

TANF ReliaCard Client Handbook



If you have questions about your ReliaCard,
please call U.S. Bank ReliaCard Customer Service Helpline
1-866-276-5114

North Dakota Department of Human Services

Welcome to the TANF Program

This handbook contains important information about the TANF ReliaCard Program. The handbook will answer many of your questions and tell you who to contact if you need help. Please keep this handbook in a safe place and refer to it when you have questions.



Please keep this handbook for future reference.

CONVENIENT! SAFE! EFFICIENT! SECURE!
CONFIDENTIAL!
The U.S. Bank® ReliaCard® Visa®

This handbook contains important information about the U.S. Bank ReliaCard Visa debit card. In North Dakota, Temporary Assistance for Needy Families (TANF) benefits are placed on the U.S. Bank ReliaCard Visa. This handbook will answer many of your questions and tell you who to contact if you need more information. Please keep this handbook and refer to it when you have questions.



TANF Questions and Answers

Q What is the ReliaCard?

The ReliaCard is a prepaid Visa debit card; your TANF benefits will be deposited into your ReliaCard account. The ReliaCard gives you the power of a Visa card, but it's not a credit card.

Q Is the ReliaCard a credit card?

A No. The ReliaCard is not a credit card. You may only use the TANF funds that have been deposited into your ReliaCard account.

Q Why does the state issue benefits onto the ReliaCard?

A The ReliaCard provides a convenient, safe, efficient, and secure method of delivering TANF benefits. No more check cashing hassles, and no worries about lost or stolen checks. Your TANF benefits will automatically be deposited in your ReliaCard account. TANF benefits are no longer issued by check.

Q When do I get my TANF benefits?

A If you are a new recipient, you will receive a notice from your county social service office eligibility worker telling you when the TANF benefits will be available in your ReliaCard account. If you are an ongoing TANF recipient, you will receive your benefits in your ReliaCard account on the first working day of each month. **IMPORTANT:** If your monthly report form is late or incomplete, your benefits may be delayed.

Q When will I get my ReliaCard?

A Your ReliaCard will be mailed within three to five business days from the date your case is authorized or when a new card needs to be issued.

Q How will I get the card, and what do I do when I get it?

A The card will be mailed to you in a plain white envelope. The card comes with instructions telling you to call ReliaCard customer service toll-free from any phone, not just your home phone, at 1-866-276-5114 to activate the card and select your Personal Identification Number (PIN). Even if you have money in your ReliaCard account, it can't be used until you activate the card. Once you activate it and check your balance to make sure you have money in your ReliaCard account, you can begin using the card immediately to pay bills, make everyday purchases, or get cash.

Q What information comes in the mail with the ReliaCard?

- A** The card comes with the following:
- Instructions on how to activate the card,
 - Cardmember agreement identifying the fees and other terms and conditions on its use,
 - Welcome brochure explaining where and how to use the card,
 - U.S. Bank privacy pledge, and
 - Visa Purchase Security guide to benefits.

Q What is a Personal Identification Number (PIN)?

A A Personal Identification Number, or PIN, is the four-digit code you will select when you activate your ReliaCard. The PIN acts as your signature or authorization. You will use your PIN to get cash at Automated Teller Machines (ATMs). Do not share your PIN with others.

Q How do I remember my PIN?

A Choose four digits that are easy for you to remember but hard for someone else to figure out. You should not use your date of birth or social security number as your PIN.

Q How do I change my PIN?

A There are two ways to change your PIN. In both cases you will need to know your present PIN to get a new one. The first method is to call U.S. Bank ReliaCard Customer Service at 1-866-276-5114, and follow the prompts. The second method is to log onto the U.S. Bank ReliaCard WebSite at www.reliacard.com and follow the directions for changing a PIN.

Q Do I receive a new ReliaCard every time a benefit is issued to my account?

A No. All TANF benefits are automatically deposited into your ReliaCard account. You should keep the same ReliaCard and use it from month to month.

Q What does my ReliaCard look like?

A Your U.S. Bank ReliaCard is a blue plastic card with your card number and name, the card expiration date, and the Visa logo on the front of the card. The back of the card contains a place for your signature, the customer service number to call for questions, and the Interlink and Visa Plus logo. A picture of the card, in black and white, is printed on the front page of this handbook.

Q How do I take care of my ReliaCard?

A

- Keep your ReliaCard in a safe place.
- Keep your ReliaCard clean.
- Do not bend your ReliaCard or put it on or near a magnet.
- Do not let others use your ReliaCard or let them know your PIN.

Q Where can I use my ReliaCard?

A You can use the card to make purchases at millions of places that Visa debit cards are accepted, such as:

- Grocery stores,
- Gas stations,
- Restaurants,
- Department and discount stores, and
- On line stores or sites for making bill payments.
- You can even use the card to pay bills for doctors, dentists, and utility companies.

It's easy to get your benefits when you use the ReliaCard. Just look for the Visa logo.



Q Can I get cash?

A Yes. You can get cash from any one of the 870,000 Visa/Plus branded ATMs (Automated Teller Machines) found throughout the United States and the world. You can also get cash from any bank or credit union that accepts Visa, and even get cash back on purchases you make at stores that display the Interlink logo, which is also on the back of the card. Best of all, there is never a fee to get cash back at an Interlink store.



Q Where can I get cash?

A You may get cash for free a combined total of two times per month at any U.S. Visa Bank Plus branded ATM or through a bank teller at a bank that accepts Visa. You may also get cash back on purchases through an Interlink store.

You may be charged fees for transactions, but there are ways to avoid fees. Two fees may apply to ATM transactions, a fee charged by U. S. Bank, called a “service charge,” and a fee charged by the ATM owner, called a “surcharge.” U.S. Bank Visa/Plus branded ATMs will never charge fees for the first two cash withdrawals

each month. Visa/Plus branded ATMs not part of U.S. Bank will not charge a fee for the first two times you use them each month, however, the ATM owner may charge a fee. If you will be charged a surcharge by the ATM owner, the machine will display the fee prior to you obtaining cash. You may accept the fee and receive your cash or not pay the fee and thereby not receive your cash.

You can also use your ReliaCard to get cash from bank tellers. There will be no charges for the first two cash withdrawals each month when you go to a bank teller. The first two cash withdrawals each month include ATM and bank teller cash withdrawals. This means if you have already received cash twice in the month from a bank teller and then go to an ATM, you will be charged a fee. Likewise, if you have already used an ATM twice in a month and then go to a bank teller, you may be charged a fee. If you are charged a fee for getting cash through a bank teller for either of the first two cash withdrawals in a month, please report this to the state TANF office at 328-2332 in Bismarck or 1-800-755-2716 for long distance calls. The state will report the issue to U.S. Bank to investigate and take any necessary corrective action.

You may always get cash back for free when you make a purchase at an Interlink store.

Q How do I use my ReliaCard to get cash at an Automated Teller Machine (ATM)?

A Follow these steps to get cash at an ATM:

Step 1 – Slide your card through the card reader or insert your card into the ATM machine, whichever the machine tells you to do.

Step 2 – Input your PIN (Personal Identification Number).

Step 3 – If asked, choose “Withdrawal from checking.”

Step 4 – Press the ENTER key or OK key, whichever the machine tells you to do.

Step 5 – Input the dollar amount of cash that you would like.

Step 6 – Press the ENTER key or the OK key, whichever the machine tells you to do.

Step 7 – Take the cash that the machine has provided along with your receipt and your ReliaCard.

Note: Any surcharge that may be charged by the ATM owner for you to get cash will display on the ATM terminal prior to you receiving cash. If you have already received two cash withdrawals that month, the service charge will apply, but will not be displayed on the ATM terminal. You can decide to pay the surcharge or you may choose not to pay the surcharge and not get cash at that ATM terminal.

Q Do ATMs have a maximum dollar amount that may be withdrawn within a given time period such as \$200 in a 24 hour time period?

A ATMs may have maximum amounts you may withdraw. The maximum amount may be displayed on the ATM machine, and will be displayed if your request for cash exceeds the maximum amount.

Q How do I use my ReliaCard at a store to make a purchase?

A Follow these steps to make a purchase at a store:

Step 1 - Slide your card through the card reader.

Step 2 – Press the “Credit” key on the Point of Sale (POS) terminal.

Step 3 – The purchase amount will display on the POS terminal. Press OK to agree to the purchase amount or sign the receipt.

Caution with pay at the gas pump and leaving tips.

The pay at the pump feature lets you buy gas at the pump without having to go inside the store to pay. To use this feature select the option on the gasoline terminal to pay for your purchase at the pump and follow the instructions on the screen. With other purchases, the sale is approved only if there is enough money in

your account to cover the entire purchase. The pay at the pump feature approves the purchase prior to you filling your tank by seeing if there is at least \$1.00 in your account. If you check your account balance that same day, only a \$1.00 will be deducted from your pay at the pump purchase. The remaining amount of the pay at the pump purchase will not be reflected on your account until following day. For example, if your balance were \$10.00, the purchase would be approved before you started to fill your car. You could put in \$25.00 of gas; while only \$1.00 of the purchase is immediately removed from your balance account. The remaining \$9.00 in your account will be removed the following day. You will overdraw your account by \$15.00 and will still owe the store \$15.00. You could continue to overdraw your account each time you used your card again during the day you overdrew the account using pay at the pump.

A similar problem can occur at restaurants. If you pay for the meal with your card, the meal total will be removed from your account. If you choose to add a tip, the system determines if there is at least \$1.00 in your account. This will result in an overdraft if the tip is greater than the balance on your card. Again, you could continue to overdraft your account the rest of that day.

Keeping track of your purchases and balance is the best way to avoid overdrafts to your account and being responsible to pay for the overdraft fee. If you are not sure of your balance, you can avoid overdrafts by paying inside the service station instead of at the pump, or by leaving a cash tip. U.S. Bank will monitor overdraft situations and if necessary, the pay at the pump feature would no longer be allowed.

Q How do I use my ReliaCard at a store to get cash back when I make a purchase?

A Follow these steps to get cash back when you make a purchase:

Step 1 – Check for the Interlink logo on the store door or cash register identifying the store provides cash back on purchases.

Step 2 – Ask the cashier to make sure they allow cash back, and what the limit is on cash back.

Step 3 – When checking out at the register, slide your card through the reader on the POS (Point-of-Sale) terminal.

Step 4 – Press the “Debit” key or select “debit.”

Step 5 – Enter your PIN (Personal Identification Number).

Step 6 – The POS terminal or cashier will guide you through the cash back process.

Step 7 – Approve the amount to be paid from your card.

Step 8 – You will receive a receipt detailing the transaction.

Step 9 – You will receive your cash.

Q Is there a minimum purchase amount at a store to receive cash back?

A No. There is not a minimum purchase amount required to receive cash back. If a store tells you that you must make a purchase worth a certain dollar amount, please notify the state TANF office at 328-2332 for Bismarck calls or 1-800-755-2716 for long distance calls. The state will report the issue to U.S. Bank to investigate and take any necessary corrective action.

Q What can I purchase with my ReliaCard?

A You can purchase goods and services at stores, at on-line stores, or through the mail. You can also use it to pay your bills.

Q What if I forget my PIN?

A You must call ReliaCard Customer Service at 1-866-276-5114 and speak to a customer service representative. They will send you a letter in the mail that tells you what your PIN is. You will receive this letter in 3-5 business days.

Q What if I forget my ReliaCard when I go to the store or ATM?

A You may not use your TANF benefits at a store or ATM without your U.S. Bank ReliaCard.

Q What should I do if I lose my ReliaCard?

A If your ReliaCard is lost, stolen, or damaged, immediately call U.S. Bank ReliaCard Customer Service at 1-866-276-5114 to cancel the card and request a new card. You may use the remaining benefits in your account with your new card.

Q How long will it take to get a new ReliaCard?

A It may take 3-5 business days to get a new ReliaCard once you have requested one through U.S. Bank ReliaCard Customer Service. The card may be mailed sooner if you pay an extra fee.

Q Will the TANF benefits be replaced if my card is stolen and used by someone else?

A No, TANF benefits will not be replaced. However, the ReliaCard has a Visa Zero Liability policy that protects you against unauthorized use of your card. This is a good reason not to let others use your card and never share your PIN with others.

Q What is the Visa Zero Liability Policy?

A The Visa Zero Liability Policy is in the Cardholder Agreement that comes with the card. If the card is lost or stolen, immediately call U.S. Bank ReliaCard Customer Service at 1-866-276-5114 to cancel the card and request a new one. The remaining benefits in the account transfer to the new card. The Visa Zero Liability Policy protects you against unauthorized transactions on your card and keeps you from losing your benefits.

Q How do I know the balance in my ReliaCard account?

A There are three ways to check your balance on your ReliaCard account:

1. Log onto the U.S. Bank ReliaCard Web site at www.reliacard.com;
2. Call the U.S. Bank ReliaCard customer service at 1-866-276-5114; or
3. Use your ReliaCard to request an account balance at an ATM.

Also, your remaining account balance will appear on an ATM withdrawal receipt.

Q What if my ReliaCard won't work?

A If your ReliaCard does not work, you may not have enough money in your account to pay for your purchase or you entered the wrong PIN at an ATM. You may check your balance by logging onto the U.S. Bank ReliaCard Web site or calling the U.S. Bank ReliaCard customer service number on the back of your card.

Q How often do I need to use my ReliaCard? Will my benefits carry over from month to month?

A You should use your ReliaCard at least once every 180 days to keep your account active. If you do not use your account in 180 days and no money has been deposited into your account during that period, your account will be inactive and you will be charged a monthly fee each month you do not use it. Benefits carry over from month to month and may be used even when your TANF case closes.

Q Can anyone view or track my purchases?

A No. For privacy reasons, U.S. Bank does not share card purchases with the state, county, or federal government. State government does have access to the amount and date of TANF deposits to your account, but cannot review withdrawals from your account.

Q What if I have a protective payee for my TANF case?

A If you have a protective payee for your TANF case, you will need to talk to your county social service office eligibility worker.

Q What information will U.S. Bank have to set-up my account?

A U.S. Bank will have your name, mailing address, home telephone number (if any), social security number and date of birth.

Q Do I get a paper account statement in the mail?

A Yes. At the beginning of each month, you will receive a paper statement in the mail from U.S. Bank. You may also view your current account history and past statements on-line at www.reliacard.com.

Q Can I add money to the account in addition to the TANF benefits?

A No. Only TANF benefits can be deposited to your ReliaCard account.

Q Can I request a second card for another person in my case?

A No. Only the head of household who the TANF benefits are issued to can receive a card.

Q Can someone else use my card for me?

A For security reasons, you should never share your PIN or card with anyone else.

Q Does it cost anything to use the card?

A There may be fees when using your card. You will be notified of possible fees when you receive your card.

- You get cash back for no fee at purchases made at Interlink merchants.
- U.S. Bank will not charge you for a combined total of two (2) free cash transactions per month from either a U. S. Bank Visa/Plus branded ATM or a bank teller at a bank that accepts Visa. If you use an ATM other than a U.S. Bank

Visa/Plus branded ATM, the owner of the ATM may charge you a fee even if it is your first or second cash transaction of the month.

- Additional U. S. Bank Visa/Plus branded ATM transactions are subject to a \$1.50 service fee.
- Additional bank teller transactions are subject to a \$5.00 fee.
- Any ATM owner, other than a U. S. Bank Visa/Plus branded ATM, may charge fees determined by the ATM owner.
- Getting cash from an ATM is only guaranteed to be completely free of any kind of fee if the card is used at a U.S. Bank ATM for the first two cash transactions of the month.

Note: There is never a fee for getting cash back on purchase transactions made at Interlink merchants. These do not count against the two (2) free cash transactions per month.

- The first four (4) calls to customer service per month are free. (A call “counts” whether you speak to a live customer service representative, use the Interactive Voice Response (IVR), or just listen and hang up.)
 - Additional calls are subject to a \$1.00 fee per call.
 - There is unlimited free Web-based account access.
- If you do not check your balance or use your card for 180 consecutive days and no deposits have been made to your card during that period, you will be charged \$2.00 per month until the balance is zero, or the account becomes active again.
 - If you lose your card or have it stolen more than once and need a new one, the standard card replacement fee is \$5.00. With standard processing, the replacement card is usually received 3-5 business days after it is requested. There is no charge for the first standard replacement of a card. If you need a new card quickly, an expedited card replacement fee is \$25.00. With expedited

processing, the replacement card is normally received in 2 business days.

- An overdraft fee of \$20.00 is charged if your account becomes overdrawn. The first overdraft fee is waived if you call customer service who will provide education on how to avoid an overdraft. If you track your balance carefully, and make sure you don't spend more money than you have, you can avoid overdrafting your account.
- A fee of \$15.00 will be charged to transfer money from your ReliaCard account to a checking or savings account. This fee can be avoided by cashing out the card and depositing the cash or a portion of the cash into your bank account.
- Cardholders receive a free monthly account statement in the mail.

Q Where are the Visa/Plus ATMs located at in North Dakota?

A A list of ATMs by city in North Dakota is unavailable. You may compile a list of Visa/Plus branded ATMs by logging onto the Visa Web site at www.visa.com and clicking on the "ATM locator" at the bottom of the page. When searching the Visa Web site, you will be provided with ATMs that charge a fee and those that do not charge a fee. The ATMs displayed will accept your card. If the owner of the ATM charges a fee for using the machine, the machine will display the fee before you obtain cash, and you may accept the fee and receive your cash or not pay the fee and not receive your cash.

Q Is there a list of banks that accept Visa?

A A list of banks and credit unions in North Dakota that accept Visa is currently unavailable. Most banks and credit unions in the state accept Visa and display the Visa logo on the front door or as a stand-alone display at the bank teller counter. U.S. Bank is working with Visa Corporation to develop a list of financial institutions that accept Visa cards in North Dakota. When available, it will be distributed to the county social service offices.

Q Is there a fee for requesting my ReliaCard account balance at an ATM?

A U.S. Bank does not impose a fee at a U.S. Bank ATM. However, if the ATM is a non-U.S. Bank ATM, the owner of the ATM may charge a fee. Any fees that may be charged for you to get your balance at an ATM will display on the ATM terminal before you get your balance, and you can decide to pay the fee or you may choose not to pay the fee and not get your balance at that ATM terminal.

Q What services are provided by U.S. Bank customer service number (1-866-276-5114)?

A

- Activate your card.
- Choose or change your PIN.
- Find out your account balance.
- Review your recent account history such as purchases and deposits.
- Report your card as lost, damaged, or stolen and have a new card issued to you.
- Speak to a person if additional assistance is needed.

As a security feature, the first time you call customer service you will be required to provide your mother's maiden name.

Q What hours is U.S. Bank customer service available?

A U.S. Bank customer service is available 24 hours per day, seven days per week by telephone or the Web site.

Q What can I do at U.S. Bank Web site?

A You may do the following at the Web site:

- Change your PIN.
- Check your card's balance.
- View your current month's purchases and deposits.
- View your statements from the previous 12 months.

Q What happens if my TANF case closes?

A If your TANF case closes, you may keep the card and continue to spend the remaining balance in your account. Keep the card in case you reapply for TANF at a later date.

Q Where should I report changes to my case?

A Continue to report changes such as your address, income, and household status to your county social service office eligibility worker.

Q Who can I call if I have questions about my ReliaCard?

A For questions about when the next deposit will be made to your account, or the amount of the benefit, you should contact your county social service office eligibility worker. For all other questions about the card, call U.S. Bank ReliaCard customer service at 1-866-276-5114.

If you have questions about your TANF benefits, please contact your local county social service office.

**If you have questions about your ReliaCard, please call
ReliaCard customer service at:
1-866-276-5114 (toll-free)
or
online at www.reliacard.com**

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