



Electronic Payment Card Program Frequently Asked Questions

1. What is the new Visa Electronic Payment Card?

The Visa Electronic Payment Card (EPC) is a safe and secure method for payment of weekly Unemployment Insurance benefits. It can be used to get cash from an ATM or bank. It can also be used to make purchases the same way you would use a debit card.

2. What are the benefits of using the new Visa Electronic Payment Card?

- No waiting for a check to arrive in the mail.
- No worries about getting your check cashed or expensive check cashing fees.
- Access your money by presenting your Visa Electronic Payment Card at a number of locations.
- Safe, fast, and convenient access to your money.
- Chase Customer Service toll-free number (1-866-847-8586) is available to answer your questions and obtain your account balance 24 hours a day, 7 days a week.
- Chase will send you monthly statements to help you track your transactions and know your balance.

3. Do I have a choice how I receive Unemployment Insurance benefits?

Yes, you have a choice of Direct Deposit into your personal Checking or Savings account or Electronic Payment card. There are very few differences between DD and EPC. In both cases your Unemployment Insurance benefit payment is electronically added to your account.

4. While collecting Unemployment Insurance benefits can I still get a check?

The RI Department of Labor and Training will no longer issue checks once statewide implementation of Electronic Payment Card is complete.

5. How do I get the new Visa Electronic Payment Card (EPC)?

- You must be eligible to receive unemployment benefits to receive the new Visa Electronic Payment Card.
- When filing your claim, you will have the option to receive your benefits via Direct Deposit or Electronic Payment Card (EPC). If you do not select Direct Deposit you will automatically receive the EPC.
- Your card will be sent to you in the mail, after you serve a one week waiting period.
- You may use your card only after benefits have been deposited in your account.



Electronic Payment Card Program Frequently Asked Questions Page 2 of 6

6. When the card is sent in the mail, what does the envelope look like?

In order to protect you from potential card theft, your card will arrive in a white windowed envelope that does not display the Department of Labor and Training/ Unemployment Insurance name or logo.

7. Can I choose Electronic Payment Card if I now have Direct Deposit?

Yes, by contacting the Unemployment Insurance Call Center at 401-243-9100.

8. When will benefits be deposited in my account?

Generally, benefits will be deposited within 48 hours when a payment has been authorized either by you calling our automated payment system called TeleServe or by an Unemployment Insurance Call Center Customer Service Representative authorizing a payment.

9. How do I activate my Electronic Payment Card (EPC)?

You cannot use the EPC card until it has been activated. You should activate your card immediately after you receive it by calling Chase Customer Service toll-free number (1-866-847-8586) and selecting a 4-digit Personal Identification Number (PIN) and a 6-digit access code, as instructed when you receive your card in the mail. For security reasons, it is important that you pick a PIN that only you would know. Do not share your PIN or the card with anyone. You should never write your PIN on your card.

10. What is the difference between a four-digit PIN and a six-digit Access code?

Your PIN is a four-digit number that you enter on the keypad at ATMs and retail locations. Your access code is a six-digit number that you enter when you call Chase Customer Service. You must select both numbers when you call to activate your card.

11. How do I use my Visa Debit Card to get cash at an ATM or Bank?

- You are allowed one (1) transaction-fee-free withdrawal with each deposit to your account. Non-participating banks will charge a surcharge fee. A transaction fee is charged for additional withdrawals during the same deposit period..
- You can get free ATM cash withdrawals only at more than 40,000 (Washington Trust, Allpoint and Chase ATMs nationwide.) Look for the Allpoint logo at ATMs at CVS, Target, Hess, Mobil and Exxon gas stations, to name a few.
- When using your card at an ATM, insert the card and enter your 4-digit PIN.
- Press “Withdrawal” and then “Checking”.
- Follow the instructions until the transaction is completed.
- Don’t forget to take your cash, your Card and your receipt.
- You may use your Visa Electronic Payment Card (EPC) to perform a bank teller transaction at any Visa member bank.
- Visa member banks are banks that accept Visa cards and will often display the Visa logo on and around their bank branch offices.
- If you are unsure if your bank is a Visa member bank, simply ask the teller.
- 95% of banks in Rhode Island are Visa member banks, and you can perform your free transaction at any of these banks’ teller windows.
- When using your card at the bank teller window, present your card and tell the cashier the amount of cash you wish to receive. You may be asked to show identification and sign a receipt.



Electronic Payment Card Program Frequently Asked Questions Page 3 of 6

12. How do I use my Visa Electronic Payment Card to make purchases?

- Simply present your card when paying.
- The money is automatically deducted from your account.
- You may also ask for cash back with your purchase at many merchant locations.

Please note: When you are using the Electronic Payment Card at a Point-of-Sale (POS) machine and if you select “credit” and sign for the transaction it will be free. If you select “debit” and enter your 4 digit PIN you will be charged \$.025 for the transaction.

13. Where can I use my Visa Electronic Payment Card to make purchases?

You can use your Visa Electronic Payment Card anywhere you see the Visa Logo displayed.

14. Can I use my Electronic Payment Card outside of RI or in another country?

Yes, you can use the Electronic Payment Card anywhere that accepts VISA or any ATM.

15. Can I transfer the money on my Visa Electronic Payment Card to my personal checking or savings account?

Yes, as long as the bank where you keep your personal checking or savings account is a Visa Member bank you will be allowed to withdraw from the Electronic Payment Card and deposit into your personal Checking or Savings Account.

- Take your card to your bank teller window and explain that you want to transfer money from the Electronic Payment Card to your personal checking or savings account.
- This process counts as a withdrawal.
- If your bank usually charges you a fee for making deposits in your account, you will still be charged that fee. If a teller doesn't recognize the card, you should verify that you are at a bank that accepts VISA and then call Chase Customer Service at 1-866-847-8586 and report the bank location.

16. Will I be able to add other funds to my card, in addition to what the Unemployment Insurance puts on it?

No. Only the state can deposit funds to the card.

17. How much money can I withdraw from an ATM?

You may withdraw up to the balance available in your Electronic Payment Card account or the maximum amount allowed by the ATM.

18. Will the total credits of my claim be on my card when I receive it?

No, just weekly payments authorized by the RI Department of Labor and Training will be added to your Electronic Payment Card.

19. What if my Electronic Payment Card doesn't work?

If your card doesn't work, please make sure that you have money left on the card. If your card is denied because of insufficient funds you will be charged a fee. The ATM may be out of service or may not be on the network that accepts the card. Reminder: You may use your card surcharge-free at all Washington Trust, Allpoint and Chase ATMs.



Electronic Payment Card Program Frequently Asked Questions Page 4 of 6

20. What should I do with the card after the money is gone?

Keep it. We'll use it to pay you the next time you draw unemployment benefits. When the card is sent to you it will have an expiration date three years from date of issue. Should you need to file another claim for unemployment benefits during this time this same card will be used.

21. What is an ATM denial?

An ATM denial occurs when you try to withdraw more money than you have available in your account. It is important to keep track of your balance. You may check your balance by;

- Going to the website at www.myaccount.chase.com OR
- Calling Chase Customer Service at 1-866-847-8586

Please Note: An incorrect PIN entry is not an ATM denial. An ATM denial will charge a transaction fee of \$1.00. An ATM Inquiry to check your balance will charge a transaction fee of \$0.50.

22. How do I perform a balance inquiry?

You may conduct balance inquiries free of charge through the convenience of Internet access to your account information at www.myaccount.chase.com

OR

You can call Chase Customer Service @ 1-866-847-8586.

You may check your ATM balance at Washington Trust, Allpoint and Chase ATMs for \$0.50; other ATMs may also charge a surcharge fee. Insert your card; Enter your PIN; Press the "Balance Inquiry" button - You will receive a printed receipt of your current balance.

23. What is an ATM surcharge?

A surcharge is a fee charged by the bank or entity that owns the ATM. This fee is not charged by Washington Trust, Allpoint and Chase ATMs. A surcharge fee is in addition to possible transaction fees you may be charged. To avoid this fee, make all of your withdrawals from surcharge-free ATMs (i.e. Washington Trust, Allpoint and Chase).

24. What is the difference between a transaction fee and a surcharge fee?

A transaction fee is money taken out of your account to use an ATM. You can make one ATM cash withdrawal for each benefit deposit at any ATM location without having to pay a transaction fee.

A surcharge is an additional fee that may be charged by the owner of an ATM. You will never have to pay a surcharge if you use a Washington Trust, Allpoint or Chase ATM.

[Click here to find a list of Electronic Payment Card Service Fees \(pdf\).](#)

25. How do I know if my ATM is charging me a surcharge?

Read all of the ATM messages carefully. You will not be charged a surcharge unless you agree to it. You may cancel any transaction to avoid incurring the surcharge fee. Press "Enter" to accept the surcharge fee and continue with your transaction.

Please Note: Washington Trust, Allpoint and Chase ATMs will never charge a surcharge, though you may incur transaction fees when using these ATMs. ATMs at these locations will still ask you to agree to pay a surcharge, but you will not incur this fee. You must agree to accept the surcharge in order to complete your transaction, but the surcharge will not be subtracted from your account balance.



Electronic Payment Card Program Frequently Asked Questions Page 5 of 6

26. I went to a surcharge-free ATM and it still said that I had to pay a surcharge. Why?

Washington Trust, Allpoint and Chase ATM surcharge message will appear even though they are surcharge-free. Accept the surcharge if you want to make the transaction. You WILL NOT be charged the surcharge amount as long as you're using a surcharge-free ATM.

27. How do I avoid paying fees?

- Always know your balance so that you will not be charged an ATM denial fee.
- Use your one free cash withdrawal (per deposit—usually one per week) at participating bank ATMs or any Visa Member bank teller window.
- Take your Visa Electronic Payment Card to your personal bank and ask that the balance be transferred to your personal checking or savings account (make sure your bank is a Visa bank to ensure you don't incur a fee)
- Avoid using ATMs that are not participating in the program.
- At Point-of-Sale (POS) transaction ask for "credit" and sign for the transaction.

28. What do I do if I'm charged an unexpected transaction fee?

Call Chase Customer Service at 1-866-847-8586 and they will help you figure it out. If you are charged a fee that you shouldn't be charged, you will be reimbursed.

29. What should I do if I forget my PIN?

Call the Chase Customer Service number on the back of your card 1-866-847-8586.

30. What if I enter the wrong PIN?

If you are having trouble remembering your PIN, DO NOT try to guess your PIN when entering it on a POS terminal or ATM. When you enter the wrong PIN, you have two more changes to enter the correct number. If the correct PIN is not entered by the third try, you must wait until after midnight to try again. Call Chase Customer Service 1-866-847-8586 if you are having problems with your PIN.

31. What happens if the Visa Electronic Payment card is lost or stolen?

Call the toll-free Chase Customer Service Center, 1-866-847-8586, to report a lost or stolen card. A new card will be issued and any remaining balance will be transferred to the new card.

32. What should I do if I'm expecting a card in the mail and don't receive it?

Call Chase Customer Service at 1-866-847-8586 and let them know that you have not received your card. Make sure your mailing address is accurate. Look at your junk mail and make sure it's not in that pile. In order to protect you from potential card theft, your card will arrive in a white windowed envelope that does not display the Department of Labor and Training name or logo.

Unlike paper checks, debit cards are not shipped through the Department, so it may take an extra day or two for the Electronic Payment card to reach you. Once you have your card, you will no longer have to wait for a check to arrive in the mail.

33. How do I get my name or address changed on this account?

Call the Unemployment Insurance (UI) Call Center at 401-243-9100 to change the name or address on the account.



Electronic Payment Card Program Frequently Asked Questions Page 6 of 6

34. Can someone other than the person whose name is on it use the card?

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

35. Can I request a second card for another individual such as a family member?

No. Only the person approved for unemployment insurance benefit payments will receive a card.

36. Can I get into debt by using the Visa Electronic Payment Card?

Your card is a prepaid Visa Electronic Payment Card, not a credit card.

37. Can I use the card to build a credit history?

No. The card does not help establish credit history as no credit check is required to receive the card, and it is not tied to a bank account or a credit line.

38. Will use of the Visa Electronic Payment Card hurt my credit rating?

No. Your card will be a prepaid Visa Electronic Payment Card not a credit card. Use of the Visa Electronic Payment Card will have no effect on your credit rating.

39. Will I earn interest on the funds in my Visa Electronic Payment Card account?

No. The account does not earn interest.

40. Can the State view or track my transactions?

No. For privacy reasons, only the cardholder will have access to this information.

41. Do I still have to call TeleServe each week?

Yes, as long as you are unemployed you must contact the TeleServe payment line (401-243-9600) every week.

42. What if I miss calling TeleServe to request a weekly payment?

You must call the RI Department of Labor and Training Call Center at 401-243-9100.

43. Whom do I contact if I have questions?

Questions regarding the Electronic Payment Card are to be directed to Chase Customer Service at 1-866-847-8586. Questions regarding Unemployment Insurance are to be directed to the Unemployment Insurance Call Center at 401-243-9100.

44. When is the toll-free Chase Customer Service line available?

The call center is available 24 hours per day, 7 days per week.