

Frequently Asked Questions Regarding the Debit Card

What is the Tennessee Electronic Access Card? The Tennessee Electronic Access Card is a visa debit card issued by JPMorgan Chase for Tennessee. Child support payments will be electronically deposited to this card by the State each time a payment is received from the non-custodial parent and a portion or all of that payment is due to the custodial parent.

Is it a credit card? No. A custodial parent can only use the funds that have been deposited by the State. A custodial parent will not be able to make additional deposits to the card. There are not credit checks or approvals required and no credit is extended with the card.

How does the Tennessee Electronic Access card work? The Tennessee Electronic Access Card can be used:

- to make purchases everywhere visa debit cards are accepted:
- access to your money through Automated Teller Machines(ATM's), 24 hours a day, 7 days a week:
- get cash back from merchants that accept visa debit cards:
- get cash from any bank teller that accepts visa:
- to pay bills, and for online, phone, and mail orders:

The amount of purchases or cash withdrawals is automatically deducted from the available funds on the card. The custodial parent will also be provided free monthly statements on their account and will have customer service and Internet access to their account information.

Is a PIN (Personal Identification Number) needed to use the card? The card can be used to make signature-based purchases without a PIN. However, a PIN must be used for cash withdrawals at ATM's (there is a fee for ATM transactions). The custodial parent chooses his/her own PIN by calling JPMorgan Chase customer services after they receive their card. For security reasons, it is important that the custodial parent pick a PIN that only they would know and not share that PIN or the card with anyone.

Does a cardholder have to use a specific bank to obtain cash? No. Cash can be obtained without any fees over the counter at any bank or credit union that accepts Visa. A custodial parent can also get cash back with purchases at millions of locations that accept Visa debit cards, including retail stores, gas stations, restaurants and more, by use of a pin based transaction.

How does the state deposit money onto the card? Anytime a payment is due to a custodial parent, the State electronically deposits funds to the card. This allows funds to be sent quickly, safely and dependably.

Does the custodial parent get a new card every time a payment is due? No. All future child support payments will be automatically deposited to the initial card received. If the card is ever lost or stolen, a new card will be sent at no cost. Subsequent payments will automatically go to the new card along with any remaining balance on the old card at the time the previous card was lost or stolen.

What does the custodial parent need to do once they receive the debit card? After receiving the card in the mail, the custodial parent must call the JPMorgan Chase Customer Services at the number on the card to activate it. At the time of activation, the custodial parent must choose his/her PIN number.

Who can the custodial parent contact if they have questions about their card? For questions about the card, the custodial parent should contact **JPMorgan Chase Customer Services at 1-866-850-6687.**

How can the custodial parent check their debit card balance? The custodial parent can view their account on-line free at www.ucard.chase.com, call **JPMorgan Chase Customer Services at 1-866-850-6687**, or perform a balance inquiry at an ATM.

What does the custodial parent do if the card is lost or stolen? The custodial parent must call the toll-free customer services number on their monthly statement or on the card carrier that was sent with the card to report a lost or stolen card. The card carrier information should be maintained in a safe place for future reference. Once reported lost or stolen, the card will be replaced free and any balance remaining on the old card will be transferred to the new card. The custodial parent will not be responsible for any fraudulent activity that occurs on his/her card provided they report the card missing in a timely manner and have not shared his/her card or PIN with anyone.

Is the custodial parent able to make deposits to the card? No. Only the State can make deposits to the card.

Can the custodial parent request a second card for another individual such as a family member? No. Only the person to whom the State is issuing payments will receive a card.

Can the card be used by someone other than the person whose name appears on the card? No. For security reasons, a custodial parent should never share their PIN or allow anyone else to use their card.

Are there fees associated with the use of the debit card? Yes, there are standard fees associated with the debit card; however, all money on the card can be accessed without incurring any fees as indicated in previous questions. This

information will also be provided to the custodial parent by the State and JPMorgan Chase.

Can the debit card be overdrawn? Normally the custodial parent can use up to the amount of funds available on the card. However, under certain circumstances, such as pay-at-the-pump gas dispensers or restaurants in which a tip is added to the bill, the card can become overdrawn. If the card is overdrawn, the custodial parent is subject to an overdraft fee of \$.25. The custodial parent will not be able to further use the card until the overdraft is covered from subsequent deposits.

Will the custodial parent receive a monthly statement in the mail? Yes. The custodial parent can also view their current transaction history and past statements at www.ucard.chase.com.

When the card is sent in the mail, what does the envelope look like? For security reasons, the cards are mailed in plain white envelopes with an address window, which allows the custodial parent's name and address to show through.

What information or instructions come with the card? The card comes with the following:

1. Instructions on how to activate the card;
2. Card member agreement disclosing fees and all other terms and conditions of use;
3. Welcome brochure detailing where and how the card can be used;
4. Visa Purchase Security guide to benefits.

What services are offered by the 24-hour JPMorgan Chase Customer Services toll-free number (1-866-850-6687)? A custodial parent can use this service to:

1. Activate their debit card;
2. Choose or change a PIN (Personal Identification Number);
3. Balance inquiry;
4. Review recent transaction history, including deposits;
5. Report a card lost or stolen;
6. Request a new card;

Can the State view or track individual custodial parent transactions? No. For privacy reasons, the State will not have access to card numbers or transaction information.