



Frequently Asked Questions Regarding Electronic Subsidy Payments

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:

- Debit card.
- Direct deposit to your existing checking account.

What is the best option for me?

In order to select the option that works best for you and your family, you need to evaluate how you spend your money.

The debit card carries the MasterCard logo and can be used wherever MasterCard is accepted. You can use the card to purchase groceries, shoes and clothing, household items, and school supplies; pay for car repairs; make monthly online payments; access cash when needed; etc. If this is how you currently use your subsidy funding, then the debit card would be the right choice for you.

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

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

No.

The New York State Office of Children and Family Services (OCFS), in partnership with local district department of social services agencies, has moved to an electronic payment system. We believe this payment process offers our customers many benefits including more flexibility and ease of use.

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 three to four (3-4) business days after your local district department of social services initiates the payment process.

What if my address changes?

To have your address changed, you will need to contact your caseworker at your local department of social services. The Way2Go 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 of 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?

To have your name changed, you will need to contact your caseworker at your local district department of social services. The Way2Go 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 the bank to issue a new Way2Go 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://hs.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 username 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 Way2Go customer service at **1-844-649-9845**.

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 Questions

How do I select the direct deposit option?

There are two (2) ways to enroll in direct deposit.

- Log into the OCFS website from any computer with internet access at: <https://hs.ocfs.ny.gov/nyepay/>. Follow the instructions on the screen.
- If you do not have access to a computer with internet access, you can request an adoption subsidy 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.

How do I change banks/checking account information?

Log into the OCFS website from any computer with internet access at the following address: <https://hs.ocfs.ny.gov/nyepay/>. Follow the instructions on the screen and enter your new banking information under the payment method tab.

If you do not have access to a computer with internet access, you can request an adoption subsidy 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.

Can I use a foreign bank account for direct deposit?

No.

Direct deposit to a foreign bank account is not available.

Debit Card Questions

How do I select the debit card option?

Log into the NYEPAY website at <https://hs.ocfs.ny.gov/nyepay/> and select the debit card option.

If you do not register for direct deposit, you will automatically be enrolled for a debit card. Please note the enrollment period for payment selection lasts three weeks which means, if no payment selection is made during the enrollment period, the NYEPAY system will default to the debit card option. It is important to make a payment selection as soon as possible to receive your benefits in a timely manner.

How will I receive my debit card?

Your debit card will arrive in the mail approximately seven to 10 (7–10) calendar days after you are enrolled in the program. Your Way2Go debit card will be green. 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 Way2Go customer service at **1-844-649-9845** to activate or access the Way2Go portal at www.GoProgram.com. You can also download the Way2Go mobile app on your smart device.

How many debit cards will be issued to a 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. The primary account holder may also

choose to assign up to five (5) companion cards. Please go to www.GoProgram.com for more information on companion cards.

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

Yes.

Once you receive your new Way2Go debit card in the mail, you have three (3) options for activating your card:

IVR. To perform card activation and PIN selection using the IVR (Interactive Voice Response), you may call **1-844-649-9845** toll free upon receipt of your initial or replacement card. The IVR authenticates cardholders through entry of the PAN (card number on the face of the card) and personal identifiers. You then select a four-digit numeric PIN to activate the card. Once the initial PIN is successfully set, the card is active and ready for use.

Way2Go Portal. Cardholders using the portal for PIN selection or change follow a similar process as the IVR. You must log in to verify account ownership by entering personal identifiers. Once the portal confirms your personal identifiers, you select a four-digit numeric PIN to activate your debit card. If you enter the required information correctly, the card activates and the session ends.

Mobile App. Cardholders may also use the mobile app to select or change a PIN. The process is like the PIN selection process when using the Way2Go portal and is another self-service option available 24/7.

Can I access information about my debit card online?

Yes.

Account information and program services, including current account balance, deposit and transaction history, are all available through the IVR and customer service representatives toll free at **1-844-649-9845**, on the Way2Go portal at www.GoProgram.com, or on the Way2Go app 24/7.

What if my debit card doesn't work or is lost or stolen?

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 a card is lost, stolen or not functioning, you may request a replacement card at any time through the IVR, CSR and the Way2Go portal. There are no time limits for reporting lost, stolen or damaged cards. Since card replacement involves card deactivation, card issuance and changes to card status, you must confirm your identity by providing personal data identifiers such as name, date of birth, address or other demographic information.

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://hs.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 www.GoProgram.com or call Way2Go customer service at **1-844-649-9845**. There is never a fee for calling Way2Go customer service or using the online website. You can also obtain your account balance on the Way2Go app or at any ATM free of charge. You will need your PIN number to access your account information when using an ATM.

How much money can I withdraw from an ATM?

For your protection, the debit card has a daily ATM withdrawal limit of \$500. The ATM you use may also have a limit on the amount you can withdraw in a single transaction.

There is never a fee for withdrawals at Comerica, MoneyPass or Allpoint ATMs. You can use ATMs owned by other banks; however, you will be charged \$1.35 per transaction. The ATM owner may also impose a surcharge in addition to the transaction fee. To avoid fees, consider which ATMs you use.

You also can request cash from a teller at any bank that displays the MasterCard logo. Simply tell the teller how much money you want to withdraw and hand the teller your debit card. The teller may also ask to see a picture ID.

There is a daily limit of \$5,000 for this type of transaction. 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 Way2Go customer service at **1-844-649-9845** 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 two more chances to enter the correct number. If the correct debit card PIN is not entered by the third try, you will need to call Way2Go customer service at **1-844-649-9845** to reset the PIN or wait until after midnight to try again. You can also select/change PINs using the Way2Go portal or through the Way2Go mobile app, all available 24/7. Using the Way2Go portal and mobile app, you can choose to select or change your PIN after answering security questions that were selected upon registration.

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.

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 bank that displays the MasterCard logo and receive the balance of your account in cash. You can also spend these funds at any point-of-sale (POS) that accepts MasterCard.

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 five (5) 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 five (5) years. Comerica bank mails all active cardholders a new Way2Go debit card every five 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 Way2Go customer service at **1-844-649-9845**. 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.

Questions on Fees for Using the Debit Card

Is there a fee to activate the debit card?

No.

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 retailers that accept MasterCard debit cards or accept PIN-based debit card transactions at **no cost**. Some retailers, like grocery stores, allow you to get cash back with your PIN-based purchase. Ask the cashier about their cash-back policy before you begin your transaction. You may use your Way2Go debit card for unlimited fee free access to your funds at in-network ATMs with Allpoint, MoneyPass, and Comerica Bank. This includes nearly 4,200 ATMs throughout New York state and over 75,000 in the U.S.

You can also use ATMs owned by other banks; however, you will be charged \$1.35 per transaction. The ATM owner may also impose a surcharge in addition to the transaction fee. These fees can vary in cost so check your balance statement and plan ahead.

To avoid fees, give consideration to which ATMs you use. Please refer to Comerica'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 MasterCard logo and ask about their cash-back policy.

Remember, if you chose to use an ATM not owned by Comerica, MoneyPass, or Allpoint, you will be charged \$1.35 in addition to any surcharge assessed by the ATM owner. MoneyPass and Allpoint will never charge you a fee or surcharge for using their ATMs.

To find a participating surcharge-free ATM from the Way2Go portal or mobile app, cardholders can select the ATM locator links within the portal or app, which connects to the following URLs:

- **Allpoint ATM Network.** <https://www.allpointnetwork.com/locator.html>
- **MoneyPass ATM Network.** <https://www.moneypass.com/atm-locator.html>
- **Comerica Bank.** <https://locations.comerica.com>

A recipient can also use the following link to locate Mastercard ATMs worldwide:

- **MasterCard ATM Network.** <https://www.mastercard.us/en-us/personal/get-support/find-nearest-atm.html>

Note that some MasterCard ATMs may collect a surcharge on withdrawal transactions.

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 the Way2Go portal at www.GoProgram.com or by calling the Way2Go customer service at **1-844-649-9845**, or at any ATM. There is never a fee for this service.

What is the difference between transaction fees and a surcharge?

A transaction fee is assessed by the card issuer, Comerica. A listing of transaction fees will be included with your card. Please keep this fee table for future use. A list of fees will be available to you before you choose the debit card option. For example,

Comerica charges a \$1.35 each time you use an ATM not owned by MoneyPass or Allpoint.

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 MoneyPass or Allpoint ATM.

Will I have to pay ATM surcharges?

It depends on how you choose to access your funds.

You may use your Way2Go debit card for unlimited access to your funds with no fees at in-network ATMs with Allpoint, MoneyPass and Comerica Bank. This includes nearly 4,200 ATMs throughout New York state and over 75,000 in the U.S.

You can use ATMs owned by other banks; however, you will be charged \$1.35 per transaction. The ATM owner may also impose a surcharge in addition to the transaction fee. Most 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.

How many free ATM withdrawals a month do I get?

You will have unlimited access to Comerica, MoneyPass and Allpoint ATM transactions. If you use these machines, you will not incur a fee. If you use an ATM owned by another bank, you will be charged \$1.35 per transaction. There may be an additional surcharge from the ATM owner.

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

There is a \$1.35 transaction fee for each cash withdrawal made at ATMs outside the United States, as well as a 2% currency conversion fee.

Is there a fee to check my account balance?

No.

There is never a fee for checking your balance. Account information and program services, including current account balance, deposit and transaction history, are all available through the IVR and customer service representatives toll-free at **1-844-649-9845**, on the Way2Go portal at www.GoProgram.com or on the Way2Go app 24/7.

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

No.

There is never a fee for going to a teller at any bank that displays the MasterCard 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 with no fee to make purchases at any retail location that displays the MasterCard 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?

No.

There is no fee for insufficient fund denials; however, it's good practice to 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 you can go to <https://ocfs.ny.gov/electronicpayments/> and can click on the link to the debit card fees.

Where can I use my debit card?

Way2Go debit card holders will have unlimited cash access at Allpoint, MoneyPass and Comerica Bank ATMs nationwide. Cardholders can also find nearby ATM locations through the Way2Go portal and mobile app and/or easy-to-use web portals operated by our in-network ATM partners and Mastercard for teller locations. Allpoint also recently optimized its website for use with mobile phones. A cardholder enters an address or uses the geo-location on their mobile phone to view nearby locations. The optimized website displays and ranks the ATM locations within closest proximity. From there the cardholder views the location details (i.e., 24-hour, ADA accessible, etc.) and then uses Apple maps or Google maps to direct and route the course to the ATM.

You can also use your debit card to get cash at a teller window in any bank that displays the MasterCard logo. MasterCard is also accepted at thousands of locations where you can make purchases and sometimes get cash back with your purchase (when entering a PIN). 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.

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

You may go to any bank that displays the MasterCard logo and receive your subsidy in cash or check form. There may be a fee charged at the bank when requesting funds in the form of a check. The MasterCard 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 ?

You may withdraw cash at the teller window of any bank that displays the MasterCard logo. 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 when entering a PIN. 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.

Your debit card can be used at Comerica bank, MoneyPass and Allpoint ATMs, as well as retail locations for point-of-sale (POS) transactions that may allow cash back with your purchase (when entering a PIN).

You can also go to any financial institution that displays the MasterCard logo to withdraw funds.

What ATM networks accept the debit card?

Using the powerful MasterCard network, the Go Program offers an extensive cash access solution with access to a global network of point-of-sale locations, Allpoint, MoneyPass and Comerica ATM networks, and MasterCard's expansive network of teller locations at both financial institutions and credit unions.