

Michigan Department of Health and Human Services
Office of Child Support

ELECTRONIC DISBURSEMENT OF SUPPORT

FREQUENTLY ASKED QUESTIONS

1. Is everyone included in the electronic disbursement of child support?

Yes. State law requires that, except in very limited circumstances, all child support must be disbursed electronically. This provides child support recipients with a safe, convenient and secure method to receive their payments, and the Michigan State Disbursement Unit (MiSDU)¹ with a more efficient way to disburse funds.

2. What does electronic payment of child support mean?

Electronic payment of support means that support payments will not be sent by check to customers, unless they are exempt under the law. Instead, customers will receive their payments either through direct deposit to their personal bank account, or through a U.S. Bank ReliaCard Visa debit card. The customer can choose which option (s)he wants.

3. Are there any exceptions to receiving child support electronically?

Yes. The law allows some individuals to continue to receive support payments by check. These include individuals with a mental disability, physical disability, or language or literacy barrier that results in a hardship for those individuals in accessing electronic payments; and individuals with both home and work addresses that are more than 30 miles from an automated teller machine (ATM) or their financial institution.

Customers can request an exemption by calling toll-free, 1-877-4-MI-Debit (1-877-464-3324). All other individuals must choose between direct deposit to their personal bank account or a ReliaCard Visa debit card.

4. How does a person make the choice between direct deposit or a debit card?

New customers receive their first support check with a request to make a choice between direct deposit to their personal bank account or the ReliaCard Visa debit card for future payments. Included with the check is a [direct deposit request form](#) that customers must complete and return if they want direct deposit to their personal bank account. If they do not return the direct deposit form, they will automatically receive a U.S. Bank ReliaCard Visa debit card. Customers can call 1-877-464-3324 if they have questions about the direct deposit form or would like one sent to them.

¹ The MiSDU is a state-administered entity responsible for receipting and disbursing child support payments in Michigan.

5. What is the ReliaCard Visa?

The ReliaCard Visa is a debit card issued by U.S. Bank. The MiSDU electronically deposits child support payments to this card when they are due and received from the person who owes the child support.

6. Is it a credit card?

No. Unlike a credit card, cardholders can only use the funds that the MiSDU has deposited to the card. Customers cannot deposit additional funds to the card. There are no credit checks or approvals required to get a ReliaCard Visa debit card.

7. How does the ReliaCard work?

The ReliaCard can be used to:

- Make purchases everywhere Visa debit cards are accepted (over 20 million merchants nationwide), including places such as grocery stores, gas stations, and restaurants;
- Receive cash back with a purchase from Interlink merchants;
- Pay bills and pay for online, phone and mail-order purchases;
- Get cash from any bank that accepts Visa; and
- Get cash from ATMs (fees may apply; see Question 9).

The amounts of purchases or cash withdrawals are automatically deducted from the available funds on the card.

8. Is a PIN (Personal Identification Number) needed to use the card?

Yes and no. Cardholders can use the card to make signature-based purchases without a PIN. However, cardholders must use a PIN for cash withdrawals at ATMs (fees may apply for ATM transactions; see Question 9). Cardholders must choose their own PIN by calling U.S. Bank cardholder services or going online at www.usbankreliacard.com after they receive their card. For security reasons, it is important that cardholders pick a PIN that only they would know and not share their PIN or card with anyone.

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

No. Cardholders can obtain cash without any fees over the counter at any bank or credit union that accepts Visa. Cardholders can also get cash back without any fees on purchases made at 1.2 million Interlink merchants throughout the United States (29,000 in Michigan), such as grocery and discount stores.

U.S. Bank offers surcharge-free access at MoneyPass ATMs. Withdrawals made at MoneyPass ATMs will not be subject to a surcharge by the ATM owner. Visit

www.moneypass.com to find the nearest MoneyPass ATM. Please note: A \$0.99 service fee will be charged for all other non-MoneyPass ATM withdrawals.

10. How does the MiSDU deposit money onto the card?

When payments are due to the cardholder, the MiSDU electronically deposits funds to the ReliaCard Visa debit card, just like the MiSDU would electronically deposit funds into a personal bank account if the person receiving the support were to choose direct deposit.

11. Does the person receiving the support payment get a new card every time a payment is made?

No. All future child support payments will be automatically deposited onto the card the customer initially received. If the card is ever lost or stolen, customers can request a new one from U.S. Bank. Any new payments will automatically go to the new card, along with any remaining available balances from the old card.

12. What does a person do after receiving the card?

After a person receives the card in the mail, (s)he must call U.S. Bank cardholder services at 855-233-8374 or log onto www.usbankreliacard.com to activate the card. Although the MiSDU can deposit funds onto the card immediately, the card cannot be used until it has been activated. Cardholders also choose their PIN when they activate the card.

13. Does a person have to already have an account with U.S. Bank or any other bank in order to receive the card?

No.

14. How does a person qualify for the card?

No qualification or approval is needed. State law requires that child support must be sent electronically to the person receiving the support. So unless the person receiving support requests direct deposit to his/her personal bank account, (s)he will receive the ReliaCard Visa debit card automatically.

15. Who can cardholders contact if they have questions about their card?

For questions regarding support payments, such as the most recent support amounts deposited, the cardholder can go to [MiChildSupport](#), which allows access to child support case information online. The cardholder can also contact the Friend of the Court's [24-hour case information access line](#). For all other questions about the card, U.S. Bank cardholder services is available 24 hours a day, seven days a week, every day of the year, toll-free at 855-233-8374.

16. How do cardholders check their available balance?

Cardholders can obtain their current available balance in the following ways:

- Online – By viewing their account online at www.usbankreliacard.com;
- Mobile Banking Application (App) – By searching for “U.S. Bank ReliaCard” in the App Store or Google Play;²
- Phone – By calling cardholder services at 855-233-8374; or
- ATM – By performing a balance inquiry at an ATM.³

17. What happens if the card is lost or stolen?

Cardholders must call the toll-free cardholder services number 855-233-8374, which is listed on their monthly statement, to report a lost or stolen card (the number is also listed on the card carrier information that was sent with the card, and on the back of the card). A new card will be issued, and any remaining balance will be transferred to the new card. Cardholders will not be responsible for any fraudulent activity that occurs on their card, provided they report the card missing in a timely manner, and have not shared their card or PIN with anyone.

18. Can a cardholder add funds to his/her card in addition to what the MiSDU puts in?

No. Only the MiSDU can deposit funds to the card.

19. Can a cardholder request a second card for another individual such as a family member?

No. Only the person to whom the MiSDU is making payments will receive a card.

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

No. For security reasons, cardholders must never share their PIN or allow anyone else to use their card.

21. What happens if a cardholder no longer receives payments from the MiSDU or has switched to direct deposit and now has support deposited into a personal bank account?

The cardholder can continue to use his/her card until any remaining balance has been used. The ReliaCard is not automatically closed when the cardholder's child support

² The U.S. Bank ReliaCard Mobile App is free to download. The cardholder's mobile carrier may charge access fees depending upon his/her individual plan. Web access is needed to use the Mobile App. Cardholders should check with their carrier for specific fees and charges.

³ Some fees may apply. For a full list of fees, see the card carrier information that was sent with the card.

case closes. Cardholders must contact the MiSDU customer service department for information on closing their ReliaCard.

22. Are there any fees associated with this card?

Yes. There are standard fees with the ReliaCard Visa debit card; but cardholders can access their money without fees by:

- Making purchases everywhere Visa debit cards are accepted (over 20 million merchants nationwide), including places such as grocery stores, gas stations, and restaurants;
- Getting cash back with a purchase from Interlink merchants;
- Paying bills and paying for online, phone and mail-order purchases; and
- Receiving cash from any bank that accepts Visa.

All fee amounts are described in detail in the card carrier information that was sent with the card.

23. Can the ReliaCard be overdrawn?

Usually a purchase that exceeds the available balance will not be approved. In very limited circumstances, if cardholders do not have sufficient funds when the final amount clears, a negative balance may result; however, they will not be charged an overdraft fee. Cardholders can check their balance online at www.usbankreliacard.com or by using the ReliaCard Mobile App, or they may call U.S. Bank cardholder services 24 hours a day, seven days a week, every day of the year, at 855-233-8374.

24. Does the cardholder receive a monthly paper statement in the mail?

Yes. Cardholders **with activity** on their accounts during the month **will receive a monthly paper statement**. This means that if there has been **no transaction activity or deposits** on the cardholder's account during a month, the cardholder **will not** be mailed a statement for that month. Cardholders can also view their current transaction history and past statements online at www.usbankreliacard.com.

25. When the card is sent in the mail, what does the envelope look like?

For security reasons, the cards are mailed in plain white envelopes with an address window, which allows the name and address of the person receiving the card to show through.

26. What information or instructions come with the card?

The card comes with the following:

- Instructions on how to activate the card;
- The fee schedule;

- The cardholder agreement, which discloses terms and conditions;
- A usage guide detailing where and how the card can be used; and
- The U.S. Bank Privacy Pledge.

27. What services does the U.S. Bank 24-hour cardholder services provide, and are there any fees for the service?

The following can be done through the 24-hour account information voice response system free of charge at 855-233-8374:

- Card activation;
- Choosing/Changing a PIN;
- Balance inquiries; and
- Reviewing recent transaction history, including deposits.

Cardholder service representatives provide the following services:

- Receiving reports of cards lost/stolen/not received;
- Issuing new cards;
- Resolving disputed transactions;
- Updating account information (address, phone number, etc.). (Please note that customers must also update their address with the Friend of the Court office); and
- Transferring money from the card to a checking/savings account.

28. Can cardholders view their account online?

Yes, at www.usbankreliacard.com. Cardholders can perform the following functions online:

- Activating the ReliaCard;
- Balance inquiries;
- PIN changes;
- Viewing the current month's transactions; and
- Viewing statements for the last 12 months.

29. Can the MiSDU view or track individual cardholder transaction activity?

No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details with the MiSDU. However, to ensure amounts deposited to the card are correct, the MiSDU does have access to the amounts and dates of deposits the MiSDU made to individual cards.