

# NOW Debit Card – Frequently Asked Questions

## 1. Q: HOW DO I ACTIVATE MY NEW DEBIT CARD?

**A:** Call the toll free Debit Card Customer Service number on the back of the card 1-866-865-1226. Follow the prompts to select your access code to access the Interactive Voice Response System (IVR). This will allow you to check information about your Debit Card over the phone. You can then select your 4 digit PIN so that you can make ATM withdrawals or when you make a purchase with cash back.

## 2. Q: IS THERE A LIMIT ON HOW MUCH MONEY I CAN TAKE FROM THE ATM AT ONE TIME?

**A:** You can take up to the total amount that is available on your card. However, some ATM's have a limit as to how much it will dispense at one time. Check with the ATM provider as to the maximum amount that can be dispensed at once.

## 3. Q: WHAT IS A DENIAL FEE?

**A:** A denial fee is charged to your Debit Card when you attempt to make a purchase or withdrawal that will exceed the balance on the Card. Always make sure that you have enough money on the card before making a purchase or ATM withdrawal. If you are making a purchase that you know will exceed the balance on your card, let the clerk know that you will be paying a portion of the transaction in cash and the remainder on the Debit Card. It is important that you track your deposits and your withdrawals/purchases as suggested on the sample check register that was provided. Another example would be if you have \$30.00 on the card and attempt to pump gas at a "Pay at the Pump". An automatic hold of at least \$50.00 will be put on your debit card. If there are not enough funds on the card, you will need to go into the merchant store and request that only \$30.00 be authorized to the card.

## 4. Q: I FORGOT MY PIN NUMBER FOR MY DEBIT CARD, WHAT DO I DO?

**A:** Call the toll free Debit Card Customer Service number, 1-866-865-1226, and follow the prompts to reset your PIN number.

## 5. Q: I ENTERED MY PIN NUMBER WRONG SEVERAL TIMES AND NOW I CAN'T GET MONEY FROM THE ATM, WHAT DO I DO?

**A:** Call the toll free Debit Card Customer Service number 1-866-865-1226 and follow the prompts to select a new PIN Number, or, your PIN will automatically reset after midnight tonight and the card can be used as normal tomorrow.

## 6. Q: WHAT IS THE DIFFERENCE BETWEEN A PIN AND ACCESS CODE?

**A:** Your PIN is a four-digit number that you enter on the keypad at ATMs and retail locations. Your access code is a six-digit number that you enter when you call Customer Service. You must select both numbers when you call to activate your Card.

## 7. Q: CAN I ADD MONEY TO MY KPC NOW CARD?

**A:** No, only the KPC can deposit money on your card account.

## 8. Q: WHAT DO I DO IF I LOSE MY CARD OR IF IT GETS STOLEN?

**A:** You need to call the Debit Card Customer Service immediately at 1-866-865-1226 to speak with a Customer Service Representative to report the card so that no further activity can be done on the account. Please make sure you tell the Debit Card Customer Service Representative exactly when you lost or had the card stolen so that they may look for any transactions that took place after that date and time.

## 9. Q: MY CARD WILL NOT WORK IN THE ATM OR POS TERMINALS, WHAT SHOULD I DO?

**A:** It could be that you have entered an incorrect PIN number or the card is damaged. If the card is damaged, a new one can be ordered for \$5.00 by contacting the Kansas Payment Center at 1-877-572-5722. If you are using the incorrect PIN number, contact the Debit Card Customer Service at 1-866-865-1226 to have the PIN number reset.

## 10. Q: I HAVE RECENTLY CHANGED MY LAST NAME, DO I NEED A NEW CARD AND WILL I HAVE TO PAY \$5.00 FOR IT?

**A:** No, if you have a name change, a new card is automatically ordered at no charge.

## 11. Q: THE DEBIT CARD IS NOT WHAT I THOUGHT IT WOULD BE AND I DON'T WANT MY CHILD SUPPORT PAYMENTS PUT ON THE CARD ANYMORE, WHAT SHOULD I DO?

**A:** If you want the remaining balance from your Debit Card sent to you in a check, there will be a \$15.00 fee and you will need to contact the Debit Card Customer Service at 1-866-865-1226 to request that. You may want to consider spending down the card by either withdrawing all of the funds that remain or make purchases. You will also need to contact the Kansas Payment Center at 1-877-572-5722 to advise them that you will need to change how you are receiving your child support payments.

The Kansas Payment Center operates under the supervision of the Kansas Department of Social & Rehabilitation Services and the Kansas Office of Judicial Administration.



# NOW Debit Card – Frequently Asked Questions (cont.)

**12. Q:** WILL I BE CHARGED FOR WITHDRAWING CASH AT AN ATM?

**A:** The Terms and Conditions indicate which ATM cash withdrawals you will be charged for. Please see the fee schedule on previous page.

**13. Q:** WILL I BE CHARGED FOR USING MY CARD TO MAKE PURCHASES AT A STORE?

**A:** No, purchases with the Debit Card are free for both a PIN transaction and a Signature Transaction.

**14. Q:** WILL A BANK TELLER GIVE ME CASH IF I HAVE MY CARD?

**A:** As long as the bank has the VISA logo posted in their branch, you may obtain cash from the card, not to exceed the balance on the card. You are allowed one free cash transaction with a bank teller each month. Each cash transaction done through a bank teller after the free one will be \$5.00. Also be aware, that the Bank may also have a processing fee.

**15. Q:** HOW DO I GET MY CARD BALANCE?

**A:** There are several ways to check the balance on your card. You can call the toll free Debit Card Customer Service number on the back of the card 1-866-865-1226 and check via the IVR; you can check on line at [www.myaccount.chase.com](http://www.myaccount.chase.com). These two options are free. You may also check your balance at an ATM for a fee of \$0.95 each inquiry.

**16. Q:** WILL I RECEIVE STATEMENTS IN THE MAIL?

**A:** Statements are available on line at [www.myaccount.chase.com](http://www.myaccount.chase.com) and information can be obtained through the Debit Card Customer Service IVR at 1-866-865-1226 at no charge. Paper Statements can be requested through Debit Card Customer Service at 1-866-865-1226, for a per statement fee of \$0.95.

**17. Q:** WHAT HAPPENS IF I ACCIDENTALLY OVER-DRAW ON MY CARD; WILL THERE BE A FEE; WILL I HAVE TO PAY INTEREST ON THE OVER-DRAWN FUNDS?

**A:** Normally, your account cannot go negative, however, if this should happen, this will be corrected when your next child support payment is put on your Debit Card. There are no fees or interest added to your card if this happens.

**18. Q:** CAN I USE MY CARD IN A FOREIGN COUNTRY?

**A:** Yes, however there are fees associated with foreign transactions: There is a currency conversion fee of 3% of the transaction amount if making a purchase or cash withdrawal from an ATM. In addition, there is also a \$3.00 fee for any ATM withdrawal in a foreign country and a \$1.00 fee for a foreign country balance inquiry.

**19. Q:** ARE THERE ANY FEES FOR USING THE CARD?

**A:** Yes (see the fee schedule below)

Debit Card Service	Debit Card Fee
Automated Teller Machine (ATM) Withdrawal	One free ATM withdrawal transaction per deposit at any surcharge free ATM; \$1.50 per transaction thereafter
ATM Balance Inquiry	\$0.95 per transaction
ATM Surcharge	No surcharge at any Allpoint or Chase ATM
Point-of-Sale (POS) PIN-Based Transaction	No fee
POS Signature-Based Transaction	No fee
Denied Transaction *	\$1.00 per transaction
Account Statement	Free by telephone or Web, \$0.95 for mailed statement
Cash Withdrawal from Bank Tellers	One withdrawal per month free; to an accumulated maximum of four that may be carried over month to month; \$5.00 per transaction thereafter
Inactive Account	\$1.50 per month after 365 consecutive days
Card Replacement	\$5.00 per card
Expedited Card Delivery	\$15.00 per card
Account Closure with Check Issuance	\$15.00 per check
International ATM Withdrawal	\$3.00 per transaction
International ATM Balance Inquiry	\$1.00 per transaction
Currency Conversion	3 percent per foreign currency transaction

\*The fee will be assessed if the ATM or Point-of-Sale transaction is denied due to insufficient funds in The Kansas NOW card account.