



New Jersey Debit MasterCard® Card Frequently Asked Questions

Q: What is a New Jersey Debit MasterCard® Card?

A: The New Jersey Debit MasterCard® Card (NJ Debit Card) is the new way to receive your child support payments. This is a debit card. There is nothing on the card itself to indicate that the funds associated with the card are support payments. You can use it to get cash at banks and ATMs and make purchases at most stores in the USA and around the world. You do not have to have a bank account and no credit check will be performed.

Q: Do I have to get a NJ Debit Card?

A: No. You may choose to have your funds directly deposited into a personal bank account. If you want to use the direct deposit option complete the enclosed enrollment forms. The forms are also available online at www.njchildsupport.org. Completed direct deposit forms must be returned to New Jersey Family Support Payment Center for processing.

Q: What is direct deposit?

A: The child support program sends an electronic payment to your checking or savings account with the exact amount of the child support payment received on your behalf. You can then draw on those dollars or use them as you do any other deposit into your account.

Q: What choice is best for me?

A: Your best choice depends on your situation. Both direct deposit and the NJ 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 even if you move. One important consideration is cost. **The child support program does not charge any fees for direct deposit or the NJ Debit Card; however there are bank fees associated with certain transactions when you use the NJ Debit Card (see enclosed fee sheet). There may also be charges associated with direct deposit. Those charges are up to the individual bank where you have your account.**

Q: What if I do not sign up for direct deposit?

A: If you do not choose the direct deposit option, you will automatically be sent a NJ Debit Card 30 days after you receive your informational packet. **There will be no more paper checks.**

Q: How do I activate my NJ Debit Card?

A: Simply call the NJ Debit Card Customer Service line at 1-866-461-4094 to activate the card. This phone number is on the back of your new card. You will be asked to choose a PIN to activate your card. After this phone call is completed, your card will be ready to use to make purchases or to withdraw cash.

Q: What is a PIN?

A: PIN means Personal Identification Number. Your PIN is a 4-digit number. Always keep your PIN private. You must select a PIN to activate the NJ Debit Card when you receive your card in the mail.

Q: How will I know how much money is in my NJ Debit Card Account?

A: **You have three options.** You may check your balance online at www.EPPICard.com free of charge. You may also call the NJ Debit Card Customer Service line at 1-866-461-4094 to check your balance through the automated system; **however, after the 4th inquiry of the month you will be charged a fee of \$0.25 per call.** You may also use any ATM to perform a balance inquiry. After two (2) inquiries applicable fees apply. There may also be a surcharge fee if the inquiry is not performed at a Wachovia ATM.

Q: If a payment is posted to my child support account on Monday when will the funds be available on my NJ Debit Card?

A: Payments posted to your child support account on a Monday will be available on your NJ Debit Card on Wednesday morning. The general rule is that your funds are available on your NJ Debit Card within 2 **business** days after the posting to your child support account.

Q: Will I get a transaction history showing what I spent?

A: You may **request** a transaction history by calling the NJ Debit Card Customer Service line and have it mailed to you. You must call every time that you would like a copy of your transaction history. You can also access information regarding your NJ Debit Card at www.EPPICard.com. You are the only person with authorized access to your account activity.

Q: After I receive my card, where do I call if I have questions about my NJ Debit Card?

A: **1-866-461-4094** is the number for anything related to your NJ Debit Card. Write that number down in your telephone book. It is also printed on the back of your NJ Debit Card. This number is available 24 hours a day, seven days a week. **You may use the automated system to check transactions and/or your balance however after the 4th inquiry of the month you will be charged a fee of \$0.25 per call.** Calls to a Customer Service Representative are free. **Call a Customer Service Representative if you need to:**

- Report lost, stolen or defective cards
- Report problems using an ATM
- To locate MasterCard Banks
- Get help with your PIN
- Review transaction history
- Register a complaint about a card issue
- Ask questions about card use
- Discuss international card use
- Report that your card was not received in the mail

If you have questions regarding anything else about your child support case (such as enforcement) you must call your local Probation Division.

Q: Are there fees for using the NJ Debit Card?

A: There are costs to custodial parents for certain NJ Debit Card transactions. Please see the enclosed fee schedule explaining the costs to you for certain transactions.

Q: Where can I shop or get cash with my NJ Debit Card?

A: Look for the MasterCard® logo. This logo shows that the store accepts your NJ Debit Card. To get cash, look for the MasterCard® logo, which will be displayed on over 892,000 ATMs located throughout the world. In addition to grocery stores, many retailers that accept MasterCard® will let you get cash back with purchases. **You may also use your NJ Debit Card to make Internet purchases; however, certain transactions require that funds often exceeding the amount of the purchase are put on hold until the funds are verified.**

Q: My name has changed. Do I need to get a new card?

A: No. You do not need to change the name on your NJ Debit Card. You do need to contact your local Probation Division if your name has changed.

Q: Will my card still work when my child support case closes?

A: Your card will work until the balance on the card is \$0.00

Q: I have been using my NJ Debit Card for a while and now I want to switch to direct deposit. How do I do this?

A: Contact the Child Support Customer Service hotline at **1-877-655-4371** to request a form or you can download the direct deposit form at www.njchildsupport.org. **Your support payments will continue to be added to your NJ Debit Card until the direct deposit is in effect. You must spend down the funds on your card to zero; they are not transferable to your bank account.**

Q: I received the NJ Debit Card in the mail but I do not want my support money to be deposited to the card. I want the support money deposited to my bank account. What should I do with the card?

A: If you received the NJ Debit Card, support payments will be deposited to your card until your direct deposit enrollment is completed. Please keep the card, activate your PIN as directed on the card and check your card balance. Once the NJFSPC receives your correctly completed direct deposit enrollment form, direct deposit should begin in about 10 business days. **If at any time you cancel or stop direct deposit, your support payments will again be disbursed to your NJ Debit Card so save your card.**

Q: I think I got some mailers, but since I wanted to continue receiving support checks, I threw the mailers and the NJ Debit Card away. Now I'm not getting my support checks any longer. What should I do?

A: If you did not sign up for direct deposit and you are no longer receiving support checks, it is possible that you have support money on your NJ Debit Card. You may call the New Jersey Child Support Hotline at **1-800-621-KIDS (5437)** or log on to www.njchildsupport.org to see if a payment has been posted to your account. If support payments have been disbursed to the NJ Debit Card, you can call the NJ Debit Card Customer Service at 1-866-461-4094 and request a replacement card.

Q: I have stopped receiving my child support checks in the mail, but the child support hotline states that payments continue to be posted. How do I get my money?

A: Contact your local Probation Division to see if they have your correct mailing address. NJ Debit Cards are not forwarded to a new mailing address. It is possible that you never received the card and, even though it has not been activated, payments have been posted to the card. You will have to complete the change of address form and supply the required supporting documentation. Once your address is corrected in the system, a NJ Debit Card will be sent to you so that you can receive your money. If you do not want the NJ Debit Card you will have to sign up for direct deposit. Change of address and direct deposit forms are also available at www.njchildsupport.org.

Q: What happens if my card is lost or stolen?

A: Call NJ Debit Card customer service at 1-866-461-4094 **immediately** to report that your card is lost or stolen.