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GENERAL

What does electronic payment mean to me?

An electronic payment means you will receive your funds directly into your account. There is no wait for mailing of the check, no need to make a bank deposit or to pay a check cashing fee to access your funds. Your money is readily available to you as soon as the payment is posted to your account.

What options do I have?

There are two (2) options for receiving your electronic payment. One option is to select a debit card, and the other is selecting direct deposit to your existing checking account.

What is the best option for me?

You need to evaluate how you spend your money in order to select the option that works best for you and your family. The debit card carries the VISA logo and can be used wherever VISA is accepted. You can use the card to purchase groceries, shoes and clothing, household items, pay for car repairs, school supplies, make monthly online payments, etc., and to access cash when needed. If this is how you currently use your subsidy funding, then the debit card would be the right choice for you.

However, if you use your funds to make a lump sum payment such as rent or mortgage, or school tuition payments, then the direct deposit option would be a better option for you.

Can I choose to receive a paper check instead of an electronic payment?

No. The State of New York, Office of Children and Family Services (OCFS) in partnership with Local District Department of Social Services agencies, is moving to an electronic payment system. We believe this payment process offers our customers many benefits including more flexibility and ease of use.

How do I select the debit card option?

You can log into the NYePay website at <https://apps.ocfs.ny.gov/nyepay> and select the debit card option. Or, if you do not register for direct deposit, you will automatically be enrolled for a debit card.

How do I select the direct deposit option?

There are two (2) ways to enroll in direct deposit. You can log into the OCFS website from any computer with internet access at: <https://apps.ocfs.ny.gov/nyepay>. Just follow the instructions on the screen.

If you do not have access to a computer with internet access, you can request a direct deposit enrollment form by calling 1(877) 437-7855. An enrollment form will be mailed to you. You must complete the form and return it with a copy of a voided check which shows your bank routing and account information for checking accounts.

When will I receive my first payment?

If you have recently been approved to receive payments through your Local District Department of Social Services, your caseworker will be able to give you an approximate date on when you can expect payments to begin. A number of factors will determine your actual payment date including, but not limited to, what payment option you choose, and when you actually enroll your account for the direct deposit option, or when you receive and activate the debit card. In the following months, your payment should be

deposited in your account within 1-2 business days after your Local District Department of Social Services initiates the payment process.

What if my address changes?

You will need to contact your caseworker at your Local District Department of Social Services to have your address changed. The Chase Customer Service representative or the NYePay representative will not be able to assist you with this change. It is important to keep your caseworker informed as to any changes in your circumstances including address changes because this will determine where program information, replacement cards, re-certifications or other information will be sent.

What if my name changes?

You will need to contact your caseworker at your Local District Department of Social Services to have your name changed. The Chase Customer Service representative or the NYePay representative will not be able to assist you with this change. A name change will require an amended subsidy agreement, or changes to other case history information. Once the change is made by the local district, OCFS will notify Chase to issue a new debit card reflecting the change. If you have direct deposit, you will need to notify your bank as well as the local district.

Will I still receive monthly remittance statements? How will I know what my payment amount is?

You may view your monthly remittance statement by logging in at <https://apps.ocfs.ny.gov/nyepay>. Your remittance statement will reflect the information contained in your subsidy agreement. On your initial log-in, you will need to create a user name and password. If you choose a debit card for your payment option, you may request to have a monthly paper statement mailed to you by calling Chase Customer Service or by going online at <https://ucard.chase.com/locale.action?requestlocale=en>. Once you log in, click on the "Self Services" tab at the top of the page and then select the "Enroll in Paper Statement's" option and follow the instructions. Please note there is

a \$1.00 fee per month for paper statements. This fee will be deducted from your debit card account. For those who choose direct deposit, your monthly statements will depend upon the arrangements you have with your bank and your current bank practice.

DIRECT DEPOSIT FAQs

How do I change banks/checking account information?

You can log into the OCFS website from any computer with internet access at the following address: <https://apps.ocfs.ny.gov/nyepay>. Just follow the instructions on the screen and enter your new banking information.

If you do not have access to a computer with internet access, you can request a direct deposit enrollment form by calling 1(877) 437-7855. An enrollment form will be mailed to you. You must complete the form with your updated banking information and return it with a copy of a voided check which shows your new bank routing and new account information for checking accounts.

Can I use a savings account for my direct deposit?

No. The current system is set up for checking accounts only. Once your subsidy is deposited into your checking account, you are then able to transfer the money to your savings account.

DEBIT CARD FAQs

How will I receive my debit card?

Your debit card will arrive in the mail approximately one week after you are enrolled in the program. Please watch for it and do not throw it away even if you have signed up for direct deposit. When you receive your card, promptly call Chase Customer Service or log into <http://transerve.dot.gov/docs/jpmorgan-ucard-center-registration-steps.pdf> to activate it.

How many debit cards will be issued to a household?

No more than two (2) cards will be issued per household. There will be a primary account holder, and if payments have been approved for more than one person, there may be a secondary account holder. Each card will need to be activated separately upon receipt.

Do I have to activate a debit card before I can use it?

Yes. Once you receive the debit card in the mail, you must call Chase Customer Service at the toll free number on the back of your card to activate your account. As part of the activation process, you will be asked to create a PIN and an Access Code. Your PIN is a four-digit number that you will enter on the keypad at ATMs and retail locations. Your Access Code is a self-selected 6 digit code that you will use to access information regarding your account, such as available balance, from the automated system. Prior to selecting your PIN and Access Code, you will need to validate the date of birth of the primary account name and zip code. For those with access to a computer, you can log in and activate your card online.

You can also check your balances and transactions by logging into <https://ucard.chase.com/locale.action?requestlocale=en>.

What should I do if I lose my debit card?

If your debit card is lost, stolen or damaged, you must call Chase Customer Service and a new card will be mailed to you.

You can also log into <https://ucard.chase.com/locale.action?requestlocale=en> and request a replacement card.

The bank offers one free replacement card during each calendar year. Additional replacement cards will cost \$5.00 per card and will arrive within 5-10 business days. Should you choose overnight delivery of your replacement card, there will be a \$15.50 fee for this service.

What if my debit card doesn't work?

If your debit card doesn't work, please make sure that you have activated the card and that you have an available balance. If an ATM doesn't accept your card, simply try another ATM. The first ATM may be out of service or may not be part of the network that accepts the card. If the card still does not work, call Chase Customer Service for further assistance.

How will I know how much money is on my debit card?

Your Local District Department of Social Services will inform you of what your subsidy amount is when your subsidy agreement is approved. This is the amount that will be posted to your account each month. You will also be notified by your local district department of social services of any changes to that amount. You can access your monthly remittance statement by logging onto <https://apps.ocfs.ny.gov/nyepay>.

Once you start using the debit card, you can find out your account balance in several ways. You may log into <https://ucard.chase.com/locale.action?requestlocale=en>, Chase's safe, secure website, or by calling Chase Customer Service. The first two calls are free. You can also obtain your account balance without a surcharge at all Chase and Allpoint ATMs. If you check your balance at another ATM or at a bank displaying

the VISA logo, there is a \$1.00 transaction fee. You will need your PIN number to access your account information.

How much money can I withdraw from an ATM?

The debit card has no daily limit for ATM withdrawals. You may withdraw up to the balance available in your debit card account, or up to the maximum amount allowed by the ATM, whichever is less. However, individual ATMs may have limits. You are allowed two free (no transaction fee) withdrawals per month at ATMs. There will be a fee of \$1.50 for additional withdrawals. To avoid ATM fees, you can visit the teller at any bank that displays the VISA logo and receive cash at no charge.

Again, a point to consider is if you plan to withdraw your monthly balance at one time, the debit card option may not be the best one for you. In this case, you should consider the direct deposit option as the better choice to fit your family's needs.

What if I forget my PIN?

If you forget your debit card PIN, call Chase Customer Service to select a new one. You should choose numbers that are easy for you to remember, but hard for someone else to figure out.

What if I enter the wrong PIN?

If you are having trouble remembering your debit card PIN, DO NOT try to guess when entering it on a Point-of-Sale (POS) terminal or ATM. If you enter the wrong PIN, you have three more chances to enter the correct number. If the correct debit card PIN is not entered by the fourth try, you must wait until after midnight to try again or call Chase Customer Service for assistance.

Is there a limit on the number of purchases I can make each month?

One of the advantages of the debit card is you can make an unlimited number of Point-of-Sale (POS) purchases per month, up to the balance on your card account. You can

continue to use the card as long as there are enough funds in the account to cover the amount of the purchase. It is important to keep track of your balance.

What happens if I try to make a purchase and there are insufficient funds in my account?

If you try to make a purchase at any Point-of-Sale (POS) and there are insufficient funds in your account to cover the purchase, it will be denied. Be aware there is a fee of \$1.00 for each transaction denied for insufficient funds.

If there is less than \$20 in my account, how will I get it if the ATMs only work in \$20 increments?

If there is less than \$20 in your account, you can go to a teller at any Chase location or to any bank that displays the VISA logo and receive the balance of your account in cash. You can also spend these funds at any Point-of-Sale (POS) that accepts VISA. DO NOT throw away your card if the funds have been depleted. If you are receiving a monthly benefit, the card will have your next monthly payment posted on your regularly scheduled payment date.

What if I still have a balance on my debit card at the end of the month?

If you have a balance on your debit card account at the end of the month, it remains available to you when the next month's payment is posted. The fund balance on the debit card does not expire.

What if I am no longer receiving payments? What do I do with the debit card?

Your debit card will be valid for a period of three (3) years. Even if you are no longer receiving monthly payments, you should keep the debit card in a safe location for as long as you have a balance in your account. Once the card has been fully expended and you will no longer be receiving monthly payments, you may discard the card by

cutting it using scissors, or putting it in a document shredder designed to handle plastic credit cards.

Is there an expiration date on the debit card? What happens if/when the card expires?

Your debit card is valid for three (3) years. Chase mails all active cardholders a new debit card every three years prior to the expiration date. The expiration date is printed on the front of the debit card. If you are no longer receiving monthly payments, you will not receive a new card following your expiration period. If you are continuing to receive payments, but do not receive a new debit card by the expiration date, please call Chase Customer Service.

Upon receipt of a new debit card, you will need to activate it by following the instructions that accompany the card, prior to using it.

DEBIT CARD FEES

Is there a fee to activate the debit card?

There is no fee to activate your debit card.

Is there a fee to use the debit card?

You may use your debit card to make a purchase at millions of retailers that accept VISA debit cards or to accept PIN-based debit card transactions at NO COST. Some retailers, like grocery stores, allow you to get cash back with your purchase. Ask the cashier about their cash back policy before you begin your transaction.

You can also use your debit card to withdraw cash, surcharge-free, at over 38,000 Chase and Allpoint ATMs in the United States. A surcharge is a fee imposed by the owner of the ATM if it is not a Chase or Allpoint ATM. Most ATM owners outside the

Chase network will charge a fee for the use of their machine. These fees can vary in cost so check your balance statement and plan ahead.

Just look for ATMs that display the logos you see on the back of your card. Chase allows a total of two (2) free withdrawals monthly at any ATM.

For each withdrawal beyond the two (2) free withdrawals per month, Chase will charge a \$1.50 transaction fee, in addition to any surcharge fee charged by the out-of-network ATM owner. Chase will not charge a surcharge at Chase and Allpoint ATM's. Additional fees at other ATMs may vary, so check your balance statement and plan ahead. Please refer to Chase's debit card Fee Schedule included with your debit card for details.

How can I avoid paying fees to access my money?

There is never a fee for using your debit card for PIN-based or Signature-Based Point-of-Sale (POS) transactions. Many retailers will offer the option of receiving cash back from a PIN-Based POS purchase. Be sure to look for retailers displaying the VISA logo and ask about their cash back policy.

Remember, you are allowed two (2) free ATM withdrawals in a given month, in addition to any surcharge assessed by the ATM owner. Thereafter, you will be charged a \$1.50 service fee for each ATM withdrawal plus any surcharges that may apply. Remember, Chase and Allpoint will never assess a surcharge at ATM machines owned by the network.

It is important to keep track of your account balance so that transactions aren't declined due to insufficient funds in your account. You can do this by logging into Chase's secure website at <https://ucard.chase.com/locale.action?requestlocale=en> or by calling the Chase Customer Service phone number, or at an ATM. Please check your fee schedule to see applicable fees. To find an ATM near you, use the ATM locators at Chase ATM locations and Allpoint ATM locations.

What is the difference between transactions fees and a surcharge?

A transaction fee is assessed by the card issuer, Chase. A listing of transaction fees will be included with your card. Please keep this fee table for future use. For example, Chase will allow two (2) free ATM withdrawals in a given month, and then charge a \$1.50 transaction fee thereafter.

A surcharge is a fee imposed by the owner of the ATM. Surcharge amounts vary by ATM. You will never incur a surcharge when you use a Chase or Allpoint ATM.

It is important to note that you may be charged a transaction fee, a surcharge, or both depending on how many times and where you are using the ATM.

Will I have to pay ATM surcharges?

It depends on how you choose to access your funds. Chase Bank has joined with the Allpoint ATM network, which means you can use your debit card surcharge-free at more than 38,000 Chase and Allpoint ATMs nationwide.

You are allowed two (2) free (no transaction fee) withdrawals per month at ATMs. Chase will charge a \$1.50 transaction fee for withdrawals over this limit at Chase, non-Chase and Allpoint ATMs. There may be an additional surcharge from the ATM owner.

Please note that at Allpoint ATMs, you must press "YES" to accept the surcharge and proceed with your transaction. *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 location, visit Allpoint ATM locations.

Many other ATM owners do assess a surcharge, so keep track of your balance. If you use an ATM with a surcharge, you will be responsible for that fee.

If you will use your debit card to withdraw cash multiple times a month, then the direct deposit option may be a better choice for you.

Is there a fee to use a non-Chase ATM?

You are entitled to two (2) free withdrawals per month at an ATM. Additional withdrawals at these ATMs cost \$1.50 per use. There may be an additional surcharge from the ATM owner.

How many free ATM withdrawals a month do I get?

Chase provides two (2) free withdrawals monthly.

What is the fee if I exceed the two free withdrawals per month at non Chase network ATM's?

For any withdrawals made at ATMs beyond the two free monthly withdrawals, you will be charged \$1.50 per withdrawal from Chase, and an additional fee (a surcharge) from the ATM owner. Most ATMs will inform you of the fee in advance and ask you to accept the charge before proceeding with the transaction. Chase and Allpoint will never impose a surcharge for using Chase or Allpoint ATMs.

Is there a fee if I use an ATM outside the USA?

There is a \$3.00 transaction fee for each cash withdrawal made at ATMs outside the United States, as well as a 3% currency conversion fee.

Is there a fee to check my account balance?

Chase will charge a fee of \$0.50 for a balance inquiry at any bank that is not in the Chase network, and the other financial institution may also charge an additional fee.

Is there a fee to get cash from a bank teller?

There is a \$5.00 fee for going to a teller at any bank that displays the VISA logo to get cash from your debit card account.

Is there a fee to get my payment in check form from a teller?

Generally, banks do not give checks on account withdrawals from a debit card. Cash is given by the bank teller. However, if you need a check, you can request the teller issue a certified check. Depending on the bank, the fee for a check may vary. Ask before you complete the transaction.

Are there any fees at Point-of-Sale (POS) locations?

No. You can use your debit card at no fee to make purchases at any retail location that displays the VISA logo.

Is there a fee for getting cash back at a Point-of-Sale (POS) terminal?

Many vendors provide free cash-back Point-of-Sale (POS) transactions; however, this is dependent on the type of agreement the vendor has with their bank. There may be a fee to get cash back. You should inquire about any fees before proceeding with the transaction.

Is there a fee if my debit card is denied for insufficient funds?

There is a charge of \$1.00 for each transaction that is denied for insufficient funds. This will be deducted from the money in your account. It is important that you keep track of the balance in your account at all times.

Where can I get a complete list of fees?

There is a complete list of fees included with the materials that accompanied your card or by accessing <https://ucard.chase.com/locale.action?requestlocale=en>.

WHERE YOU CAN USE THE CARD

Where can I use my debit card?

You can use your debit card to withdraw cash, surcharge free, at over 38,000 Chase and Allpoint ATMs in the United States. Just look for ATMs that display the logos on the back of your debit card. To find an ATM near you, use the ATM locators at Chase ATM locations and Allpoint ATM locations, or you can call Chase Customer Service. Another option would be to log into <https://ucard.chase.com/locale.action?requestlocale=en> or <http://www.allpointnetwork.com> for a listing of Allpoint ATM's.

You can also use your Debit Card to get cash at a teller window in any bank that displays the VISA logo. VISA is also accepted at thousands of businesses where you can make purchases and sometimes get cash back with your purchase. The amount of cash back allowed may vary by store, as will the fee they may charge. Be sure to ask the clerk about debit card fees before beginning your transaction.

YOU CANNOT USE YOUR CARD:

- To pay for gas outside at the pump. Instead, you will have to go inside the service station and prepay for the fuel purchase (i.e., go inside and tell the attendant that you'd like to pay for "\$25 on pump number 1");
- For travel on cruise lines;
- For pay-per-call services (900 number calls).

Can I get my payments in cash or check from a bank teller?

You may go to a Chase Bank location or any bank that displays the VISA logo and receive your subsidy in cash or check form. There will be a fee charged at the bank for this service. The VISA logo guarantees that you can withdraw funds from your account.

If you are considering withdrawing your total funds in cash each month, then the debit card is not recommended for you. The direct deposit option would be a better choice.

Can I use my card at any bank, or does it have to be a Chase location?

You may withdraw cash at the teller window of any bank that displays the VISA logo. If you go to a Chase location, there will be no fee for any type of transaction. Show the teller the debit card and ask about fees before you select your transaction.

Can I get cash back at a Point-of-Sale (POS)?

Some vendors will allow you to receive cash back with your purchase. For example, most grocery stores allow this. However, the amount of cash they allow and the fees charged will vary by store. Be sure to ask the clerk or cashier about their policies before you complete your transaction.

What if there are no Chase branches where I live?

Your debit card can be used at Chase and Allpoint ATMs, as well as retail locations for Point-of-Sale (POS) transactions that may allow cash back with your purchase. If there is not a Chase branch near you, you can also go to <http://www.allpointnetwork.com> to find the nearest Allpoint ATM to your location. You can go to any financial institution that displays the VISA logo to withdraw funds.

What ATM networks accept the debit card?

Chase, Allpoint and Pulse networks all accept the debit card. The logos for these networks will be displayed at the ATM. Check the back of the debit card for the logos that match.

Are there advantages to using an Allpoint ATM versus a Chase ATM?

Not necessarily. Chase has a wide coverage of ATMs across New York; however, in some areas, Allpoint ATMs provide enhanced coverage. Allpoint ATMs are located in retail outlets across the state, not in banks. Depending upon your location, you may find you have greater access to Allpoint ATMs.