

*****Important Information Regarding Non-Emergency Medical Transportation
(NEMT) Payment Distribution*****

U.S. Bank ReliaCard[®] Visa[®]



The State of South Dakota and U.S. Bank have partnered to provide the ReliaCard Visa prepaid debit card to Non-Emergency Medical Transportation payment providers. The ReliaCard provides a fast, secure and efficient method of distributing support payments. It also gives the recipient a convenient and safe way to access their money. Individuals who are currently receiving checks will be given the option of having their future payments directly deposited into a checking or savings account. If they do not choose direct deposit, they will automatically be sent a U.S. Bank ReliaCard Visa onto which their future payments will be deposited.

Frequently Asked Questions:

The ReliaCard

Q1: What is the ReliaCard?

A1: The ReliaCard is an electronic access card (EAC)/electronic payment card (EPC) issued by U.S. Bank. It is a prepaid debit card that NEMT payments will be deposited to each time they are disbursed by the Department.

Q2: Is it a credit card?

A2: No. Unlike a credit card, cardholders can only use the funds that have been deposited onto the card.

Q3: How does the ReliaCard work?

A3: The ReliaCard can be used to make purchases everywhere Visa debit cards are accepted (over 20 million merchants nationwide), including places like grocery stores, gas stations, and restaurants. The card can even be used to pay bills, and for online, phone, and mail orders. Cardholders can also get cash from over 1 million Visa/Plus[®] branded ATMs or at any bank or credit union that accepts Visa. The amount of the purchase or cash withdrawal is automatically deducted from the available funds on the card.

Q4: How does the State deposit money onto the card?

A4: The State electronically deposits funds via ACH to the card just like they would do for traditional direct deposit into a checking or savings account. This allows funds to be sent safely and dependably.

Q5: How do recipients qualify for the card?

A5: No approval is required. Recipients will automatically receive the ReliaCard if they do not choose to have their funds directly deposited into a checking or savings account.

Getting the Card

Q6: When the card is sent in the mail, what does the envelope look like?

A6: For security reasons, the cards are mailed in a plain white envelope with an address window that the cardholder's name and address shows through.

Q7: What does the recipient do after they receive the card?

A7: After receiving the card in the mail, the recipient must call U.S. Bank customer service at 866-276-5114 to activate it. The card can not be used until it has been activated. The cardholder also chooses their PIN (personal identification number) at this time.

Q8: What information or instructions come with the card?

A8: The card comes with the following:

- Instructions on how to activate the card and fee schedule
- The cardholder agreement, which discusses terms and conditions.
- A usage guide detailing where and how the card can be used.
- The U.S. Bank Privacy Pledge.

Q9: Does the recipient receive a new card every time a payment is disbursed to them?

A9: No. All future payments will be automatically deposited onto the initial card received.

If the card is ever lost or stolen, a new one will be sent. Subsequent payments will automatically go to the new card along with any remaining available balance from the old card.

Q10: Does the recipient have to have an existing relationship with U.S. Bank or any other bank?

A10: No.

Using the Card

Q11: Is a PIN (Personal Identification Number) needed to use the card?

A11: Yes & No. The card can be used to make signature-based purchases without a PIN. However, a PIN must be used for cash withdrawals at ATMs. The cardholder chooses their own PIN by calling U.S. Bank customer service (866-276-5114) after they receive their card. For security reasons it is important that the cardholder pick a PIN that only they would know, and not share the PIN or the card with anyone.

Q12: How does a cardholder get their PIN?

A12: No PIN is sent with the card. After the cardholder receives their card, they must call customer service at 866-276-5114 to activate their card. At this time they also pick their own 4-digit PIN. In the event that they forget their PIN or do not pick a PIN at the time they activate the card, the cardholder must call customer service to request a PIN letter be sent to them.

Q13: How are purchases made with the card?

A13: The card works much like other prepaid or debit cards. Use it wherever Visa is accepted – online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. Always make sure to know your balance before you shop.

Q14: When making a purchase, on the authorization machine, which selection (credit or debit) should be selected?

A14: Select "Credit" to make a purchase only. Select "Debit" to get 'cash back' with your purchase. (You will have to enter your PIN.)

Q15: How can a cardholder get cash with their card?

A15: There are three ways to get cash with their card:

- Use the ReliaCard to get cash at virtually any ATM in the U.S. and around the world.*
- Receive cash withdrawals at Visa member banks or credit unions.*
- Use the cash-back option at thousands of merchants nationwide, like major retailers, grocery stores, pharmacies and convenience stores, at no additional charge.

Q16: When getting cash, does the cardholder have to go to a U.S. Bank ATM or U.S. Bank branch?

A16: No. Cash can be obtained from any Visa/Plus branded ATM worldwide, or over the counter at any bank or credit union that accepts Visa. The cardholder can also get cash back on purchases made at Interlink merchants throughout the United States such as grocery and discount stores. *Note: To identify an Interlink merchant, simply match the Interlink logo on the back of the card to the logo displayed on the merchant's door or at their check out counter.*

Q17: When using an ATM to withdraw funds, which selection (checking, savings or credit card) should be selected?

A17: Select "Checking" when making a withdrawal at an ATM.

Q18: Can a cardholder pay bills from the ReliaCard website?

Q18: Yes. After you login to the ReliaCard website, select the Bill Pay link and accept the Subscriber Agreement. You have the option to set up payees and payment options. Payment options include one time payment, pay at a future date and pay automatically at regular intervals. The Bill Pay fee is only \$0.99 per payment. Compare this to the average cost of a Money Order (\$0.79) and stamp (\$0.44). Bill Pay offers a savings of almost a quarter for each payment made.

Q19: How do cardholders check their available balance?

A19: Cardholders can obtain their current available balance in four ways:

- View their account online at: www.reliacard.com.
- Call the toll-free customer service number on the back of their card.
- Perform a balance inquiry at an ATM.
- Check balance through text message to U.S. Bank (Some fees may apply. Click the Alerts tab on the website for more information)

Card Limits

Q20: Is a cardholder able to add funds to their card in addition to what the state puts on it?

A20: No, only the state can deposit funds to the card.

Q21: Can a cardholder request a second card for another individual such as a family member?

A21: No, only the recipient to whom the state is issuing payments will receive a card.

Q22: Can the card be used by someone other than the person whose name is on it?

A22: For security reasons, cardholders should never share their PIN or allow anyone else to use their card.

Q23: Can the ReliaCard be overdrawn?

A23: Normally the cardholder can only use up to the amount of funds available to them. However, cardholders have the option for overdraft coverage. If a cardholder signs up for overdraft coverage, U.S. Bank may cover ATM and everyday transactions when there is not enough money in the account. If the transaction results in an overdraft, a fee would be assessed. Overdraft coverage may assist cardholders to cover for an unexpected emergency or avoid the inconvenience of having card transactions declined.

Q24: Can the state view or track individual cardholder transaction activity?

A24: No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, the state does have access to the amount and date of deposits they made to individual cards.

Customer Service

Q25: Who can the cardholder contact if they have questions about their card?

A25: For questions regarding payments, such as when they will receive their next deposit to the card, or for how much, the cardholder should contact the state. For all other questions about the card, U.S. Bank customer service is available 24x7x365 toll-free at 866-276-5114. This number is also listed on the back of their card.

Q26: What happens if the card is lost or stolen?

A26: Cardholders must call the toll-free customer service number (866-276-5114) to report a lost or stolen card. A new card will be issued and any remaining balance will be transferred to the new card. The cardholder will not be responsible for any fraudulent activity that occurs on their card provided that they report the card missing in a timely manner, and have not shared their card or PIN number with anyone.

Q27: What happens if a cardholder no longer receives payments from the state, or has decided to switch to having their payments directly deposited into a checking or savings account?

A27: The cardholder can continue to use their card until any remaining balance has been used. The state will notify U.S. Bank if future deposits to the card are being discontinued.

Q28: Are there any fees associated with this card?

A28: Yes, however, the card can be easily used without incurring any fees. Other service fees may apply but are optional and require your authorization. A full list of fees will be included in your card packet.

- Withdrawals at U.S. Bank or MoneyPass ATMs are Free. The nearest location can be found at www.usbank.com/locate or www.MoneyPass.com.
U.S. Bank will not charge a fee for the first non-U.S. Bank or non-MoneyPass ATM withdrawal each month. Each additional non-U.S. Bank or non-MoneyPass ATM withdrawal will incur a \$1.25 fee. The owner of the ATM may also charge an additional fee.
- There is no monthly fee to have the card. However, if no purchases or deposits to your card are made in 365 consecutive days, there will be a \$2.00 inactivity fee each month that the card is not used. As long as the card is used once every 365 days to make a purchase or get cash, this will not occur.
- If a card is lost, there is no cost to replace it. It takes 3-5 business days. If an emergency replacement card is requested, there is a \$15.00 fee for 2-day UPS shipping.

Q29: Does the cardholder receive a monthly paper statement in the mail?

A29: No. Monthly statements can be viewed online for free at www.reliacard.com.

Q30: What services does U.S. Bank's 24 hour customer service provide?

A30: The following can be done through customer service (866-276-5114):

- Activate the card
- Choose/Change PIN (Personal Identification Number)
- Balance inquiry
- Review recent transaction history, including deposits
- Report card lost or stolen and have it reissued
- Speak to a live representative if additional assistance is needed

Q31: Can the cardholder view their account on-line?

A31: Yes, at www.reliacard.com. The following functions can be performed on-line:

- PIN Change
- Balance inquiry
- View current month's transactions
- View previous statements for last 12 months