



STATE OF MICHIGAN

DEPARTMENT OF HEALTH AND HUMAN SERVICES
LANSING

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IV-D MEMORANDUM 2015-007

TO: All Friend of the Court (FOC) Staff
All Prosecuting Attorney (PA) Staff
All Office of Child Support (OCS) Staff
All Michigan State Disbursement Unit (MiSDU) Staff

FROM: Erin P. Frisch, Director
Office of Child Support

DATE: April 13, 2015

SUBJECT: Changes to the U.S. Bank ReliaCard Visa (Debit Card)

RESPONSE DUE: None

POLICY EFFECTIVE DATE: Upon receipt

PURPOSE:

This IV-D Memorandum announces changes regarding the U.S. Bank ReliaCard Visa. This is the debit card that the Michigan child support program uses as a method for distributing child support payments to families.

U.S. Bank implemented some enhancements to the ReliaCard program that took effect on November 19, 2014. These included:

- A new website and security requirements;
- A new customer service number dedicated to Michigan customers;
- A redesigned mobile application;
- A new online bill pay tool; and
- Changes to the cardholder agreement (transaction limits).

U.S. Bank began notifying ReliaCard cardholders of these changes by mail during the week of October 27, 2014. IV-D staff were informed of the changes in a notification titled [Changes to U.S. Bank Reliacard Program](#) on October 28, 2014.

OCS has updated the document [Electronic Disbursement of Support – Frequently Asked Questions](#). This document was previously Attachment 5 of [Action Transmittal](#)

UPDATE(S):

☐ Manual

☐ Form(s)

[\(AT\) 2009-008, Michigan's Electronic Disbursement Process](#). It is being reintroduced with this memorandum as [Exhibit 2015-007E1](#). Significant changes to this document since its last publication are identified with a change bar in the right margin. Content from AT 2009-008, its other attachments, and other related disbursement policy will be revised in a future publication.

References to the Department of Human Services (DHS) in this IV-D Memorandum and in Exhibit 2015-007E1 have been changed to the Michigan Department of Health and Human Services (MDHHS) to reflect the merger of DHS and the Michigan Department of Community Health, which was effective April 10, 2015. This change is not marked with a change bar in Exhibit 2015-007E1.

Immediately following the publication of this memorandum, OCS will update the [Electronic Payment of Child Support FAQs \(Frequently Asked Questions\)](#) on the MDHHS child support website¹ to reflect the ReliaCard changes and to clarify some aspects of using the debit card.

DISCUSSION:

A. ReliaCard Enhancements for Customers

Effective November 19, 2014, U.S. Bank made the following enhancements to better serve ReliaCard cardholders:

1. **New Website and Security Requirements.** Cardholders who use the U.S. Bank website will now access the new web address: www.USBankReliaCard.com. Cardholders will need to create a new username/password, or they may use their existing username/password if it meets the new security requirements and is not already in use.
2. **New Customer Service Phone Number for Michigan.** U.S. Bank has implemented a new phone number (855-233-8374) dedicated to Michigan customers. The existing customer service phone number (866-276-5114) will still be available.
3. **Redesigned Mobile Application.** The mobile application has been redesigned and is available under a new name, "U.S. Bank ReliaCard," for iPhone or Android. The previous application is no longer available.
4. **New Online Bill Pay Tool.** The new website offers a new online bill pay tool. There are no fees. The expedited payment option has been discontinued and is no longer available. If cardholders have automatic payments set up through the previous bill pay tool, they will need to reset those payments with the new tool.

¹ From the MDHHS home page, go to Child Support → Parent Resources → Payments → Frequently Asked Questions.

U.S. Bank stopped processing automatic payments set up through the previous bill pay tool on November 19, 2014.

5. **Cardholder Agreement (Transaction Limits).** The current fees schedule did not change; however, some transaction limits have changed. These were included in the letter sent to the cardholders and are available on the new website: www.USBankReliaCard.com.

B. Items and Processes Unaffected by the Enhancements

1. **Card Funds.** Disbursements to the ReliaCard will continue as normal.
2. **The ReliaCard.** ReliaCard holders will continue using their current ReliaCard.
3. **Automatic Payments.** The online bill pay that cardholders set up with their 16-digit card number directly through a merchant's website will not be affected.
4. **Direct Deposit and Debit Card Enrollment.** Processes for custodial parties to request direct deposit and debit cards will continue as normal.² Forms are available on www.misdu.com.

C. Communicating the ReliaCard Changes

1. Communications to Customers

U.S. Bank began notifying ReliaCard cardholders of these changes by mail during the week of October 27, 2014.

Included in U.S. Bank's letter to cardholders was the following note:

Please note, in the early morning hours of November 19, 2014, there will be a period of time where you will not have access to your funds as we perform routine maintenance to our system. We anticipate the outage will be minimal; however, if you need funds during this time, please plan accordingly.

2. Communications to IV-D Staff

In addition to the notification via this IV-D Memorandum, IV-D staff were informed of the ReliaCard changes in a notification on October 28, 2014.

² Ref: AT 2009-008 for more information on the direct deposit and debit card enrollment processes.

D. Updates to Electronic Payment FAQs

FAQs regarding electronic payments will appear on the MDHHS child support website, on the MiSDU website, and in Exhibit 2015-007E1. OCS revised the electronic payment FAQs with the same edits in all places. In addition to the U.S. Bank Reliacard changes noted above, OCS has made the following changes:

- Clarified that all child support must be disbursed electronically;
- Explained the ReliaCard Visa and how the MiSDU deposits child support payments to the card;
- Changed “merchants” to “Interlink merchants” where applicable;
- Clarified that cardholders may make purchases with the card anywhere that Visa is accepted;
- Clarified that cardholders may obtain cash without fees from any bank or credit union that accepts Visa;
- Explained additional ways that cardholders can access their money without fees;
- Explained that U.S. Bank offers surcharge-free access at MoneyPass automated teller machines (ATMs), while a \$0.99 service fee will continue to be charged at all other non-MoneyPass ATMs;
- Explained that cardholders may request a new card from U.S. Bank if their card is lost or stolen;
- Included instructions and U.S. Bank actions for handling lost or stolen cards;
- Added that customers with questions about support payments may go to the MiChildSupport website or call the FOC’s 24-hour case information access line; and
- Clarified that the ReliaCard is not automatically closed when the cardholder’s child support case closes. (Cardholders must contact MiSDU’s customer service department to close their ReliaCard.)

E. Impacts to FOC Staff

The previous U.S. Bank website that authorized FOC staff used to check customer card status, issue dates, etc., was replaced on November 19, 2014, with a new U.S. Bank website.

MiSDU staff contacted these FOC users to see whether they needed to transition their access from the previous website to the new website. MiSDU staff provided the relevant information to those who wanted to transition their access. Any FOC staff wanting access to the new website may contact the MiSDU through the FOC Assistance Line at 800-817-0632.

F. Enrollment in the Debit Card Program

Custodial parties may enroll in the debit card program in the following ways:

- Become automatically enrolled 30 days after receiving their first payment, which is issued by mail via paper check;
- Submit the Debit Card Authorization form found on www.misdu.com; or
- Call the MiSDU's Debit Card Enrollment Line at 877-464-3324.

G. Phone Numbers for More Information

For ReliaCard-related questions, custodial parties may call U.S. Bank Customer Service at 866-276-5114 or 855-233-8374.³

FOC staff who need assistance can call the MiSDU's FOC Assistance Line at 800-817-0632.

NECESSARY ACTION:

Retain this IV-D Memorandum until further notice. With the publication of this memorandum, Attachment 5 of AT 2009-008 is obsolete.

REVIEW PARTICIPANTS:

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None

ATTACHMENT:

2015-007E1: Electronic Disbursement of Support – Frequently Asked Questions

EPF/KP

³ This phone number is for Michigan customers.