

# U.S. Bank ReliaCard<sup>®</sup>

## Frequently asked questions

Get answers to your questions about receiving unemployment benefits on a U.S. Bank ReliaCard.

### Getting your unemployment benefits on the ReliaCard

Many states offer the U.S. Bank ReliaCard as a secure alternative to issuing a paper check for unemployment benefits. Instead of waiting for the check to arrive and then going to the bank to cash or deposit it, your funds are automatically deposited to this reloadable prepaid debit card.

Due to the unprecedented surge in COVID-19-related unemployment claims, we've seen an increase in both unemployment claims and requests for the ReliaCard. Our call centers have been fielding an influx of calls with questions about the ReliaCard. Here are quick answers to some of the most common questions.

#### When will I get my ReliaCard?

We're working closely with participating states to get the cards distributed as quickly as possible. Once we receive the file from the state, we mail your ReliaCard within two business days. Please allow seven to ten days for the postal service to deliver the card to you.

Check with your state agency for more information on unemployment claim processing or other government benefit payments.

#### How do I activate my ReliaCard once I receive it?

You can activate your card on the ReliaCard website or on the mobile app

- To activate your card on the **ReliaCard website**, click **Activate Card**.
- From the mobile app, click **Setup Online Access/Activate New Card**.
- You will be prompted to create a password.
  - Choose one that is at least eight characters long and includes at least one of each: an upper case letter, a lower case letter, a number and a special character.
  - Avoid having sequential numbers, such as 1234, or repeating characters, such as 111 or aaa.
  - Carefully enter your password.
  - Keep your password in a safe place for future reference.

#### Will my funds be available when I receive my card?

In some cases, you may receive your ReliaCard before the funds are loaded to the card. Your card will be funded two to three business days after your state agency has approved your claim. You can monitor the status of your claim and payments by checking your state's website. Enroll in alerts to be notified via a text<sup>1</sup> message or email when a deposit has been received. See [How can I keep track of the availability of funds and other activity on my account](#) question below.



## How do I access my funds and get cash?

There are several ways:



Use your card to make purchases anywhere Visa® debit cards are accepted.



Some merchants will allow you to get cash back when you use your card to make a purchase.



Withdraw cash from ATMs. Check the ReliaCard mobile app or [usbankreliacard.com](http://usbankreliacard.com) for a list of surcharge-free ATMs.

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## How can I keep track of the availability of funds and other activity on my account?

The best way to monitor activity on your ReliaCard, including the availability of funds, is to sign up for email or text<sup>1</sup> alerts.

You can receive alerts about:

- Funds added to your account
- Low balance
- Pre-authorizations
- Purchase transactions
- Purchase declines
- Purchases made without card present
- Transactions made outside of the United States

To sign up for email or text<sup>1</sup> alerts, follow the prompts when you activate your card. You can sign up for alerts via the cardholder website or mobile app.

You can also text the following to 90831

- Text “BAL” for your balance.
- Text “TRANS” for recent transactions.
- Text “HELP” for customer service.

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## How can I pay my bills with my ReliaCard?

- Log in to [usbankreliacard.com](http://usbankreliacard.com).
- Go to the top navigation bar and click, Manage Money.
- Click, Pay Bills.
- Select the company (the payee) you want to pay from the payee list. If you can't find the company, you can manually enter the payee name by clicking on, Add a Payee
- Enter the amount you want to pay and select the payment date.
- Click on the Review and Pay button.

Please remember to schedule your mortgage payment or rent payment at least five business days before the due date. For more information, please review the Bill Pay Service section in the Cardholder Agreement.

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## Do I need a PIN?

You may use the card for signature-based purchases without a PIN by choosing Credit when you make a purchase. However, a PIN must be used for PIN-based purchases when you select Debit and cash withdrawals at ATMs.

You'll choose your four-digit PIN when you activate your card. Keep it in a safe place for future reference. Your card may be locked if you make too many attempts to use it with the wrong PIN.

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## What should I do if I forget my PIN?

Call the number on the back of your ReliaCard and reset your PIN using the automated system. Your card may be locked after too many attempts using the wrong PIN.

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## Why have there been so many payment changes by the Treasury Department and the Department of Labor and Industry?

The Treasury Department and the Department of Labor and Industry (L&I) continue to make enhancements and adjustments to their processing of PUA and PUA-related FPUC benefits payments in order to minimize or eliminate fraud and reduce the waiting period for the delivery of funds to unemployed Pennsylvania workers. L&I and Treasury continue to see unacceptably high rates of fraud and/or theft associated with direct deposits to claimants' personal bank accounts, which divert limited funds from genuinely deserving unemployed workers. Until further notice, L&I and Treasury will pay PUA and PUA-related FPUC only via prepaid debit card or check.

## How do I get my money transferred to the bank account that I wanted it to go to in the first place?

If you need to direct funds from your card to a bank account, please log into the cardholder website. In the Manage Money menu, select Card to Bank Transfer and follow the instructions to input account information to which funds are being sent. Please review your account information for accuracy to avoid any delays.

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## Are there any fees for a Card to Bank Transfer?

The first two card to bank transfers per month are at no charge. A \$2.00 fee will be charged on the third transfer in a month.

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## What are the fees and limits associated with ATMs?

There is no fee for in-network ATM withdrawals. You can find nearby in-network ATMs via the mobile app or cardholder website. There is a \$2.00 out-of-network fee, but you may also be charged a fee by the ATM operator even if you do not complete a transaction. This fee is waived for your first 4 ATM withdrawals per month, which includes both ATM withdrawals (out-of-network) and International ATM withdrawals. You can make up to 10 transactions per day with a total daily withdrawal limit of \$1,025.

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## What are the benefits of maintaining and using the ReliaCard?



**Make purchases** – Use your card anywhere Visa debit cards are accepted – in stores, over the phone or online.



**Mobile banking app** – Quickly see your account balance and transaction history by downloading the U.S. Bank ReliaCard Mobile App.



**Security** – Your funds will be deposited onto a prepaid Visa debit card and funds are protected<sup>3</sup> if lost or stolen.



**Pay bills** – Pay your bills online directly through the biller or by using our online Bill Pay tool.

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## How do I download the ReliaCard mobile app?

Visit the App Store<sup>®</sup> or Google Play<sup>™</sup>2 to download the mobile app.



## What if I have other questions?

Please see our expanded FAQ section on the ReliaCard website at [usbankreliacard.com](http://usbankreliacard.com).



<sup>1</sup> For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. <sup>2</sup> All trademarks and brand names belong to their respective owners. Use of these trademarks and brand names do not represent endorsement by or association with this card program. All rights reserved. <sup>3</sup> You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details.