

# e - Disbursements

A GUIDE TO ADDRESSING FREQUENTLY ASKED QUESTIONS

## WHAT ARE e-DISBURSEMENTS?

The State of Ohio now offers you two ways to receive your child support payments. We continue to offer direct deposit through your present



bank account. We also offer payment through e-

Disbursements, through a MasterCard® debit card. E-Disbursement offers a faster convenient and cost effective method to obtain child support payments.

The e-Quick Pay card works like any other debit card; you can make purchases, obtain cash through banks or ATM machines, and offers the availability to keep a record of

child support transactions separate and apart from other records of existing bank accounts.

In addition, the State of Ohio saves on postage and generation of paper checks. All child support payments must now be processed to a direct deposit account or deposited on the e-Quick Pay MasterCard®.

### GENERAL E-DISBURSEMENT OVERVIEW

#### What is an electronic disbursement?

- It is an electronic funds transfer by means of direct deposit to a bank, savings and loan, or credit union account, or transfer to a magnetic strip card, such as a stored-value card.

#### Is Electronic Disbursement an optional program?

- It is not an optional program. The Office of Child Support, Ohio Department of Job and Family Services, is authorized to issue, and support obligees required to accept the issuance of, support payments by means of electronic disbursement. The purpose of electronic disbursement of support payments is to reduce the time required to deliver support payments to obligees.

## 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. The option is a good example of

government using technology to save money and improve services.

The service will be faster, cheaper and more convenient

for many recipients, and the program 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, one owns a bank account:

- funds are available within 1-3 days
- the consumer is entitled to other banking services

With e-Disbursements, the consumer may be unbanked:

- funds are available the same day as disbursement
- one does not own an individual account
- the consumer is not eligible for other banking

services without a separate application



## HOW WILL THIS BENEFIT CHILD SUPPORT CUSTOMERS?

1. Obligees will have access to funds faster, from 2 to 4 days sooner than checks.
2. There are purchase point options at thousands of access points.
3. Thousands of MasterCard® banks will give cash with *no fee* at teller windows.
4. The process is less expensive “to cash” than paper checks.
5. Balance information will be available 24 hours per day every day via the telephone and the Internet.
6. Lost or stolen checks are eliminated.
7. Ohio will save costs associated with check printing and mailing.
8. The process will eliminate work and costs associated with returned checks, which are more than 10,000 monthly.
9. Check fraud is eliminated.
10. The process eliminates specific disbursement-related reconciliation activities - saving additional costs.



## 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 1-800-503-1283 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 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.*

*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 activated using the same PIN # which will allow you access to your funds.*

## 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.

Updated 8/07