



Electronic Payment Frequently Asked Questions (FAQs)

QUESTION: What are my options?

ANSWER: Direct Deposit or Debit MasterCard®

QUESTION: How do I understand what has been deposited to my bank account or debit card?

ANSWER: To see if there was a deposit to your bank account, you can view your bank account information or contact your bank. To see if there was a deposit to your Debit Mastercard®, visit www.EPPICard.com or call EPPICard customer service at 866-461-4094. If you need to understand the breakdown of your deposit, visit www.njdcfpaymentcenter.com or call DCF dedicated customer service at 844-830-6178.

Questions and Answers About Direct Deposit

QUESTION: What is direct deposit?

ANSWER: With direct deposit, your subsidy and board payments are electronically deposited into your bank account.

QUESTION: What does direct deposit cost?

ANSWER: There is no charge from DCF. You should first check with your bank to see if they have fees for direct deposits.

QUESTION: What are the advantages of using direct deposit?

ANSWER: Your payments are conveniently, safely and electronically deposited into your bank account. You no longer need to wait for your paper check to arrive in the mail and wait at the bank to cash it.

QUESTION: If I select direct deposit, can I change my mind later and switch to the New Jersey DCF MasterCard®?

ANSWER: Yes. To cancel direct deposit and switch to the New Jersey DCF MasterCard®, you must complete and submit a Direct Deposit Authorization Form and check the box to cancel the direct deposit payment method and to issue a debit card. This form can be found by visiting www.njdcfpaymentcenter.com.

QUESTION: Do I need a bank account?

ANSWER: Yes. You need a bank account for direct deposit.

QUESTION: How do I sign up for direct deposit?

ANSWER: When you receive your enrollment packet, there will be a Direct Deposit Authorization form included. You will need to complete this form and submit it to the address indicated. If you choose to have your direct deposit deposited into your checking account, you will need to include a voided blank check for the checking account where the direct deposit will be made. Starter checks are not accepted. Your name must appear on the account. If you choose to have your direct deposit deposited into your savings account, you will need to have your bank provide the appropriate account and routing number on bank letterhead signed by a bank representative. Your name must appear in the letter and on the account. **The name on your checking or savings account MUST match the name of the primary caregiver or parent on record with DCF.**

QUESTION: How do I access the payments that are deposited into my bank account?

ANSWER: You access and use these funds the same way you access and use other funds in your bank account.

QUESTION: When will my payments begin to be electronically deposited into my bank account?

ANSWER: When your direct deposit form is received and processed, it is anticipated that your next scheduled payment will be direct deposited. You should check with your bank regarding their direct deposit policies.

QUESTION: I have separate savings and checking accounts. Into which account will my subsidy and board payments be deposited?

ANSWER: You can choose the account you want your payments deposited.

QUESTION: Can I have my subsidy and board payments deposited into more than one account?

ANSWER: No. Payments are deposited into only one account.

QUESTION: Once I select an account where my funds are to be deposited, can I change it later?

ANSWER: Yes. To change the account you must complete and resubmit a Direct Deposit Authorization Form and check the box for a change in direct deposit. This form can be found by visiting www.njdcpaymentcenter.com.

Questions and Answers About the New Jersey DCF Debit MasterCard®

QUESTION: What is the New Jersey DCF Debit MasterCard®?

ANSWER: It is a bank sponsored Debit MasterCard® where DCF will electronically deposit your subsidy and board payments instead of mailing a paper check.

QUESTION: What does the New Jersey DCF Debit MasterCard® look like?

ANSWER: It looks like this:



QUESTION: How does the card work?

ANSWER: The card works just like a gift card or debit card you get from your bank and funds will be deposited to it electronically.

QUESTION: What are the advantages of using the card?

ANSWER: Your payments are conveniently, safely, and electronically deposited onto your card. You no longer need to wait for your paper check to arrive in the mail and wait at the bank to cash it.

QUESTION: How do I sign up for the New Jersey DCF Debit MasterCard®?

ANSWER: When you receive your enrollment packet, if you do not fill out and submit a direct deposit authorization form, you will automatically be enrolled for the New Jersey DCF Debit MasterCard®.

QUESTION: If I select the New Jersey DCF Debit MasterCard®, can I change my mind later and switch to direct deposit?

ANSWER: Yes. To request a Direct Deposit Enrollment Form or download the form, visit www.njdcfpaymentcenter.com. If you have additional questions, call DCF customer service at 844-830-6178. Your payments will continue to be added to your New Jersey DCF Debit MasterCard® until direct deposit is in effect on your bank account.

QUESTION: What happens to the funds on the card if I switch to direct deposit?

ANSWER: The current funds on your card will remain on your card until those funds are spent.

QUESTION: Do I need a bank account?

ANSWER: No. You do not need a bank account for the New Jersey DCF Debit MasterCard®.

QUESTION: Do I get a new card with every subsidy and board payment?

ANSWER: No. All subsidy and board payments will be electronically deposited to the one card you receive.

QUESTION: Can I make deposits to the card?

ANSWER: No. Only DCF can make deposits to the card.

QUESTION: Can I get a second card for a member of my family?

ANSWER: No. Only one card will be issued to the primary caregiver or parent on record with DCF.

QUESTION: How do I activate my New Jersey DCF Debit MasterCard®?

ANSWER: Before you can use the card, it must first be activated by calling EPPICard Customer Service at 1-866-461-4094 to create a PIN. Any funds on the debit card are available once the card is activated.

QUESTION: What is a PIN?

ANSWER: PIN means Personal Identification Number. Your PIN is a 4-digit number. Always keep your PIN private. You must select a PIN in order to activate the New Jersey DCF Debit MasterCard® when it arrives in the mail.

QUESTION: What happens if I do not activate/PIN my New Jersey DCF Debit MasterCard®?

ANSWER: If you do not activate/PIN your New Jersey DCF Debit MasterCard®, you cannot access the funds on the card and the card will remain inactive. Additionally, in accordance with the Uniform Unclaimed Property Act, NJSA 46:30B-1 et seq., any funds that remain on an unpinned card twelve (12) months after the date of the initial payment(s) will be considered abandoned property and those funds will be turned over to New Jersey Department of the Treasury. For additional information on the Uniform Unclaimed Property Act, please visit <http://www.unclaimedproperty.nj.gov/faqs-public.shtml>.

QUESTION: After I receive my card, where do I call if I have questions?

ANSWER: Call EPPICard Customer Service at 1-866-461-4094, 24 hours per day, seven days per week with questions about:

- activating the debit card
- using the debit card
- if the debit card was lost, stolen or damaged
- if you did not receive the debit card
- if you want to dispute a charge
- if the debit card was rejected
- to check your account balance
- fee schedule questions
- if you forgot your PIN

QUESTION: What if the debit card is lost, stolen, damaged or never received?

ANSWER: Cardholders should contact EPPICard Customer Service at 1-866-461-4094 immediately to report the card lost, stolen, damaged or not received, and request a new card.

QUESTION: **Are there fees for calling Customer Service?**

ANSWER: There's no charge for calling Customer Service. You may call EPPICard Customer Service at 1-866-461-4094, 24 hours a day, seven days a week or visit www.EPPICard.com.

QUESTION: **How can I use the card?**

ANSWER: You can use the New Jersey DCF Debit MasterCard® to:

- make purchases, including in-person, online, telephone and mail purchases
- get cash from participating automated teller machines (ATMs), 24 hours a day, seven days a week
- get cash back from merchants
- pay bills

Purchases, cash withdrawals, and incurred transaction fees are automatically deducted from the available funds on the card. Refer to the fee schedule by calling EPPICard customer service at 1-866-461-4094 or visit www.EPPICard.com.

QUESTION: **How can I check the balance on my card?**

ANSWER: You can check your balance by:

- calling EPPICard customer service at 1-866-461-4094
- checking the balance printed on your ATM receipt
- creating an account at www.EPPICard.com

QUESTION: **Can I see a transaction history showing what I spent?**

ANSWER: Yes. Upon request, you may receive a free, 30-day report of your account activity. If you have access to a computer, you can access your spending history online free at www.EPPICard.com.

QUESTION: **Are there fees for the card?**

ANSWER: In some cases, yes. You will receive a fee schedule with your card. Please refer to the fee schedule or visit www.EPPICard.com for information.

QUESTION: **How can I avoid fees?**

ANSWER: By understanding the fee schedule.

QUESTION: **Where can I get cash with my New Jersey DCF Debit MasterCard®?**

ANSWER: You can get cash from any bank or financial institution that displays the MasterCard® logo. All MasterCard® banks are required to provide teller assisted cash withdrawals. For ATM withdrawals, look for the MasterCard® logo, which is displayed on over 892,000 ATMs throughout the world. Please refer to the fee schedule you receive with your card carrier or visit www.EPPICard.com for information.

QUESTION: **Where can I shop with my New Jersey DCF Debit MasterCard®?**

ANSWER: Look for the MasterCard® logo. This logo shows that the store accepts your New Jersey DCF Debit MasterCard®. In addition to grocery stores, many retailers that accept MasterCard® will let you get cash back with purchases. Please refer to the fee schedule you receive with your card carrier or visit www.EPPICard.com for information.