

# U.S. Bank ReliaCard®

## Frequently asked questions

### What is the ReliaCard?

The ReliaCard is a prepaid debit card issued by U.S. Bank that is reloadable by the government agency. The ReliaCard provides an electronic option for receiving your government agency payments. It is not a credit card but works similarly to other prepaid debit cards.

### How does the ReliaCard work?

Once funds are added to the card account, it can be used to make purchases, pay bills, and make online, phone or mail-order purchases. You can also get cash back with purchases at participating merchants or withdraw cash at ATMs, banks or credit unions.<sup>1</sup> The amounts of purchases, bill payments or cash withdrawals are automatically deducted from the available balance on the card.<sup>2</sup>

### When will I receive my ReliaCard?

We're working closely with participating states to get the cards distributed as quickly as possible. Once we receive the file from the state, we mail your ReliaCard within two business days. Please allow seven to ten business days for the postal service to deliver the card to you. The card will arrive in a plain, white, windowed envelope.

#### The card comes with:

- Instructions on how to activate the card
- A complete 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

You can check the status of your card by visiting the mobile app or [usbankreliacard.com](http://usbankreliacard.com) and clicking on the card tracker. For information on unemployment claim processing or other government benefit payments, check with your state agency.

### How do I activate my ReliaCard once I receive it?

You can activate your card on the ReliaCard website or on the mobile app

- Scan the QR code to activate your card on the [ReliaCard website](#) and click **Activate Card**
- From the mobile app, click **Setup Online Access/Activate New Card**.
- You will be prompted to create a password.
  - Choose a password that is at least eight characters long and includes at least one of each: an upper case letter, a lower case letter, a number and a special character.
  - Avoid having sequential numbers, such as 1234, or repeating characters, such as 111 or aaa.
  - Carefully enter your password.
  - Keep your password in a safe place for future reference.

### Will my funds be available when I receive my card?

In some cases, you may receive your ReliaCard before the funds are loaded to the card. Your card will be funded two to three business days after your state agency has released your funds. You can monitor the status of your benefits and payments by checking your state's website. Enroll in Alerts to be notified via a text<sup>3</sup> message or email when a deposit has been received.

### How do I check my balance?

Online – View account online at [usbankreliacard.com](http://usbankreliacard.com)

Mobile banking app – Search for “U.S. Bank ReliaCard” in the App Store® or Google Play™<sup>4</sup>

Text<sup>3</sup>/Email – Sign up to receive 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<sup>1</sup>



## How can I keep track of the availability of funds and other activity on my account?

The best way to monitor activity on your ReliaCard, including the availability of funds, is to sign up for email or text<sup>3</sup> alerts.

You can receive alerts about:

- Funds added to your account
- Purchase declines
- Low balance
- Purchases made without card present
- Pre-authorizations
- Transactions made outside of the United States
- Purchase transactions

To sign up for email or text<sup>3</sup> alerts, follow the prompts when you activate your card. You can sign up for alerts via the cardholder website or mobile app.

You can also text the following to 90831

- Text “BAL” for your balance.
- Text “TRANS” for recent transactions.
- Text “HELP” for customer service.

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## How do I make a purchase with my card?

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 purchases. You can use your card to make purchases anywhere Visa<sup>®</sup> and Mastercard<sup>®</sup> debit cards are accepted.

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### How do I get cash at a bank, credit union teller and does it have to be a U.S. Bank ATM or U.S. Bank branch?<sup>2</sup>

Cash can be obtained over the counter at any Visa or Mastercard member bank or credit union. You are not required to go to a U.S. Bank location but, you must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal<sup>2</sup> in the amount you wish to withdraw. Note: you may need to provide your driver's license to verify your identity.

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### How can I get cash with my card?<sup>1</sup>



**Cash back with purchases** – at participating merchants such as grocery or convenience 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”



**ATM withdrawal** – at any ATM<sup>1</sup>

- Insert or swipe your card and enter your 4-digit PIN
- Select “Withdrawal from Checking”
- Enter the amount to be withdrawn
- You can withdraw cash from ATMs. Check the ReliaCard mobile app or [usbankreliacard.com](http://usbankreliacard.com) for a list of surcharge-free ATMs.



**Teller withdrawal** – at any participating bank or credit union<sup>2</sup>

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### Do I need a PIN?

You may use the card for signature-based purchases without a PIN by choosing Credit when you make a purchase. However, a PIN must be used for debit card purchases and cash withdrawals at ATMs.

You'll choose your four-digit PIN when you activate your card. Keep it in a safe place for future reference. Your card may be locked if you make too many attempts to use it with the wrong PIN.

## What are some things I need to keep in mind when using my card to make purchases?

Some merchants where you typically tip (i.e., restaurants, hair salons, etc.) may authorize your transaction for an amount greater than your purchase to cover tips. Make sure your balance can cover a tip of 20% or your transaction will be declined.

When purchasing gasoline at a gas station, pay inside with the cashier to avoid a hold greater than the amount of your purchase (some ReliaCard programs may not allow you to pay with your card using the pay-at-the-pump option). The funds held will not be available for other purchases until the actual transaction amount clears. Payments made inside clear for the actual transaction amount immediately. Check your program materials for additional details.

## What should I do if I forget my PIN?

Call the number on the back of your ReliaCard and reset your PIN using the automated system. Your card may be locked after too many attempts using the wrong PIN.

## Can I still get cash if I forget my PIN?

Yes. You can go to any Visa or Mastercard member bank or credit union and ask the teller for a cash withdrawal.<sup>1</sup>

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

No. Future payments will be deposited automatically onto the initial card.



## Can I manage my account with my smart phone?

Yes. You can use the ReliaCard Mobile Banking app to check your account balance, enroll in and manage text alerts, view your most recent transactions or search for the nearest in-network ATM location. Search for “U.S. Bank ReliaCard” in the App Store or Google Play.

## Can I pay my bills, including my rent/mortgage, with my ReliaCard?

Yes. Follow these steps:

- Log in to [usbankreliacard.com](http://usbankreliacard.com).
- Go to the top navigation bar and click, Manage Money.
- Click, Pay Bills.
- Select the company (the payee) you want to pay from the payee list. If you can't find the company, you can manually enter the payee name by clicking, Add a Payee.
- Enter the amount you want to pay and select the payment date.
- Click on the Review and Pay button.

Please remember to schedule your mortgage payment or rent payment at least five business days before the due date. For more information, please review the Bill Pay Terms and Conditions.

## How can I find the routing and account numbers associated with my card?

You will not have a routing or account number as the government agency is the only source that can load funds to your ReliaCard. Please use Bill Pay or your 16-digit card number for any purchases.

## 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. 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 check card.

## Can the ReliaCard be overdrawn?

Usually a purchase that exceeds the available balance will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however you will not be charged an overdraft fee. You can check your balance online, using the ReliaCard Mobile App or by logging into your account at [usbankreliacard.com](http://usbankreliacard.com).

## Can anyone else view or track my transactions?

No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, your government agency does have access to the amount and date of each deposit.

## How do I obtain information about fees for my ReliaCard?

Fees are located on the Fee Schedule sent to you with your card. You may also view your fee schedule online by logging into your account at [usbankreliacard.com](http://usbankreliacard.com). Please consult your program Fee Schedule to determine if a specific fee applies.

## How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at [usbankreliacard.com](http://usbankreliacard.com) or on the mobile app.

## What should I do if I change addresses?

Visit [usbankreliacard.com](http://usbankreliacard.com) to report an address change. Also contact your government agency to report an address change so that your mail may also be sent to the correct address.

## Who do I contact if I have questions about my card?

For questions about your deposit, such as when you will receive the next deposit to the card, or the amount of a deposit to the card, contact your government agency. For all other questions about the card, you may log into your account at [usbankreliacard.com](http://usbankreliacard.com).

## What happens if my card gets lost or stolen?

Follow the steps below to order a replacement card through our automated system.

- Call 855-282-6161.
- If the system does not recognize your phone number, then it will prompt you to enter the phone number associated with the card.
- Enter the last four digits of the card you wish to replace.
- Choose the reason for replacement:
  - Press 1: Lost card
  - Press 2: Stolen card
  - Press 3: Damaged card
  - Press 4: Update your name
  - Press 5: Replacement card

If you do not have all of the required information, then you can select an option to talk to a customer service representative for help.

## Can I contact my local bank for customer service on my ReliaCard account?

No. Utilize the website, [usbankreliacard.com](http://usbankreliacard.com), for inquiries.

## What are the advantages of having a ReliaCard?



**Fast** – Your money is automatically deposited to your card account



**Save time** – Easy and quick access to your funds without waiting in line to cash or deposit a check



**Convenient** – Make purchases anywhere Visa and Mastercard debit cards are accepted, including retail stores, grocery stores, restaurants and pharmacies and withdraw cash at ATMs<sup>1</sup>



**Secure** – No need to carry large amounts of cash



**Save money** – No more going to a check casher



**Track spending** – Account information and customer service 24 hours a day



**Purchasing power** – Enjoy the prestige and purchase protection given to Visa or Mastercard branded cardholders, without a credit check



**Reliable** – Receive your money on time. No more lost or stolen checks



**Safe** – Funds are FDIC insured and are protected if lost or stolen<sup>5</sup>

<sup>1</sup>Fees and transaction limits apply. See Fee Schedule for details. <sup>2</sup>Transaction limits apply. See Fee Schedule for details. <sup>3</sup>For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. <sup>4</sup>All trademarks and brand names belong to their respective owners. Use of these trademarks and brand names do not represent endorsement by or association with this card program. All rights reserved. <sup>5</sup>You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details.

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