

## ReliaCard Q&A

Nebraska contracts with U.S. Bank to provide this prepaid debit card as a payment option. Nebraska and U.S. Bank are offering the ReliaCard® Visa® debit card to clients and individual service providers (not corporations or businesses using an EIN). The ReliaCard provides a fast, secure, convenient, and efficient payment method.



## What is It?

### Q1: How does the ReliaCard work?

**A1:** The ReliaCard, generally, can be used to make purchases everywhere Visa debit cards are accepted (over 20 million merchants nationwide and more internationally), including grocery stores, gas stations, and restaurants. (It cannot be used to rent a car.) It can be used to pay bills, and for online, phone, and mail orders. Cardholders can get cash from over 1 million Visa/Plus® branded Automated Teller Machines (ATMs) or at any bank or credit union accepting Visa. The purchase or cash withdrawal is deducted from the funds on the card.

### Q2: Is it a credit card?

**A2:** No, it is not a credit card. Unlike a credit card, no credit line will be available with the ReliaCard. You can spend only the funds the State deposits onto the card.

### Q3: How do providers or clients qualify for the card?

**A3:** No credit approval or bank account is required. The provider or client completes the FA-100-ES form and returns it to DHHS.

## How Do I Sign Up?

### Q1: How do I sign up?

**A1:** Complete the form: the "Authorization for Direct Deposit or The U.S. Bank ReliaCard VISA" (FA-100- ES), and send it to the address indicated on the form.

### Q2: What happens after I send in the FA-100-ES form?

**A2:** If you choose the ReliaCard, you will receive your ReliaCard within ten days from Fargo, North Dakota. You activate your card with a quick phone call after you receive it in the mail. Future payments will be made to the ReliaCard. You will also receive an explanation of payments if you are an NFOCUS provider. [Type text]

## Getting Started with the Card

### **Q1: When the ReliaCard is sent in the mail, what does the envelope look like?**

**A1:** For security reasons, the card is mailed in a plain white window envelope.

### **Q2: What information or instructions come with the card?**

**A2:**

- Instructions on how to activate the card.
- A cardholder agreement, describing fees and all other terms and conditions of use.
- Welcome brochure detailing where and how the card can be used.
- The U.S. Bank privacy pledge.

### **Q3: Does the recipient receive a new card every time a payment is due to him/her?**

**A3:** No. Future payments will be deposited automatically onto the initial card. If the card is lost or stolen, call U.S. Bank Customer service (855-233-8382) to report it immediately and they will send a new one. The remaining balance from the old card is transferred to the new card. Later payments will be made to the new card.

### **Q4: If the cardholder receives child support payments, unemployment compensation, and provider payments, will that cardholder have one card or three?**

**A4:** Individuals who receive payments from different programs will receive separate ReliaCards for each program. The cards are the same design, but are different colors.

### **Q5: If a DHHS provider provides child care and also provides another type of service (chore, respite, PAS, or escort services, for example), how are payments processed?**

**A5:** All DHHS provider payments for all services and programs will be paid through the single method the provider selects (direct deposit, or ReliaCard). If a provider selects ReliaCard, all payments for his/her DHHS provider services go to one card.

If a provider is also receiving assistance payments from Nebraska DHHS, their assistance payments will be on a different ReliaCard. That ReliaCard will be the same color as their provider ReliaCard but will have a different number on the card front. Therefore, they will have two ReliaCard accounts with US Bank; one for each card.

If a cardholder has a ReliaCard for assistance payments and another ReliaCard for provider payments, they should differentiate between the two when calling the US Bank customer service line. If they are calling about their ReliaCard for cash assistance they receive, they should tell the customer service representative that they are calling about their account number beginning with 'NA'.

However, if their call is to report their provider ReliaCard as being lost, they should tell the customer service representative that the account number they are calling about begins with 'NV'.

The number on the front of the ReliaCard is NOT the same number as the account number. This will reduce the possibility of errors.

**Q6: Can the card be used by someone other than the person whose name is on it?**

**A6:** For security, cardholders should never share the PIN or allow anyone else to use their card. A companion card is available, for a fee, for a second family member and may be obtained by calling Customer Service (855-233-8382).

**Q7: Why didn't my card have money on it when it arrived?**

**A7:** When you establish a PIN for your new ReliaCard it may not have money on it yet. DHHS providers are only paid after their claim/billing form is approved and entered into the DHHS computer system. Providers should contact ACCESSNebraska at 800-383-4278 or their Resource Development Worker with questions about when a payment is generated from their approved claims.

Cash grant clients receive monthly grants based on a pre-determined schedule. [Type text]

## PIN Questions

### Q1: Do I need a PIN to use the card?

**A1:** No PIN is needed to make signature-based purchases. You must use a PIN for cash withdrawals at ATMs or for requesting cash back with a purchase. You choose your own PIN after you receive the card. For security reasons, it is important that you pick a PIN that only you know. Do not share your PIN or the card with anyone. You should never write your PIN on your card.

### Q2: How does a cardholder get a PIN?

**A2:** The card mailing does not include the PIN. After the cardholder receives the card, he/she must call U.S. Bank customer service at 855-233-8382 to activate the card and select a 4-digit PIN. If he/she does not pick a PIN at card activation, the cardholder must call customer service and request that a PIN letter to be mailed to him/her. The card cannot be used until the cardholder activates the card.

## Getting Cash

### Q1: Does the cardholder have to go to a U.S. Bank ATM or U.S. Bank branch to get cash?

**A1:** No. A cardholder may obtain cash:

- From any of the over 1 million Visa/Plus ATMs throughout the world
- From a teller at any bank or credit union that accepts Visa. To locate a Visa/Plus ATM, see: <http://visa.via.infonow.net/locator/global/jsp/SearchPage.jsp>
- Cashback with purchases made at over 1 million participating merchants throughout the United States, such as grocery and discount stores.

### Q2: Is a cardholder able to add funds to the card?

**A2:** No, only the State can deposit funds to the card.

## Customer Service

### Q1: Once the cardholder has a ReliaCard, where should they address questions?

**A1:** For payment questions such as when the next deposit will be made to the card, or what the amount will be, clients should contact the local ACCESSNebraska. Providers should contact their Resource Development Worker or Call [ACCESSNebraska](#). For other questions about the ReliaCard, customer service is available 24x7x365, toll-free at 855-233-8382 (on the card).

### Q2: What happens if the card is lost or stolen?

**A2:** Cardholders should call, as soon as possible, the toll-free customer service number (855-233-8382) to report a lost or stolen card. A new card will be issued and any remaining balance will be transferred to the new card. The cardholder will not be responsible for any fraudulent activity that occurs on the old card without the cardholder's knowledge, if the card is reported missing in a timely manner, and the cardholder has not shared the card or PIN with anyone.

### Q3: How do cardholders check their available balance?

- A3** View the account online at: [usbankreliacard.com](http://usbankreliacard.com).
- Call the 24-hour toll-free customer service number (855-233-8382). This number is on the back of the card. [Type text]

- 3. Perform a balance inquiry at an ATM.

**Q4: What services does U.S. Bank's 24-hour toll-free customer service line (855-233-8382) provide?**

**A4:**

- Choose/Change PIN (Personal Identification Number)
- Balance inquiry
- Review recent transaction history, including deposits
- Report a card as lost or stolen and have it reissued
- Request a "companion card" for a family member
- Speak to a live representative if additional assistance is needed [Type text]

## ReliaCard Fees

### **Q1: Are there any fees associated with this card?**

**A1:** Effective July 1, 2009 and described in materials mailed with the ReliaCard:

- No fee for getting cash back on purchase transactions at Interlink merchants.
- No fees for cash withdrawals at teller windows at VISA banks or credit unions.
- No fees for cash withdrawals at U.S. Bank, MoneyPass® and InterCept® ATMs.
- The first withdrawal per month at a non-U.S. Bank ATM is free. - Additional non-U.S. Bank ATM withdrawals are subject to a \$1.25 fee. Note: If a non-U.S. Bank ATM is used, the ATM owner may charge an additional fee.
- If the account is inactive for 270 straight days, a fee of \$2.00 per month will be assessed until the balance is \$0.00, or the account becomes active again. (A deposit to the card is an activity.)
- No fees for standard card replacement (7-10 days). A request for expedited card replacement (2 business days) has a \$15.00 fee.
- \$5.00 fee for a companion card for an account.
- A fee of \$2.00 will be assessed to transfer funds from the card to a checking or savings account.

### **Q2: Can the ReliaCard be overdrawn?**

**A2:** Usually a purchase that exceeds the available balance will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however you will not be charged an overdraft fee. You can check your balance online, using the ReliaCard Mobile App or by calling Cardholder Services 24/7.

## Keeping Track

### **Q1: Can the cardholder view the account on-line? Is there a website?**

**A1:** Yes, at [usbankreliacard.com](http://usbankreliacard.com). The following functions can be performed on-line:

- PIN Change
- Balance inquiry
- View current month's transactions
- View statements for last 12 months.
- Bill-pay

### **Q2: Does the cardholder receive a monthly paper statement in the mail?**

**A2:** Yes. The cardholder can also review the transaction history and past statements on-line at [www.reliacard.com](http://www.reliacard.com).

### **Q3: How do cardholders check their available balance?**

**A3:** View the account online at: [usbankreliacard.com](http://usbankreliacard.com).

Perform a balance inquiry at an ATM.

Call the toll-free customer service number on the back of the card.

### **Q4: Can the State view or track individual cardholder transaction activity?**

**A4:** No. U.S. Bank does not share card account numbers or transaction details

### **Q5: Can the financial institution let me know if there is a deposit to my account?**

**A5:** You may select (optional) to receive an e-mail or text message when funds are added to your account or when the account reaches, or nears, zero. There are no US Bank charges for e-mails or text messages to a mobile phone\*. Look for the Alerts link for signing up after you have logged into [usbankreliacard.com](http://usbankreliacard.com).

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

## Miscellaneous

### **Q1: What happens if a cardholder no longer receives payments from the State?**

**A1:** The State will stop sending payments to the ReliaCard, but the cardholder can continue to use the card until any remaining balance has been used. After benefits are spent, the cardholder should keep the card in a safe place for possible future use.

### **Q2: Can I have State funds deposited to a non-U.S. Bank Visa debit card?**

**A2.** Yes. You must provide proof of the financial institution's routing and debit card account numbers (available from the bank or credit union that issued the card), preferably on financial institution for a "spec sheet". Attach the proof (instead of a voided check) to a completed FA-100-ES for direct deposit. Submit it to Financial Services attn: ICC/Claims Processing, PO Box 80696, Lincoln, NE 68501-0696.

### **Q3: What happens if a cardholder decides to switch to having direct deposit into a checking or savings account?**

**A3:** The individual cardholder must complete a Form FA-100 ES or FA-84. DHHS will stop sending payments to the ReliaCard, and start deposits to your account. The cardholder can continue to use the card until any remaining balance has been used.

**Q4: Do I have to notify US Bank if I move or does DHHS do that for me?**

**A4:** DHHS does not notify US Bank of the DHHS client or provider address changes. Cardholders must do that themselves by calling toll free 855-233-8382 (on the back of the ReliaCard) and notify US Bank of the cardholder's move in order to make sure statements and any new cards are mailed to the correct location.

**Q5: Does US Bank ever automatically replace ReliaCards?**

**A5:** Yes, every three years a new card is mailed to the cardholder. The new card must be activated before it may be used.