grocery stores.

Fee: Inactivity (\$2.00 per month after 365 days)

Description: If the account is inactive for 365 consecutive days a \$2.00 fee per month will be assessed. The fee is charged each month until the account becomes active again or until the balance reaches \$0. A state deposit is considered activity.

How to avoid: Use your card at least once every 365 days to make purchase or withdrawal cash.

Fee: Overdraft (\$10.00)

Description: Usually a purchase that exceeds the available balance will not be approved. Gas station pay-at-the-pumps may only authorize a small amount. Once the full transaction amount posts a couple days later, if you do not have sufficient funds, it may result in a negative balance.

How to avoid: Make sure to know your available balance before making a purchase. When buying gas, go inside to pay.

Fee: Expedited Card Replacement (\$15.00)

Description: Standard card replacement is Free, and the card will arrive in 3-5 business days via standard U.S. mail. For expedited card replacement a \$15.00 fee will be assessed. The card will arrive in 2 business days via UPS.

How to avoid: Use standard card replacement. Card will arrive in 3-5 business days.

Discrimination Prohibited: State and Federal laws prohibit discrimination in all Department of Human Services' programs and activities on the basis of race, color, national origin, gender, religion, age, disability and political beliefs. (Not all prohibited bases apply to all programs.) To file a complaint of discrimination write to: Civil Rights Officer, North Dakota Department of Human Services, 600 East Boulevard Avenue Dept. 325, Bismarck, North Dakota 58505-0250.

If you have a question regarding program services, please contact your nearest county social services' office.

North Dakota Department of Human Services
Public Assistance Division
TANF/Child Care Assistance ReliaCard
600 East Boulevard Avenue Dept 325
Bismarck North Dakota 58505-0250
Telephone Number: (701) 328-2332
Fax Number: (701) 328-1060
www.state.nd.us/humanservices

For ReliaCard Cardmember Services
Call: 866-276-5114
Visit: www.reliacard.com

DN 1203 (0510)

