



## **Electronic Child Support Payments**

To obtain your child support payments quicker, easier and safer, the District of Columbia Child Support Services Division is replacing paper checks with electronic payments. If you are a child support recipient, you can receive your payments as a ***Direct Deposit*** into your bank account or by using a ***District of Columbia Electronic Payment Card***. If you already receive your child support payments by direct deposit, you do not need to do anything at this time.

### **Frequently Asked Questions**

**R What choices do I have for receiving my child support payments?**

You can choose to have your child support deposited directly into a bank account of your choice (*Direct Deposit*) or choose to have your payments loaded into a debit card which we call the *District of Columbia Electronic Payment Card*. Eventually, checks will no longer be issued except in very limited circumstances if you qualify for an exemption.

**R What is Direct Deposit?**

With direct deposit, the Child Support Services Division (CSSD) sends an electronic message to your bank or credit union telling it to credit your checking or savings account with the exact amount of the child support payments we received from the non-custodial parent. You can then access and use the money as usual. With direct deposit your money is available sooner because you don't have to wait for the check to come in the mail. Best of all, direct deposit is safe because your payments cannot get lost or stolen.

**R What is the District of Columbia Electronic Payment Card?**

The *District of Columbia Electronic Payment Card* is a debit card. Child support payments are transferred electronically into your card account from which you can access your money at any Automated Teller Machine (ATM). In addition, the card will carry the VISA® logo, allowing you to make purchases wherever VISA® is accepted. Although the District of Columbia Electronic Payment Card carries the VISA® logo, it is not a credit card. You're using your own money from child support payments deposited on your behalf.

**R What fees will I have to pay if I choose Direct Deposit?**

The Child Support Services Division offers direct deposit free of charge. Although most banks and credit unions provide direct deposit services without charge, you should check with your bank or credit union about any fees it may charge.

**R What fees will I have to pay if I receive the Electronic Payment Card?**

You will be subject to certain ATM and other transaction fees if you receive the Electronic Payment Card. Generally, you can avoid fees by asking for cash back when purchasing items at participating stores. You will receive information regarding fees when the card is sent to you.

**R What choice is best for me?**

The best choice for you depends on your situation. Both direct deposit and the Electronic Payment Card provide many of the same benefits. One important consideration is cost. The child support program does not charge any fees for using the direct deposit service or the Electronic Payment Card. However, the Electronic Payment Card is offered by smiONE™ and there could be ATM and other transaction fees charged by smiONE™ when using the card. These fees will be disclosed in full to you when you receive a District of Columbia Electronic Payment Card, and you will be given instructions on how to minimize these fees as much as possible.

**R How do I choose direct deposit or the Electronic Payment Card?**

You must make a selection on the enclosed "Electronic Payment Application Form" and return it to the address on the form or the fax number listed.

**R Can I sign up for direct deposit after I have received the Electronic Payment Card?**

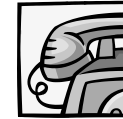
Yes. You may enroll in direct deposit at any time.

**R When will my direct deposit start?**

Allow approximately 5 business days from the time CSSD receives your application for direct deposit to begin.

## **SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS**

Joint account holders should immediately advise both the Child Support Services Division and the financial institution of the death of an account holder. Funds deposited after the date of death or ineligibility of the client are to be returned to the Child Support Services Division. Each joint account holder hereby irrevocably directs the financial institution, upon notice and request of the Child Support Services Division, to return such funds to the Child Support Services Division. The financial institution will be held harmless by the Child Support Services Division for any claim arising in connection with this procedure.



*Questions? Call (202) 724-7728  
8:30 a.m. – 4:00 p.m. Eastern Time  
Monday thru Friday to speak with a  
State Disbursement Unit (SDU)  
Representative.*

*Fax: (202) 585-0982*