

# ReliaCard Cardholder Information Guide

## CARD OVERVIEW

The U.S. Bank ReliaCard is a reloadable, prepaid debit card that select Oregon agencies use to make electronic benefit payments to recipients. The card is offered as one option for receiving your State of Oregon benefit payments. Other options include Direct Deposit of funds to your own checking or savings account, or even to a reloadable, prepaid debit card of your own selection. Each State Agency has a different process for sign up and notification of benefits. Please visit the links below for more information about specific agency programs.

- [Employment Department - Unemployment Insurance Benefits](#)
- [DOJ Child Support](#)
- [SAIF](#)



The ReliaCard is not a credit card. Instead, it works similarly to other debit cards. The card does not help establish credit history as no credit check or approvals are required to receive the card.

Successful identity verification is required. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

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## CARD FEATURES AND BENEFITS

**Convenient** - Withdrawal cash at ATMs 24 hours a day and make purchases anywhere debit cards are accepted, including retail stores, grocery stores, restaurants and pharmacies. The card may also be used to pay bills via bill pay, and for online, phone and mail order purchases. Some fees may apply. A full schedule of fees can be found at [www.oregon.gov/treasury/Divisions/Finance/StateAgencies/Pages/Prepaid-Cards.aspx](http://www.oregon.gov/treasury/Divisions/Finance/StateAgencies/Pages/Prepaid-Cards.aspx).

**Reliable** - Payments are automatically deposited to your account on time, which means no more lost or stolen checks and no more check cashing fees. Provides quick access to pay without waiting in line to cash or deposit a check.

**Secure** - No need to carry large amounts of cash. Funds are protected by the VISA Zero Liability Policy and are FDIC insured

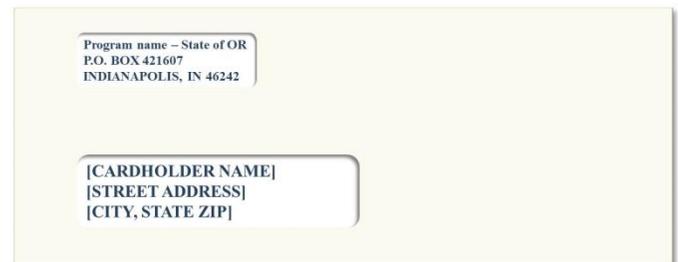
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## HOW YOU RECEIVE THE CARD

For security reasons, the card will arrive in a plain, white, window envelope with an Indianapolis, IN return address.

### Information mailed with the card

- Instructions on how to activate the card and fee schedule
- The cardholder agreement, which discloses terms and conditions
- A usage guide detailing where and how the card can be used
- The U.S. Bank Privacy Pledge



## After you receive the card

After receiving the card in the mail, you must call Cardmember Services at the number listed below related to your benefit program to activate the card and choose your Personal Identification Number (PIN):

Employment: 855-279-1270

Child Support: 855-254-9746

SAIF: 855-254-9819

**You Must Activate Your Card Before Use!**

**Call the number on the attached card mailer.**

(remove this sticker before using your card)

**You cannot use the card until it has been activated.** Be sure to sign your name on the back of your card in ink. Your card is not valid unless it's signed.

## Keep Your Card and PIN Secure

Your card is like cash, keep it safe and secure.

- Choose a PIN that only you would know
- Do not share the PIN or the card with anyone
- You should never write your PIN on your card
- If you forget your PIN, call Cardmember Services
- The PIN is also required when accessing cardholder information online

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## HOW TO REACH CUSTOMER SERVICE

Call Cardmember Services 24 hours a day at the number listed below related to your program to take the following actions:

- Activate the card
- Choose/Change PIN (Personal Identification Number)
- Balance inquiry
- Review recent transaction history, including deposits
- Report card lost or stolen and have it reissued
- Report an address change (you will also need to call your issuing agency)
- Speak to a live representative if additional assistance is needed



**Employment: 855-279-1270**

**Child Support: 855-254-9746**

**SAIF: 855-254-9819**

For questions about your funds, such as when you will receive the next deposit to the card, or the amount of a deposit to the card, contact the issuing agency or employer.

## Fraud Protection

If the card is lost or stolen, call Cardmember Services to report it immediately and they will send a new one. The remaining balance from the old card is transferred to the new card. Future payments will be deposited to the new card. You may not be responsible for any fraudulent activity that occurs on your card provided that you report the card missing in a timely manner, and have not shared your card or PIN number

with anyone. The Visa Zero Liability Policy protects you against unauthorized purchases for U.S. issued cards only. This does not apply to ATM transactions or to PIN transactions not processed by Visa. You must immediately report any unauthorized use. See Cardholder Agreement for details.

## Address Change

Contact Cardmember Services to report an address change. Also contact your agency to report an address change so that your mail may also be sent to the correct address.

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## MANAGE YOUR CARD

### How to use your card for free

- Unlimited U.S. Bank ATM cash withdrawals
- Unlimited VISA bank teller cash withdrawals
- Two free non-U.S. Bank cash withdrawals, per month
- Automated balance inquiry via phone and internet
- Email alerts Standard messaging charges apply through your mobile carrier and message frequency depends on account settings



### Current Fee Schedule

The current fee schedule can be found at [www.oregon.gov/treasury/Divisions/Finance/StateAgencies/Pages/Prepaid-Cards.aspx](http://www.oregon.gov/treasury/Divisions/Finance/StateAgencies/Pages/Prepaid-Cards.aspx)

### Manage your card balance

You can check your card balance in a variety of ways

**Online** - Go to [www.USBankReliacard.com](http://www.USBankReliacard.com)

**Phone** - Call Cardmember Services

**Text** - Text a shortcode\* to get your balance

**Alerts** - Sign up to receive free email or text alerts when funds have been deposited to your account or when your balance gets low

**ATM** - Perform a balance inquiry at an ATM

NOTE: Bank tellers, whether they are US Bank or not, will **NOT** be able to provide balance information.

*\* A shortcode is a 5-digit number similar to a phone number that you can text commands to. For example, once you have enrolled in alerts online, you may text the word "BAL" to 42265 and you get a text message reply with your account balance.*

### Manage your card online

You can manage your account online at any time. Go to [www.USBankReliacard.com](http://www.USBankReliacard.com)

Actions you can take include:

**PIN change**

**Balance inquiry**

**View transactions**

**View statements**

**Alert Notifications** - You have the option of signing up for text or email alerts such as the addition of funds, low balance, zero/negative balance, and change of address. Log in to [www.USBankReliacard.com](http://www.USBankReliacard.com) and click the "Alerts" tab to learn more.

## Manage your card from a cell phone

If your cell phone is an internet enabled "smartphone" you can use the ReliaCard Mobile Banking App to check your account balance or view your most recent transactions. The App is available to download for free at [www.USBankReliacard.com](http://www.USBankReliacard.com), in the iTunes store or Google Play. You can also check your balance or access a mini statement by texting us a shortcode. Log in to the Cardholder website at [www.USBankReliacard.com](http://www.USBankReliacard.com) and click the "Alerts" tab to learn more.



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## HOW TO GET CASH

You can get cash using your card in a variety of ways. These include withdrawals from an ATM, cash request from a teller, and cash back at point-of-sale purchases. Some fees may apply. A full schedule of fees can be found at [www.oregon.gov/treasury/Divisions/Finance/StateAgencies/Pages/Prepaid-Cards.aspx](http://www.oregon.gov/treasury/Divisions/Finance/StateAgencies/Pages/Prepaid-Cards.aspx)

### Cash at an ATM

You can obtain cash from any VISA or Plus-branded ATM.

- Insert or swipe your card and enter your 4-digit PIN
- Select "Withdrawal from Checking"
- Enter the amount to be withdrawn



### Cash from a Bank Teller

Go to any Bank or credit union that accepts VISA.

- Have your ID ready to verify your identity
- You must know your available balance as the teller will not have access to this information
- Ask for a cash withdrawal in the amount you wish to withdraw



### Cash Back With Purchases

You also can get cash back on purchases at participating merchants throughout the United States, such as grocery and discount stores.

- When the authorization machine asks for credit or debit, select 'debit'
- Enter the 4-digit PIN
- Select 'Yes' for cash back
- Enter the amount, press 'OK'



**\*\* Please note that not all merchants allow for cash back.**

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## HOW TO MAKE A PURCHASE

The card works much like other prepaid or debit cards. You can use it online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. It is important to know your account balance before making a purchase.

## When making a purchase at Point of Sale

- Using the authorization machine
- Select CREDIT to make a purchase with NO cash back
- Select DEBIT to make a purchase WITH cash back
- For Debit purchases you will have to enter your PIN



## When making a purchase Online

- Choose "Credit Card" as the payment option
- Enter your card number on the front of the card
- Enter the 3 digit code on the back of the card



## FREQUENTLY ASKED RELIACARD QUESTIONS

### *Do I need to have an existing relationship with U.S. Bank or any other bank?*

No.

### *Will I earn interest on the funds on my card?*

No. The money remaining on the card does not earn interest.

### *Does the ReliaCard work at gas stations?*

Yes. However, you can only use the ReliaCard at gas stations that offer indoor cashier service. ReliaCards will not work at an outdoor pay-at-the-pump fuel dispenser.

### *How does the State deposit money onto the card?*

The State electronically deposits funds to the card. This allows funds to be sent quickly, safely, and dependably. Holidays and weekends will lengthen the amount of time needed for a disbursement to reach your account.

### *Can I add funds to my card in addition to what the State puts on it?*

No, only the State can deposit funds to the card. Holidays and weekends will lengthen the amount of time needed for a disbursement to reach your account.

### *Can I request additional cards for another individual, such as a family member?*

No, only the recipient to whom the State is issuing payments will receive a card.

### *If decide to switch payments to be directly deposited into a checking or savings account, what happens to my card?*

You can continue to use your card until any remaining balance has been used.

### *Is a PIN (Personal Identification Number) needed to use the card?*

Yes and no. You can use the ReliaCard to make signature-based purchases without a PIN. However, you must use a PIN for cash withdrawals at ATMs, or when selecting "debit" at the point of sale. You will choose your own PIN by calling Cardmember Services at 866-276-5114 after you receive your card. For security reasons, it is important that you pick a PIN that only you would know, and that you do not share the PIN or the card with anyone. You should never write your PIN on your card. If you forget your PIN, call Cardmember Services.

### ***How does the ReliaCard work?***

You can use the ReliaCard to make purchases everywhere Visa debit cards are accepted, including places like grocery stores and restaurants. You can even use the card to pay bills, and for online, phone, and mail orders. You also can get cash from any Visa or Plus-branded ATM worldwide, or from any bank teller that accepts Visa. The dollar value for purchases or cash withdrawals is automatically deducted from the available funds on the card.

### ***How do I qualify for the card?***

No approval is required. If you receive payments and have a social security number, you qualify. If you want to receive your payments on a ReliaCard, you can sign up, regardless of past credit or banking history. To help the government fight the funding of terrorism and money laundering activities, successful identity verification is required. Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

### ***Can someone else use my card?***

For security reasons, you should never share your PIN or allow anyone else to use your card.

### ***What are the fees associated with this card?***

A list of fees will be provided to you when you receive your card. The fee schedule can be found at [www.oregon.gov/treasury/Divisions/Finance/StateAgencies/Pages/Prepaid-Cards.aspx](http://www.oregon.gov/treasury/Divisions/Finance/StateAgencies/Pages/Prepaid-Cards.aspx)

### ***Where can I use my ReliaCard?***

The ReliaCard can be used to make purchases everywhere Visa debit cards are accepted; millions of merchants nationwide including places like grocery stores, restaurants, ATM's and tellers. The card can even be used to pay bills, and for online, phone, and mail orders.

### ***Can I contact my local bank or the local U.S. Bank for customer service on my ReliaCard Visa account?***

No. You must direct all of your ReliaCard Visa questions to the toll-free Cardmember Services number. You may also utilize the web site [www.USBankReliacard.com](http://www.USBankReliacard.com) for inquiries.

### ***Do I receive a new card every time a payment is made?***

No. All future payments will be automatically deposited onto the initial ReliaCard. If the card is ever lost or stolen, U.S. Bank will send you a new one. Subsequent payments will go automatically to the new card, along with any remaining available balance from the old card.

### ***Will I receive a monthly paper statement in the mail?***

Cardholder monthly statements are available online at [www.USBankReliacard.com](http://www.USBankReliacard.com). U.S. Bank will not provide paper statements, unless you specifically request to receive them.

### ***Do I have to go to a U.S. Bank ATM or U.S. Bank branch to get cash?***

No. You can obtain cash from any Visa or Plus-branded ATM throughout the world, or over the counter at any bank or credit union that accepts Visa. You also can get cash back on purchases at participating merchants throughout the United States, such as grocery and discount stores. Some fees may apply. A full schedule of fees can found at [www.oregon.gov/treasury/Divisions/Finance/StateAgencies/Pages/Prepaid-Cards.aspx](http://www.oregon.gov/treasury/Divisions/Finance/StateAgencies/Pages/Prepaid-Cards.aspx).

### ***When using an ATM to withdraw funds, which selection (checking, savings, or credit card) do I choose?***

You should select "checking" when making a withdrawal at any ATM.

### ***Can the State view or track my transaction activity?***

No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, the agency that issues your payment does have access to the amount and date of deposits to individual accounts.

### ***Is there a daily maximum amount I can take from my ReliaCard account?***

In order to lessen the risk of loss due to fraud or theft, U.S. Bank has the following limits on the dollar amounts of transactions:

- You may withdraw up to \$1,525 from an ATM each day
- You may withdraw up to \$5,000 from a financial institution each day
- You may buy up to \$4,000 worth of goods or services using point-of-sale

### ***Is there a limit to how many times I can use my card each day?***

In order to lessen the risk of loss due to fraud or theft, U.S. Bank has the following limits on the frequency of transactions:

- You may make only 5 cash withdrawals from an ATM each day
- You may make only 5 cash advances from a financial institution each day
- You can make only 20 point-of-sale transactions each day

### ***Can I make a purchase for more than the amount on my card?***

If you need to make a purchase for more than the amount you have on your card, you will need to use two forms of payment, if available. Tell the cashier how much you want taken from the balance on your card - the cashier cannot determine your available balance. Then, pay the remaining balance with cash, check, credit card or debit card.

### ***Can the card be overdrawn?***

Normally you can only access the amount of funds available to you. However, under certain circumstances, such as restaurant tips, the card can become overdrawn. An overdrawn card will result in a negative balance, for which you would be liable as the cardholder. Typically, the negative balance would be deducted from the next automatic funding to the card. U.S. Bank does not assess an overdraft fee.