

Debit Card FAQ

1. What is a debit card?

There are two types of debit cards; prepaid/stored value cards (SVC) and standard debit bank cards. The SVC card has a limited value in the account balance, depending on the payment you received from your unemployment insurance claim. There are no fees for the SVC card. The regular bank issued debit card allows you to spend and overdraw your account, but you are charged a substantial fee to do so. The term for this is "over-drawn". Quite simply, that means that your payments are posted to the card and you can access it by using your card at a bank machine (ATM) or by using it like a bank debit card to make purchases.

2. What name will be printed on the card?

As a cardholder your name will be embossed on the front of the card along with the expiration date and the card number. The bank name is printed on the back of the card.

3. How many PINs will I have?

You may have two different Personal Identification Numbers (PIN) for your Unemployment Insurance (UI) Benefits. One PIN is used for filing UI claims and weekly certifications by online at www.ncesc.com or by telephone for your DES's individual services. Another PIN is for authorizing your Debit Card transactions at ATMs, Banks and Point-of-Sales merchants. The Debit Card PIN also grants you access to the Debit Card's Web site, www.eppicard.com or call center at 1-866-461-4096.

4. How can I reach a Debit Card customer service representative if I don't have my card yet?

When you call the debit card's Customer Service Center at 1-866-461-4096 you will need to be patient and wait for the voice announcement "Please enter your sixteen-digit card number" entry to time out. Then the voice announcement will state "If you do not know your card number, Press 3". When you press 3, you will be transferred to a customer service representative.

5. Can I still get access to my funds if I forget my Debit Card Personal Identification Number (PIN)?

Not right away. To ensure that your money is safe, you need both your card and PIN to get at your money. However, if you forget your PIN, contact the card vendor at 1-866-461-4096 to have your PIN reset. We will ask some pre-arranged security questions that only you are able to identify. Once you prove that you are the authorized cardholder, your PIN is reset in the nightly batch cycle and you will have to change your PIN the next day to use your card.

6. Does your debit card expire?

Yes, the card expires every three years and a new one is reissued. This ensures that the magnetic stripe on the back will not wear out and prevent the bank or merchant's equipment from accessing your funds. Please retain your card for future use.

7. How secure is my money with debit card?

A debit card is as secure as a standard bank card. Just like a bank card, you can make purchases with your hand written signature or by entering your electronic signature or Personal Identification Number (PIN). What's more, unlike a bank card, the maximum risk that you face is the amount of money stored on the card. With a normal bank card, someone who steals both your card and PIN may be able to clean out your entire bank account.

When it comes to the question of security, a personal account is setup and your funds are posted to the account. The money is not actually stored on the card. It is stored on the card vendor's highly-secured computers and can only be accessed if you provide your PIN when you use your card at an ATM, at a store or on the Web site, www.eppicard.com.

Your PIN is not stored anywhere on your card, not even on the magnetic stripe. The information on the stripe merely identifies you so that our systems can compare the PIN that you enter to the one that is stored in the card vendor's secure computers. That way, a thief who steals your card cannot learn your PIN even with a magnetic card reader.

Because your PIN is so critical to the security of your card, it is important that you protect it. Be sure that nobody is looking over your shoulder when you enter your PIN. Even if you aren't aware of anyone watching you, it is still a good idea to shield the keys of the ATM or store debit terminal with your other hand when you enter your PIN.

8. How is debit card better than cash?

There are lots of ways that debit card beats cash. To name just two:

a. If cash is lost or stolen it is likely gone forever. If your debit card is lost or stolen, it can be replaced. No one can get at your money unless they also have your PIN. (We recommend that you do not write down your PIN or, if you do write it down, never keep it in the same place as your card.)

b. A debit card is electronic money. When you use cash, you usually have to exchange your money for local currency when you travel out of the country, which can be a costly and time-consuming inconvenience. With the debit card, you can use your card at any worldwide ATM or merchant debit terminal where you see the MasterCard, Cirrus or Maestro logo. All cash withdrawals and purchases are automatically converted in the local currency. Please check the fee charges before accepting a transaction.

9. Is debit card better than using check?

Cash stored on a debit card is available immediately. To cash a check, the recipient's bank usually puts the money on hold for at least a few days, and often a few weeks, until the check "clears".

10. How is debit card better than using a bank card?

a. Debit cards can be used in more places. While you can use an ordinary bank card in many ATMs around the world, you often can't use them for merchant debit transactions outside of your home country. You can use a debit card anywhere that you see the MasterCard, Cirrus or Maestro brand marks. Please check the fee charges before accepting a transaction.

b. Debit cards are more secure. Because a debit card is not tied to your bank account, in the very worst case, if someone steals both your card and PIN, the most that the thief can get is the money that remains on your card. With a bank card, they may be able to drain your entire account.

11. Where can I use my card?

You can use your card anywhere that you see the MasterCard brand marks, that identify debit cards accepted here. To make a cash withdraw at an ATM or bank teller window, some surcharge fees charges may apply depending on the Bank or ATM you choose. To reduce your fee charges use a Wells Fargo, N.A. ATM or a

MasterCard Bank. To find a Wells Fargo, N.A. ATM nearest to you go to the web site, www.eppicard.com/ and select ATM Locator or go directly to [Wells Fargo, N.A.](#). To find a MasterCard Bank go to the web site, www.eppicard.com and select the ATM locator or go directly to [MasterCard](#). Please check the fee charges before accepting a transaction.

12. Can I use my card to pay bills?

It depends on the issuer of the bill. If you can pay your bill electronically from a bank account or pay it with a debit or credit card then you can usually use your debit card to pay the bill, as long as there is enough money stored on the card.

13. Can I use my debit card like a credit card to buy things?

No. A debit card is what is known as a "stored value" card. This means that money must be added first to the card and then spend or withdraw that money from it. You cannot use the card to spend or withdraw more than the amount of money that is stored on it.

14. Do I need a good credit record to use this card?

No. Since you cannot spend or withdraw more money than you have added to the card, the card issuer does not assume any risk and, therefore, is not concerned with your credit rating.

15. How do I add money to my card?

You cannot add money to your card. The purpose of this card is to distribute NC State Agency benefits to you through your debit card.

16. Can I transfer money from my debit card to my bank account?

No. Funds are only posted to the debit card. You must withdraw the funds and redeposit them into your bank account. You can also change your payment option to [Direct Deposit](#) your benefits into your personal account.

17. Is my money protected if my card is lost or stolen?

Nobody can get at your money without your PIN. If your card is lost or stolen, it can be replaced once we verify that you are the authorized cardholder. Please call us at 1-866-461-4096 as soon as you discover your card is missing.

18. Will I still be able to return and get a refund for things I buy with my debit card?

Using a debit card to pay for your purchase does not alter the store's refund policy. If the store normally allows refunds on returned merchandise then they will provide a refund on something purchased with your card. If you return merchandise, it is up to the merchant whether to issue cash refund or to transfer the money back onto your card.

19. Are there any transaction fees?

There are no fees for point-of-sale transactions. Check this link [Debit Card Fees](#) for a schedule of fees applicable to use of the debit card or check the debit card web site at www.eppicard.com .

20. Can I get foreign currency?

Yes. Your card can be used anywhere in the world to buy goods and withdraw cash from ATMs in the local currency. A competitive exchange rate will be used to convert the funds. Please check the fee charges before accepting a transaction.

21. How is the currency exchange rate calculated when the card is used outside of the US?

Foreign banks and merchants usually send the card vendor withdrawals and purchase debits in their local currency. We will apply a competitive exchange rate to convert it to your card's US dollars currency.

22. Can I find out how much money is in my debit card account? Or do I have to keep track of that myself?

You have three options to learn your balance, visit the secure debit card Web site, www.eppicard.com, call the Customer Service toll free number and get your balance and last ten transactions posted to your account or select the balance inquiry button at the ATM. Please check the fee charges before accepting a transaction.

23. I'm looking at this on a friend's computer and I don't have one of my own. Do I need a computer to use a debit card?

No. You don't need your own computer to have a debit card. You can use the card just like any other bank debit card. You can use any computer equipped with a current web browser and Internet connectivity to monitor your card activity.

You can visit your [local DES](#) resource center to obtain access to a computer with Internet connectivity to check your card activity.

Remember, your local library will assist you in the use of one of their computers free of charge. The NC public library system provides Internet access to anyone living in NC. To find a public library near you, search your telephone directory or go to this site, <http://statelibrary.ncdcr.gov/library/publib.html>

If you are living in another state, check with your local library about their Internet access.

24. Are there any limits to how much money can be stored on my card?

There are no limits to how much money you can keep in your debit card account. You may be limited to how much you can withdraw. These limits are set by each Bank or ATM you use, not by your debit card.

25. Are there any limits to how much I can purchase with my card in a single transaction?

There are no limits to how much you may purchase at POS. As long as the funds are in the account you can spend the money at any time.

26. Is there someone who I can talk to if I am having a problem?

Yes. If you are having problems using your debit card call 1-866-461-4096 (TOLLFREE) or the web site, www.eppicard.com.

If you have questions about your benefit deposits call the Division of Employment Security at 1-888-737-0259 (TOLLFREE) or contact your [local DES](#).

27. How do I make a change to Debit Card?

Complete a "Request to Change Income Tax Withholding / Direct Deposit" [Form NCUI 500TWC](#) found in the Individual Services section on our web site, www.ncesc.com. Check the appropriate box in the Direct Deposit section and sign the form. Mail the form to the Division of Employment Security at the address printed on the top of the form. You can also fax this form to (919)733-1370. Allow ten days to process your form. When your form has been processed you will receive your next payment on an DES Debit Card.

28. How do I report an error, loss or theft of my debit card funds?

Electronic Funds Transfer (EFT) Act was implemented in 1978 to establish the rights and responsibilities of all participants in EFT activities. If you believe there is an error in any of your transactions or you suspect loss or theft of your funds, call the debit card vendor's call center at 1-866-461-4096. Talk to a customer service representative and let them know you are reporting an unauthorized withdrawal and would like to file a dispute report. Write down the date, time and name of the customer service representative.

You may be liable for unauthorized withdrawals if you do not follow certain criteria:

- Loss is limited to \$50 if institution is notified within two business days
- If loss is not reported within 60 business days you risk unlimited loss on transfers made after the 60 day period.

You'll need to write a dispute letter to the debit card issuer. The letter preserves your right to dispute errors; a phone call may not. The debit card issuer must receive your letter within 60 days from the transaction date. Be sure to include copies (NOT originals) of documents that support your position.

A dispute report includes the date, your name and contact information and the debit card issuer information (Comerica Bank, PO Box 310659, Detroit MI 48131-7584). A sample dispute letter body could contain the following information:

Dear Sir or Madam:

I am writing to dispute the following transaction on my debit card account. This item (identify item(s) disputed by name of source, such as bank, ATM or merchant's address and telephone number, and identify type of item) is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be (specific change such as credited, adjusted, deleted) to correct this (these) transaction(s).

I've called your Customer Service Center at 1-866-461-4096 on (date) at (time) and talked to (name), your customer service representative. (If the customer service representative asked you to file a police report, place your sequence of events in filing this report here.)

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as receipts, debit card account statements or police reports) supporting my position. Please investigate this (these) matters(s) and (specific change) the disputed item(s) as soon as possible.

Sincerely,

Your signature

Your printed name

Enclosures: (list what you are enclosing)

Your disclosure statement that you receive with your debit card explains more about your rights and obligations with respect to your card.

29. How do I stop my benefits from being sent to my Debit Card?

Complete a "Request to Change Income Tax Withholding / Direct Deposit" [Form NCUI 500TWC](#) found in the Individual Services section on our web site, www.ncesc.com. Enter the information requested on the Voluntary Election for Direct Deposit section and sign the form. Mail the form to the Division of Employment Security at the address printed on the top of the form. You can also fax this form to (919)733-1370. Allow ten days to process your form. When your form has been processed you will receive your next payment via [Direct Deposit](#) to your bank account.