

# e-Disbursements

A GUIDE TO ADDRESSING FREQUENTLY ASKED QUESTIONS

## GENERAL E-DISBURSEMENT OVERVIEW

### What is an electronic disbursement?

- It is when money is transferred electronically from one account to another by direct deposit to a bank, savings and loan, credit union account, or to a magnetic strip card, such as a debit card.

### Is electronic disbursement required?

- The Office of Child Support, Ohio Department of Job and Family Services, is required to process all child support payments by electronic disbursements. Unless the custodial parent can establish the existence of circumstances that would render electronic disbursements impossible, a request to receive payments by paper check will not be granted.

## WHAT ARE THE e-DISBURSEMENT OPTIONS?

Ohio offers two methods for receiving child support payments through e-Disbursements: Direct Deposit and the Ohio e-Quick Pay® Debit MasterCard®. Both methods provide you with a faster, simpler and safer way to receive your support payments.

The e-Quick Pay® card works like any other debit

card. You do not need a bank account to use the e-Quick Pay® card. You can use the card to make purchases, obtain cash withdrawals from an ATM machine or bank teller window. The e-Quick Pay® card offers the ability to keep a record of child support transactions separate and apart from other records of existing bank accounts.

Direct Deposit is when your support payments are electronically transferred directly to your existing bank account. Your support deposits will be included on your existing bank statement received from your financial institution.



## WHY IS E-QUICK PAY® BENEFICIAL?

e-Quick Pay® is beneficial for parents as they will receive child support payments in a more safe, convenient and efficient manner. e-Quick Pay® Debit MasterCard® allows easy access to cash and services

through a MasterCard® bank teller. Withdrawal fees from a MasterCard® ATM will be \$0.75. The custodial parent will no longer incur possible check cashing fees.

Electronic disbursement is a good example of government

using technology to save money and improve services.

This process could save taxpayers millions of dollars in postage and other costs associated with paper transactions.

## WHAT IS THE DIFFERENCE BETWEEN e-DISBURSEMENTS AND DIRECT DEPOSIT?

With direct deposit you must have an open bank account where support payments can be deposited.

- Funds are available within two to three business days after posting to your case.

- You can use the account for other banking needs

With the e-Quick Pay® debit card you do not need a bank account.

- Funds are available by midnight the business day following the day a

payment was posted to your case

- Only child support payments can be processed on the card



## HOW WILL THIS BENEFIT CHILD SUPPORT CUSTOMERS?

1. Custodial parents will have access to funds faster, from 2 to 4 days sooner than checks.
2. Thousands of MasterCard® banks will give cash with no fee at teller windows.
3. The process is less expensive "to cash" than paper checks.
4. Balance information will be available 24 hours a day seven days a week via telephone and the Internet.
5. Lost or stolen checks are eliminated.
6. Ohio will save costs associated with check printing and mailing.
7. The process will eliminate work and costs associated with returned checks.
8. Check fraud is eliminated.

## IT'S EASY TO USE OHIO E-QUICK PAY®

### Activate It!

Call Customer Service at 1-800-503-1283. Activate your card by selecting a Personal Identification Number (PIN). Keep your PIN private.

### Keep it!

DO NOT throw away your debit card or return it to e-Quick Pay® as money may already be credited to this account. If you destroy your card or return it, you will need to activate a new one.

### Shop With It!

Your card will be accepted at any grocery store,

restaurant, gas station, retail store or any other location that accepts MasterCard®. You may even request money back from some participating retail stores.

### Bank It!

You can get cash directly from any financial institution displaying the MasterCard® brand mark. If you have any problems, simply call Customer Service at 1-800-503-1283.

### Lost It?

Contact Customer Service at 1 - 8 0 0 - 5 0 3 - 1 2 8 3 immediately if your card is

lost or stolen. If you do not contact them immediately and someone improperly uses your e-Quick Pay® card, you may be held responsible for the first \$150.00 that is used from your funds.

### Update It!

Please remember you must promptly update your mailing address by contacting both your child support enforcement agency and e-Quick Pay® customer service.

*e-Quick Pay® cards will expire 3 years after issuance. A new card will automatically be mailed to you prior to the expiration. Your new card will need to be activated using the same PIN #. This will allow you access to your funds.*



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***e-Quick Pay® debit cards will be mailed to the address on file with your county child support agency. Cards will not be forwarded to a different address by the post office. Therefore, it is important to keep your address updated with your county agency at all times.***

## WHAT FEES ARE ASSOCIATED WITH THE E-DISBURSEMENT CARD?

- If you ask for a cash withdrawal at any financial institution that displays the MasterCard® brand mark, you will **not** be charged a fee.
- If you withdraw funds from an ATM, a transaction fee of \$0.75 is charged for each withdrawal.
- If you check your balance at an ATM, a fee of \$0.40 is charged for each inquiry.
- An ATM surcharge is different than a transaction fee and may or may not be charged when you use an ATM. You will always be advised of this fee before it is charged.
- Many retailers will offer cash back with no charge to you when you make a purchase.