

Pennsylvania's New Electronic Payment Card

Frequently Asked Questions

How is the debit card changing?

The financial institution that issues the card on which unemployment compensation and workers' insurance benefits are delivered is going to change. As a result, the current blue debit MasterCard card will be replaced by a new gold debit MasterCard issued by Chase Bank. This new card will carry a new card number.

Why is the debit card changing?

Just as a person comparison shops for the products and services they use at home, Treasury routinely renegotiates contracts for the products and services it utilizes on behalf of the Commonwealth. Through this process, Treasury determined that the Chase program will offer cardholders increased services with significant savings.

When will Pennsylvania cardholders receive their new card?

The new gold Chase debit MasterCard will arrive by mail in late February or early March and will include information about how to activate it. To avoid interruptions in service, every person using the debit card for unemployment compensation benefits should log into their account at <u>www.uc.pa.gov</u> to verify that their address is still correct. This is especially important for cardholders who have moved recently and not updated their address with the Commonwealth. If a person is using the debit card for workers' compensation benefits, please call 570-963-4635.

How soon can they begin to use the new card?

Cardholders can begin to use their new gold Chase debit MasterCard for any benefits deposited to their account beginning on March 15, 2013. Until then, payments will continue to be deposited on the current blue debit MasterCard. Cardholders should spend down their remaining balances to zero on the current blue debit MasterCard before September 13, 2013, when these accounts will be closed. After that date, any remaining funds may be frozen temporarily and unavailable until March 2014.

Will the new card work differently than the current card?

Basically, the new card will work in same manner as the existing card. While the color and the name of the card are changing, it can still be used at all of the retail establishments a person currently uses. The new card will provide access to approximately 25% more completely free ATM locations in Pennsylvania, although PNC Bank ATM locations will not be in-network for the new Chase program starting on March 15. As a result, cardholders will now pay a surcharge to use PNC Bank ATMs with the new card after that date. Cash withdrawals are completely free at Chase Bank, Sovereign Bank, Susquehanna Bank, and First National Bank of Pennsylvania

locations, and at Allpoint and MoneyPass ATMs. Specific details about the new debit card will be sent with the new card in late February or early March.

How can a person avoid paying fees for using the new card?

There is never a fee to use a card for purchases and cardholders can always request cash back when making a purchase at many retail establishments, such as grocery stores and post offices. The best way to avoid paying ATM fees on the card is to use only the 3,200-plus ATM locations that are completely free in Pennsylvania. Cash withdrawals and balance inquiries are completely free at Chase Bank, Sovereign Bank, Susquehanna Bank, and First National Bank of Pennsylvania locations, and at Allpoint and MoneyPass ATMs. Cardholders can also get completely free cash withdrawals from any bank teller that accepts MasterCard. There are over 4,400 MasterCard bank teller locations in Pennsylvania.

Will the new card affect a recipients benefit levels?

The new card will not affect benefit levels; however, there may be a delay in receiving the new card if Treasury does not have a current address on file. If a person is using the debit card for unemployment compensation benefits, they should visit <u>www.uc.pa.gov</u> and log in to their account to verify the address is correct. If a person is using the debit card for workers' compensation benefits, they should call 570-963-4635.

What will happen to the current debit card and any money remaining on that card?

After March 13, 2013, benefits will no longer be deposited on the blue debit MasterCard. Cardholders can continue to use the blue debit MasterCard until all funds deposited before that date are spent. Money on the blue debit MasterCard will not be transferred to the new gold Chase debit MasterCard, thus remaining balances on the current blue debit MasterCard should be spent down to zero because these accounts will be closed on September 13, 2013. After that date, any remaining funds may be temporarily frozen and unavailable until March 2014.

What if a person makes automatic payments from the old card?

If cardholders make recurring payments that are set to be charged to their blue debit MasterCard, the recurring payment can continue on the blue debit MasterCard until the balance is insufficient to cover the payment, or September 13, 2013, whichever comes first. Since cardholders will have a new card with a different account number, they should contact the company to which these automatic payments are made in order to change the payment method to their new gold Chase debit MasterCard.

What is the difference between in-network and out-of-network ATMs?

In-network refers to the selected financial institutions and ATM networks that provide free services for a card. Cardholders receive completely free balance inquiries and ATM withdrawals at any in-network provider: Chase Bank, Allpoint, MoneyPass, Sovereign Bank, Susquehanna Bank, and First National Bank of Pennsylvania.

Out-of-network machines are essentially any machines that are not part of the in-network system.

While cardholders can use an out-of-network ATM, only the first two withdrawals each month are free from regular ATM fees, although cardholders will likely be subject to a surcharge imposed by the owner of the ATM. Subsequent withdrawals in that month from out-of-network ATMs will be subject to both the surcharge and a \$1.25 fee. Cardholders will be notified of the amount of the surcharge before accepting the transaction, and they will be provided the opportunity to cancel a transaction if they desire. Cardholders can always make free balance inquiries at any out-of-network ATM machine. The best way to avoid surcharges and fees is to use only one of the 3,200-plus completely free ATM locations in Pennsylvania: Chase Bank, Allpoint, MoneyPass, Sovereign Bank, Susquehanna Bank, and First National Bank of Pennsylvania. Please visit the ATM locators section of <u>www.debitcard.patreasury.gov</u> to find the nearest in-network machine.

What are MoneyPass and Allpoint?

MoneyPass and Allpoint are not banks with physical locations. They are networks of ATM machines that are often located in establishments such as grocery stores, gas stations, and pharmacies. Disregard any references to MoneyPass and Allpoint as offering only surcharge-free ATMs; as part of the Chase debit card network, MoneyPass and Allpoint ATMs provide cardholders completely free ATM withdrawals and balance inquiries. Please check the stickers on an ATM to confirm the machine is supported by at least one of the six participating innetwork partners: Chase Bank, Allpoint, MoneyPass, Sovereign Bank, Susquehanna Bank, and First National Bank of Pennsylvania; or visit the ATM locators section of www.debitcard.patreasury.gov to find the nearest in-network machine.

Who should I contact if I lost my current debit card?

Please contact Xerox at 877-406-8257 if you have lost your current blue debit card.