

Frequently Asked Questions (FAQ's) about the The Oklahoma Department of Human Services Oklahoma MasterCard Debit Card program

Q. What is the Oklahoma MasterCard Debit Card?

A. Temporary Assistance for Needy Families (TANF) 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 TANF 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.

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

A. To access your money through Automated Teller Machines (ATMs), 24 hours a day, 7 days a week;
To get 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. If you have access to a computer, you can access your account information online free.

Q. Will the card say anything about TANF?

A. No. The Oklahoma MasterCard Debit Card has the word "Oklahoma" across the front and resembles a credit card. Nothing on the card indicates that the funds on the card are TANF 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. Affiliated Computer Services will not deny a card based on a customer's 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. Some ATM withdrawals will be provided free with the card, but some ATMs charge transaction fees. You will receive information by mail explaining these fees. Tips on how to use the Oklahoma MasterCard Debit Card without fees will be provided to you when you receive your card.

Q. How do I know if a TANF payment has been issued to me from OKDHS?

A. Check your account by computer at www.epiccard.com, or contact our automated Voice Response System (VRS) at Affiliated Computer Services. In March 2007, you may also sign up to be notified by e-mail, telephone or mail when a TANF payment has been deposited.

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

A. Money should be available to you by the first of each month. The OKDHS county office staff 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 service number. The new number will be delivered with your card and will be available 24 hours a day, seven days a week.

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.

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 get cash back without any fees on purchases at millions of locations that accept MasterCard, including retail stores, gas stations, restaurants and more.

Q. Do I get a new card every time a payment is due?

A. No. All future TANF payments will be automatically deposited to the first card you receive. If the card is ever lost or stolen, a new card will be sent, but you will be charged a \$4 replacement cost. Future payments will go to the new card, along with any remaining balance left on the old card when the card was reported as lost or stolen.

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

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

Q. Who can you contact if you have questions about your Oklahoma MasterCard Debit Card?

A. For questions about the Oklahoma MasterCard Debit Card, contact Affiliated Computer Services Customer Services Bureau. The customer service number will be given to you when the card is mailed to you.

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 have 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. Will anyone besides me be able to use the card?

A. No. For security reasons, cardholders should never share their PIN number 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 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.



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about the Oklahoma Department of Human Services
Oklahoma MasterCard Debit Card



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