



DEPARTMENT OF SOCIAL SERVICES ePAY Debit Card

The **SC ePAY card** is the method South Carolina uses to issue most Temporary Assistance for Needy Families (TANF) benefits. You can conduct cash withdrawals at MasterCard Member Banks or Credit Union teller windows and Automated Teller Machines (ATMs). Start using your card anywhere MasterCard is accepted, including online and for bill payments.

Advantages of the SC ePAY Debit Card

- No waiting for checks to arrive in the mail.
- No worries about your check being lost, stolen or misplaced.
- Safe, fast and convenient.

First Time ePAY Card Users

- If you are approved for TANF benefits for the first time, you will receive an ePAY card within 7-10 business days of approval – provided the mailing address is recognized by the US Post Office as your official mailing address and the post office provides standard delivery timeframe.
- If you have received an TANF approval letter, but have not received your ePAY card within 10 business days, call Customer Service at **1-855-270-4445**.
- You will receive your SC ePAY card in the mail after your application is approved.

You will need your Card Number, Social Security Number and Date of Birth to activate your card. You will be instructed to call 1-855-270-4445 to activate your card and create a PIN.

What is a PIN?

PIN stands for Personal Identification Number. Your PIN is a 4-digit number you must use with your SC ePAY card. Your PIN gives you access to your ePAY account. Keeping your PIN secret keeps your benefits safe from others.

How do I remember my PIN?

It is very important to memorize your PIN. When you call the toll-free Customer Service telephone number to select your PIN, choose numbers that are easy for you to remember, but hard for someone else to figure out. Keep your PIN a secret. Do not write your PIN on your ePAY card. Do not keep your PIN in your wallet or purse.

What if I enter the wrong PIN or I forget my PIN?

You can call Customer Service if your PIN is locked, forgotten or with general questions regarding your PIN or card. If Locked PIN, you will be advised to call back, press option 1 for English and to enter your card number and PIN. You will be given the option to reset the PIN. The new PIN can be used immediately. If you can't remember the PIN, you will be transferred back to Interactive Voice Response (IVR) to reset the PIN.

What if my SC ePAY Card is lost or stolen?

If your ePAY card is lost, damaged or stolen, call Customer Service at 1-855-270-4445 to get a new Card. You are allowed one free replacement card with standard delivery every 12 months. There is a \$4.00 fee for replacement of a card after the first free replacement card. You will not have access to your funds until you receive the new card. Once you receive the card, call the number on the back of the card to set up your PIN, which will activate the card. It takes 7 to 10 business days, standard delivery to receive a replacement card in the mail. For expedited delivery, it takes 2 to 5 business days. There is a \$15.00 expedited Card Delivery Fee.

To Make Purchases

- Simply present your card when paying.
- The money is automatically deducted from your ePAY debit card account.

Important Card Safety Tips

- Keep your Personal Identification Number (PIN) a secret. Choose a number that is not easily guessed. Never write it down anywhere, or give it to anyone. We will never call or text you asking for the PIN.
- Have your Card out and ready to use as you approach the ATM. If you observe suspicious persons or circumstances, it may be safer to go to an alternate ATM location.
- If the ATM ever appears to have been damaged or tampered with, do not insert your Card.

Are there fees for using the card?

- You are allowed two ATM cash withdrawals for no fee each month at MoneyPass® ATMs.
- A \$1.50 fee will be assessed for each additional ATM withdrawal.

- Out-of-Network ATM withdrawals will also assess \$1.50 fee for withdrawals not conducted at MoneyPass® ATMs.
- Free balance inquiry when balance inquiry conducted at MoneyPass® ATMs (in network). When conducted out-of-network you may be charged a fee by the out-of-network carrier.
- Bill pay via **www.GoProgram.com** will assess \$1.00 for each payment.
- You are allowed three calls for no fee per month to Customer Service; \$0.50 for each additional call.
- A \$1.50 fee will be assessed for each ATM withdrawal conducted outside of the U.S., as well as a 3% conversion rate (Mastercard fee) for each transaction amount.
- "Fee-Free" transactions earned expire at the end of each calendar month if not used.

How to Avoid Fees?

- Free cash withdrawals at any MasterCard® Member Bank or Credit Union teller windows.
- Use your fee-free cash withdrawals at MoneyPass® ATMs.
- Review your balance for free online by accessing the website at **www.GoProgram.com**.
- You can receive Cardholder alerts*** via email, phone or text message.
- You may also ask for "cash back" with your purchase at many merchant locations.
- There is a \$1.50 fee after 12 consecutive months of inactivity, following the activation of your card. The fee will be assessed in the month following the 12 month period of inactivity and each consecutive month of inactivity thereafter.

ePAY Card Restrictions

TANF benefits are not to be accessed by electronic transaction using a Point of Sale (POS) device, Automated Teller Machine (ATM) or access to an online system for the withdrawal of funds of the processing of a payment for merchandise or a service at any of the following locations:

- **any** liquor store or retail establishment that mainly sells liquor;
- **any** casino, gambling casino or gaming establishment; or
- **any** retail establishment which provides adult-oriented entertainment in which performers disrobe or perform in an unclothed state.

Use of TANF benefits at these locations are subject to South Carolina penalties.

IF YOU MOVE, CALL DSS CONNECT AT 1-800-616-1309 AND TELL THEM THAT YOU ARE MOVING.

If you are moving to another state, you can use your SC ePAY card to access the remaining balance in your account in stores in that state. Future benefits will be determined by your new state location. If you currently have a SNAP EBT card, **DO NOT THROW IT AWAY!** You will still need to use that card to purchase food.

This institution is an equal opportunity provider.