

## **General Questions**

### **What does electronic payment mean to me?**

An electronic payment means you will receive your funds directly into your account. There is no wait for mailing of the check, no need to make a bank deposit or to pay a check cashing fee to access your funds. Your money is readily available to you as soon as the payment is posted to your account.

### **What options do I have?**

There are two (2) options for receiving your electronic payment:

- Debit card,
- Direct deposit to your existing checking account.

### **What is the best option for me?**

In order to select the option that works best for you and your family, you need to evaluate how you spend your money.

The debit card carries the MasterCard logo and can be used wherever MasterCard is accepted. You can use the card to purchase groceries, shoes and clothing, household items, pay for car repairs, school supplies, make monthly online payments, to access cash when needed, etc. If this is how you currently use your subsidy funding, then the debit card would be the right choice for you.

If you use your funds to make a lump sum payment such as rent or mortgage, or school tuition payments, then the direct deposit option might be a better option for you.

### **Can I choose to receive a paper check instead of an electronic payment?**

No.

The State of New York, Office of Children and Family Services (OCFS) in partnership with Local District Department of Social Services agencies, has

moved to an electronic payment system. We believe this payment process offers our customers many benefits including more flexibility and ease of use.

### **When will I receive my first payment?**

If you have recently been approved to receive payments through your Local District Department of Social Services, your caseworker will be able to give you an approximate date on when you can expect payments to begin. A number of factors will determine your actual payment date including, but not limited to, what payment option you choose, and when you actually enroll your account for the direct deposit option, or when you receive and activate the debit card. In the following months, your payment should be deposited in your account within 1-2 business days after your Local District Department of Social Services initiates the payment process.

### **What if my address changes?**

To have your address changed, you will need to contact your caseworker at your Local Department of Social Services. The KeyBank Customer Service representative or the NYEPAY representative will **not** be able to assist you with this change.

It is important to keep your caseworker informed as to any changes in your circumstances including address changes because this will determine where program information, replacement cards, re-certifications or other information will be sent.

### **What if my name changes?**

To have your name changed, you will need to contact your caseworker at your Local District Department of Social Services. The KeyBank Customer Service representative or the NYEPAY representative will **not** be able to assist you with this change. A name change will require an amended subsidy agreement, or changes to other case history information.

Once the change is made by the local district, OCFS will notify KeyBank to issue a new debit card reflecting the change. If you have direct deposit, you will need to notify your bank as well as the local district.

### **Will I still receive monthly remittance statements? How will I know what my payment amount is?**

You may view your monthly remittance statement by logging in at <https://sbp.ocfs.ny.gov/nyepay/>. Your remittance statement will reflect the information contained in your subsidy agreement. On your initial log-in, you will need to create a user name and password.

If you choose a debit card for your payment option, you may request to have a monthly paper statement mailed to you by calling KeyBank Customer Service at 866-295-2955 or by going online at [www.key2benefits.com](http://www.key2benefits.com). Once you log in, answer the "Paper Transaction History Information" question at the bottom of the Cardholder Information page. Once requested, you will continue to receive a mailed monthly statement until you elect to turn this service off. For those who choose direct deposit, your monthly statements will depend upon the arrangements you have with your bank and your current bank practice.

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## **Direct Deposit Questions**

### **How do I select the direct deposit option?**

There are two (2) ways to enroll in direct deposit.

- Log into the OCFS website from any computer with internet access at: <https://sbp.ocfs.ny.gov/nyepay/>. Follow the instructions on the screen.
- If you do not have access to a computer with internet access, you can request an adoption subsidy direct deposit enrollment form by calling 1(877) 437-7855. An enrollment form will be mailed to you. You must complete the form and return it with a copy of a voided check which shows your bank routing and account information for checking accounts.

### **How do I change banks/checking account information?**

Log into the OCFS website from any computer with internet access at the following address: <https://sbp.ocfs.ny.gov/nyepay/>. Follow the instructions on the screen and enter your new banking information.

If you do not have access to a computer with internet access, you can request an adoption subsidy direct deposit enrollment form by calling 1(877) 437-7855. An enrollment form will be mailed to you. You must complete the form with

your updated banking information and return it with a copy of a voided check which shows your new bank routing and new account information for checking accounts.

### **Can I use a savings account for my direct deposit?**

No.

The current system is set up for checking accounts only. Once your subsidy is deposited into your checking account, you are then able to transfer the money to your savings account.

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## **Debit Card Questions**

### **How do I select the debit card option?**

Log into the NYEPAY website at <https://sbp.ocfs.ny.gov/nyepay/> and select the debit card option.

If you do not register for direct deposit, you will automatically be enrolled for a debit card. Please note the enrollment period for payment selection lasts three weeks which means if no payment selection is made during the enrollment period, the NYEPAY system will default to the debit card option. It is important to make a payment selection as soon as possible to receive your benefits in a timely manner.

### **How will I receive my debit card?**

Your debit card will arrive in the mail approximately 7–10 business days after you are enrolled in the program. Your Key debit card will be red. Please watch for it and do not throw it away even if you have signed up for direct deposit.

When you receive your card, promptly call KeyBank Customer Service at 866-295-2955 to activate it.

### **How many debit cards will be issued to a household?**

No more than two (2) cards will be issued per household. There will be a primary account holder, and if payments have been approved for more than one person, there may be a secondary account holder. Each card will need to be activated separately upon receipt.

### **Do I have to activate a debit card before I can use it?**

Yes.

Once you receive the debit card in the mail, you must call KeyBank Customer Service at the toll-free number on the back of your card to activate your account.

As part of the activation process, you will be required to create a 4-digit PIN. Your PIN is a four-digit number that you will enter on the keypad at ATMs and retail locations. Prior to selecting your PIN, you will need to validate your date of birth and the 3-digit security code located on the back of your card (to the right of the signature panel).

Once you have activated your card, you can access balance information via the automated phone system or via the KeyBank cardholder website [www.key2benefits.com](http://www.key2benefits.com).

### **Can I access information about my debit card online?**

Yes.

Once you have activated your card, you can use the KeyBank cardholder website to access balance and transaction history, change a PIN, request paper statements, pay bills, and transfer funds to your personal bank account. The site can be accessed by visiting [www.key2benefits.com](http://www.key2benefits.com).

The first time you log in to the system you will use the 16-digit number on the face of your card and the 4-digit PIN you selected during activation. Once logged in, you will self-select a user ID and password to use for future logins. You will also be asked to select three security challenge questions. Select the questions of your choice and provide the answers.

### **What should I do if I lose my debit card?**

If your debit card is lost, stolen or damaged, call KeyBank Customer Service at 1-866-295-2955 and a new card will be mailed to you.

The bank offers one free replacement card during each calendar year. Additional replacement cards will cost \$5.00 per card and will arrive within 7-10 business days. Should you choose overnight delivery of your replacement card, there will be a \$15.00 fee for this service.

### **What if my debit card doesn't work?**

If your debit card doesn't work, please make sure that you have activated the card and that you have an available balance.

If an ATM doesn't accept your card, simply try another ATM. The first ATM may be out of service or may not be part of the network that accepts the card.

If the card still does not work, call KeyBank Customer Service at 1-866-295-2955 for further assistance.

### **How will I know how much money is on my debit card?**

Your Local District Department of Social Services will inform you of what your subsidy amount is when your subsidy agreement is approved. This is the amount that will be posted to your account each month. You will also be notified by your local district department of social services of any changes to that amount. You can access your monthly remittance statement by logging onto <https://sbp.ocfs.ny.gov/nyepay/>.

Once you start using the debit card, you can find out your account balance in several ways. You may log into [www.key2benefits.com](http://www.key2benefits.com) KeyBank's safe, secure website, or by calling KeyBank Customer Service at 1-866-295-2955. There is never a fee for calling KeyBank Customer Service or using the online website. You can also obtain your account balance at any ATM free of charge. You will need your PIN number to access your account information.

### **How much money can I withdraw from an ATM?**

For your protection, the debit card has a daily ATM withdrawal limit of \$1,500. The ATM you use may also have a limit as to the amount you can withdraw in a single transaction.

There is never a fee for withdrawals at KeyBank or Allpoint ATMs. You can use ATMs owned by other banks; however, you will be charged \$1.50 per transaction. The ATM owner may also impose a surcharge in addition to the transaction fee. To avoid fees, consider which ATMs you use.

You also can request cash from a teller at any bank that displays the MasterCard logo. Simply tell the teller how much money you want to withdraw and hand him/her your debit card. The teller may also ask to see a picture ID. There is a daily limit of \$7,000 for this type of transaction. Again, a point to consider is if you plan to withdraw your monthly balance at one time, the debit card option may not be the best one for you. In this case, you should consider the direct deposit option as the better choice to fit your family's needs.

### **What if I forget my PIN?**

If you forget your debit card PIN, call KeyBank Customer Service at 1-866-295-2955 to select a new one. You should choose numbers that are easy for you to remember, but hard for someone else to figure out.

### **What if I enter the wrong PIN?**

If you are having trouble remembering your debit card PIN, **do not** try to guess when entering it on a Point-of-Sale (POS) terminal or ATM. If you enter the wrong PIN, you have two more chances to enter the correct number. If the correct debit card PIN is not entered by the third try, you must call KeyBank Customer Service for assistance at 1-866-295-2955.

### **Is there a limit on the number of purchases I can make each month?**

One of the advantages of the debit card is you can make an unlimited number of Point-of-Sale (POS) purchases per month, up to the balance on your card account. You can continue to use the card as long as there are enough funds in the account to cover the amount of the purchase. It is important to keep track of your balance.

### **What happens if I try to make a purchase and there are insufficient funds in my account?**

If you try to make a purchase at any Point-of-Sale (POS) and there are insufficient funds in your account to cover the purchase, it will be denied.

### **If there is less than \$20 in my account, how will I get it if the ATMs only work in \$20 increments?**

If there is less than \$20 in your account, you can go to a teller at any bank that displays the MasterCard logo and receive the balance of your account in cash. You can also spend these funds at any Point-of-Sale (POS) that accepts MasterCard.

**Do not** throw away your card if the funds have been depleted. If you are receiving a monthly benefit, the card will have your next monthly payment posted on your regularly scheduled payment date.

### **What if I still have a balance on my debit card at the end of the month?**

If you have a balance on your debit card account at the end of the month, it remains available to you when the next month's payment is posted. The fund balance on the debit card does not expire.

### **What if I am no longer receiving payments? What do I do with the debit card?**

Your debit card will be valid for a period of three (3) years. Even if you are no longer receiving monthly payments, you should keep the debit card in a safe location for as long as you have a balance in your account. Once the card has been fully expended and you will no longer be receiving monthly payments, you may discard the card by cutting it using scissors, or putting it in a document shredder designed to handle plastic credit cards.

### **Is there an expiration date on the debit card? What happens if/when the card expires?**

Your debit card is valid for three (3) years. KeyBank mails all active cardholders a new debit card every three years prior to the expiration date. The expiration date is printed on the front of the debit card. If you are no



longer receiving monthly payments, you will not receive a new card following your expiration period.

If you are continuing to receive payments, but do not receive a new debit card by the expiration date, please call KeyBank Customer Service at 1-866-295-2955. Upon receipt of a new debit card, you will need to activate it by following the instructions that accompany the card, prior to using it.

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## **Questions on Fees for Using the Debit Card**

### **Is there a fee to activate the debit card**

No.

There is no fee to activate your debit card.

### **Is there a fee to use the debit card?**

You may use your debit card to make a purchase at retailers that accept MasterCard debit cards or accept PIN-based debit card transactions at **no cost**. Some retailers, like grocery stores, allow you to get cash back with your PIN-based purchase. Ask the cashier about their cash back policy before you begin your transaction.

You can also use your debit card to withdraw cash, surcharge-free, at over 46,000 KeyBank and Allpoint ATMs in the United States. You can use ATMs owned by other banks; however, you will be charged \$1.50 per transaction. The ATM owner may also impose a surcharge in addition to the transaction fee. These fees can vary in cost so check your balance statement and plan ahead.

To avoid fees, give consideration to which ATMs you use. Please refer to KeyBank's debit card Fee Schedule included with your debit card for details.

### **How can I avoid paying fees to access my money?**

There is never a fee for using your debit card for PIN-based or Signature-Based Point-of-Sale (POS) transactions. Many retailers will offer the option of receiving cash back from a PIN-Based POS purchase. Be sure to look for retailers displaying the MasterCard logo and ask about their cash back policy.

Remember, if you chose to use an ATM not owned by KeyBank or Allpoint, you will be charged \$1.50, in addition to any surcharge assessed by the ATM owner. KeyBank and Allpoint will never charge you a fee or surcharge for using their ATMs. To find an ATM near you, use the following ATM locators:

- [www.key.com/locator](http://www.key.com/locator)
- [www.allpointnetwork.com](http://www.allpointnetwork.com)

It is important to keep track of your account balance so that transactions aren't declined due to insufficient funds in your account. You can do this by logging into KeyBank's secure website at [www.key2benefits.com](http://www.key2benefits.com) or by calling the KeyBank Customer Service at 1-866-295-2955, or at any ATM. There is never a fee for this service.

### **What is the difference between transaction fees and a surcharge?**

A transaction fee is assessed by the card issuer, KeyBank. A listing of transaction fees will be included with your card. Please keep this fee table for future use. A list of fees will be available to you before you choose the debit card option. For example, KeyBank charges a \$1.50 each time you use an ATM not owned by KeyBank or Allpoint.

A surcharge is a fee imposed by the owner of the ATM. Surcharge amounts vary by ATM. You will never incur a surcharge when you use a KeyBank or Allpoint ATM.

### **Will I have to pay ATM surcharges?**

It depends on how you choose to access your funds.

KeyBank has partnered with the Allpoint ATM network which means you can use your debit card surcharge-free at more than 46,000 ATMs nationwide.

You can use ATMs owned by other banks; however, you will be charged \$1.50 per transaction. The ATM owner may also impose a surcharge in addition to the transaction fee. Most ATM owners do assess a surcharge, so keep track of your balance. If you use an ATM with a surcharge, you will be responsible for that fee.

Please note that at Allpoint ATMs, you must press “YES” to accept the surcharge and proceed with your transaction. You will not be charged for this fee, nor will the fee be deducted from your account. You can verify this by checking your ATM transaction receipt.

If you will use your debit card to withdraw cash multiple times a month, then the direct deposit option may be a better choice for you.

### **Is there a fee to use a non-KeyBank ATM?**

Yes. You will be charged \$1.50 per transaction when using an ATM not owned by KeyBank or Allpoint,. There may be an additional surcharge from the ATM owner.

### **How many free ATM withdrawals a month do I get?**

You will have unlimited access to KeyBank and Allpoint, ATM transactions. If you use these machines you will not incur a fee. If you use an ATM owned by another bank, you will be charged \$1.50 per transaction. There may be an additional surcharge from the ATM owner.

### **Is there a fee if I use an ATM outside the USA?**

There is a \$3.00 transaction fee for each cash withdrawal made at ATMs outside the United States, as well as a 3% currency conversion fee.

### **Is there a fee to check my account balance?**

No.

There is never a fee for checking your balance via KeyBank Customer Support, [www.key2benefits.com](http://www.key2benefits.com), or at an ATM.

### **Is there a fee to get cash from a bank teller?**

No.

There is never a fee for going to a teller at any bank that displays the MasterCard logo to get cash from your debit card account.

### **Is there a fee to get my payment in check form from a teller?**

Generally, banks do not give checks on account withdrawals from a debit card. Cash is given by the bank teller. However, if you need a check, you can request the teller issue a certified check. Depending on the bank, the fee for a check may vary. Ask before you complete the transaction.

### **Are there any fees at Point-of-Sale (POS) locations?**

No.

You can use your debit card at no fee to make purchases at any retail location that displays the MasterCard logo.

### **Is there a fee for getting cash back at a Point-of-Sale (POS) terminal?**

Many vendors provide free cash-back Point-of-Sale (POS) transactions; however, this is dependent on the type of agreement the vendor has with their bank. There may be a fee to get cash back. You should inquire about any fees before proceeding with the transaction.

### **Is there a fee if my debit card is denied for insufficient funds?**

No.

There is no fee for insufficient fund denials; however it's good practice to keep track of the balance in your account at all times.

### **Where can I get a complete list of fees?**

There is a complete list of fees included with the materials that accompanied your card or by accessing <https://ocfs.ny.gov/electronicpayments/> you can click on the link to the debit card fees.

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### **Where can I use my debit card?**

#### **Where can I use my debit card?**

You can use your debit card to withdraw cash, surcharge free, at over 46,000 KeyBank and Allpoint ATMs in the United States.

To find an ATM near you, use the ATM locators that were included in the training materials that accompanied your card.

- [www.key.com/locator](http://www.key.com/locator)
- [www.allpointnetwork.com](http://www.allpointnetwork.com)

Another option is to log into [www.key2benefits.com/NYOCFS](http://www.key2benefits.com/NYOCFS) to access the links online.

You can also use your Debit Card to get cash at a teller window in any bank that displays the MasterCard logo. MasterCard is also accepted at thousands of locations where you can make purchases and sometimes get cash back with your purchase (when entering a PIN). The amount of cash back allowed may vary by store, as will the fee they may charge. Be sure to ask the clerk about debit card fees before beginning your transaction.

### **Can I get my payments in cash or check from a bank teller?**

You may go to any bank that displays the MasterCard logo and receive your subsidy in cash or check form. There may be a fee charged at the bank when requesting funds in the form of a check. The MasterCard logo guarantees that you can withdraw funds from your account.

If you are considering withdrawing your total funds in cash each month, then the debit card is not recommended for you. The direct deposit option would be a better choice.

### **Can I use my card at any bank, or does it have to be a KeyBank location?**

You may withdraw cash at the teller window of any bank that displays the MasterCard logo. If you go to a KeyBank location, there will be no fee for any type of transaction. Show the teller the debit card and ask about fees before you select your transaction.

### **Can I get cash back at a Point-of-Sale (POS)?**

Some vendors will allow you to receive cash back with your purchase when entering a PIN. For example, most grocery stores allow this. However, the amount of cash they allow and the fees charged will vary by store. Be sure to ask the clerk or cashier about their policies before you complete your transaction.

### **What if there are no KeyBank branches where I live?**

Your debit card can be used at KeyBank and Allpoint ATMs, as well as retail locations for Point-of-Sale (POS) transactions that may allow cash back with your purchase (when entering a PIN).

If there is not a KeyBank branch near you, go to [www.allpointnetwork.com](http://www.allpointnetwork.com) to find the nearest Allpoint ATM to your location.

You can also go to any financial institution that displays the MasterCard logo to withdraw funds.

### **What ATM networks accept the debit card?**

Cirrus and Accel networks all accept the debit card. The logos for these networks will be displayed at the ATM. Check the back of the debit card for the logos that match.

### **Are there advantages to using an Allpoint ATM versus a KeyBank ATM?**

Not necessarily. KeyBank has a wide coverage of ATMs across New York; however, in some areas, Allpoint ATMs provide enhanced coverage. Allpoint ATMs are located in retail outlets across the state, not in banks. Depending upon your location, you may find you have greater access to Allpoint ATMs.