

EPC Frequently Asked Questions

What is an Electronic Payment Card (EPC)?

An Electronic Payment Card (EPC) is a Visa®-branded card, which allows the Department of Child Support Services (DCSS) to offer direct deposit of child support payments to those Custodial Parties (CPs) who do not have a checking or savings account or do not want their child support payments deposited into their existing bank account. It enables a CP to receive child support payments electronically, making the receipt of child support payments faster and easier. CPs have access to their child support payments 24 hours a day, 7 days a week via purchases everywhere Visa is accepted, ATMs and PIN-based point-of-sale (POS) terminals.

What are the benefits of receiving child support payments by EPC?

The benefits of receiving child support payments by EPC include:

- Time – Receiving child support payments by EPC saves time and is faster than receiving child support payments by traditional paper check
- Convenience – Use the EPC for purchases everywhere Visa is accepted, pinned point-of-sale terminals, and to make withdrawals at virtually any ATM 24 hours a day
- Security – You no longer have to carry large amounts of cash
- Cost – Eliminate check cashing cost. Some pay up to 15% of face value to cash check at check cashing stores
- Control – Improve control over your money. Take only what you need, when you need it
- Assistance – Account information and customer service availability 24 hours a day, 7 days a week

How do I enroll in the EPC program?

CPs may enroll in the EPC program by telephone or via the internet. To enroll in the EPC program via the internet, access the California State Disbursement Unit (CA SDU) website at www.casdu.com. The CA SDU website includes a page with instructions where you can enroll in the EPC program. To enroll by telephone, contact the CA SDU at 1-866-325-1010. Follow the automated menu for enrolling in the EPC program.

How long will it take to receive my EPC?

Once you enroll in the EPC program, it will take approximately 5-7 business days to receive your card. It will arrive via U.S. postal mail. Please read all information included with your card carefully to ensure proper activation and use of the card.

Can I use my EPC immediately?

Once the card is received, you must contact the EPC Customer Service Center to activate the card. Once you activate the card, you may use the card as soon as a child support payment (disbursement) is received and posted to the card account. If you have questions about how to use the card, the EPC Customer Service Center toll free phone number is located on the back of the card and is listed within the EPC Package material.

How can I be sure of the balance in my EPC account?

You can obtain your current balance using the automated account information via the toll-free customer service number or at an ATM. As the EPC is Visa-branded, you may also check your balance online at www.bankofamerica.com/cashpay. It is recommended you check your balance periodically, so you will know how much money is available in your EPC account.

How do I make a Visa signature purchase using my EPC?

You can use your Visa-branded EPC everywhere Visa debit cards are accepted. Just press "credit" and you will be asked to sign a receipt.

Can I get cash using my EPC at a grocery or convenience store?

Many merchants, like grocery and convenience stores and the U.S. post offices, will offer the option of receiving cash back with your purchase. The amount of cash back varies by merchant.

Do I have to take out my entire child support payment when it is received in my EPC account?

No, you can maintain a balance on your card. You may use your EPC everywhere Visa debit cards are accepted, at point-of-sale (POS) terminals and at ATMs for any portion of your available balance as often as you like.

What if I receive child support payments from multiple cases?

By successfully enrolling in the EPC program, *all* child support payments received on multiple California child support cases will be electronically deposited into your single EPC account. There is no need to enroll in the EPC program more than once for multiple child support cases.

Is there a daily maximum I can take from my EPC account?

No. Unlike a traditional bank account, your EPC account has no daily purchase or withdrawal limits and you have full access to your available balance at any time. However, ATM owners determine how much their ATMs will dispense per transaction (up to 40 bills) and you may need to make multiple withdrawals to take the amount needed. If more cash is required, back-to-back withdrawals can be made.

Will the funds held in my EPC account earn interest?

No. As the EPC account is not a traditional bank account, funds held in the account do not accumulate interest.

Can I add funds directly to my EPC account?

No. As the EPC account is not a traditional bank account, funds other than child support payments processed by the CA SDU cannot be added directly to the account.

When are transaction fees charged?

As they occur. Free transactions will show on the monthly statement with no service charge. The EPC Deposit Agreement includes a Schedule of Fees associated with EPC transactions.

Who should I call with questions about my EPC account?

You will be provided the toll-free EPC Customer Service Center number when you receive your card. This number is displayed on the back of your card, as well as on your monthly statement received in the mail.

What are EPC Customer Service Center hours?

For your convenience, automated account information, dedicated Customer Service Representatives and www.bankofamerica.com/cashpay are available 24 hours day, 7 days a week.

EPC automated account information options include:

- Card activation
- PIN selection and changes
- Card account balance and recent transactions
- Card date/amount of last deposit
- Opt to speak to a Customer Service Representative

EPC Customer Service Center Representatives can help you with the above options, plus:

- Change of name and address
- Resolve a question about your account statement
- Process duplicate statement requests
- Investigate transactions
- Process lost/stolen/damaged card reports
- Request an emergency cash transfer
- Close your account

The EPC website (www.bankofamerica.com/cashpay) options include:

- Balance inquiry
- Transaction history
- Dispute Form/Affidavit
- ATM locator
- PIN change
- FAQs

Who should I contact concerning the amount of the child support payment credited to my account?

If your case is enforced by a county Local Child Support Agency (LCSA), contact your LCSA for questions concerning child support collections and disbursement amounts – Do not call the EPC Customer Service Center. Non IV-D (private payment) customers should call the non IV-D (private payment) customer service center at 1-866-349-7540.

Can I use my local banking center for customer service on this account?

No. All EPC customer service needs must be directed to the toll-free EPC Customer Service Center number. Banking centers can assist with standard checking and savings accounts, but not EPC.

How do I cancel my participation in the EPC program?

You may cancel your participation in the EPC program at any time. You have two options for cancelling child support payments to your EPC account:

- Complete the EPC program cancellation form online at www.casdu.com
- Contact the CA SDU at 1-866-325-1010. An automated phone menu contains instructions for cancellation of the EPC program

Once participation in the EPC program is cancelled, future child support payments will be disbursed by check or can be deposited directly into a traditional bank account. Contact the CA SDU at 1-866-325-1010 or access the CA SDU website at www.casdu.com for more information regarding the direct deposit program.

What will I receive in my EPC package?

The following items are in your EPC package:

- Your EPC
- Safety tips when using the ATM
- User guide information
- Deposit Agreement, Schedule of Fees and Privacy Policy