Michigan Department of Health and Human Services
Office of Child Support

ELECTRONIC DISBURSEMENT OF SUPPORT

FREQUENTLY ASKED QUESTIONS

1. Is everyone included in the electronic disbursement of child support?

Yes. State law requires that, except in very limited circumstances, all child support must be sent electronically. This provides parents and custodians with a safe, convenient and secure method to receive their payments, and the Michigan State Disbursement Unit (MiSDU)[1] with a more efficient way to send funds.

2. What does electronic payment of child support mean?

Electronic payment of support means that support payments will not be sent by paper check to customers unless they are exempt under the law. Instead, customers will receive their payments either through direct deposit to their personal bank account or through a prepaid debit card. The customer can choose which option (s)he wants.

3. Are there any exceptions to receiving child support electronically?

Yes. The law allows some individuals to continue to receive support payments by check. These include individuals with a mental disability, physical disability or language or literacy barrier that results in a hardship for those individuals in accessing electronic payments; and individuals with both home and work addresses that are more than 30 miles from an automated teller machine (ATM) or their bank.

Customers can request an exemption by calling toll-free, 1-877-543-2660 to speak with a MiSDU customer service representative. All other individuals must choose between direct deposit to their personal bank account or a prepaid debit card.

4. How does a person make the choice between direct deposit or a debit card?

New customers receive their first support payment by paper check with a request to make a choice between direct deposit to their personal bank account or a prepaid debit card for future payments. Included with the check is a direct deposit request form that customers must complete and return if they want direct deposit to their personal bank account. If they do not return the direct deposit form, they will automatically receive the Way2Go Prepaid Mastercard debit card. Direct deposit forms can also be found online at www.misdu.com. Customers can call 1-877-543-2660 to speak with a MiSDU customer service representative with questions about completing the forms.

[1] The MiSDU is a state-administered entity responsible for receipting and disbursing child support payments in Michigan.

5. What is the Way2Go Card Prepaid Mastercard (Way2Go Card)?

The Way2Go Card is a debit card issued by Comerica Bank. The MiSDU electronically deposits child support payments to this card when they are due and received from the person who owes the child support.

6. Is it a credit card?

No. There are no credit checks or approvals required to get the Way2Go Card.

7. How does the Way2Go Card work?

The Way2Go Card can be used to:

- Make purchases everywhere Mastercard debit cards are accepted (over 20 million merchants nationwide), including places such as grocery stores, gas stations and restaurants;
- Receive cash back with a purchase from debit card merchants;
- Pay bills and pay for online, phone and mail-order purchases;
- Get cash from any bank that accepts Mastercard; and
- Get cash from ATMs (fees may apply; see Question 9).

The amounts of purchases or cash withdrawals are automatically deducted from the available funds on the card.

8. Is a PIN (Personal Identification Number) needed to use the card?

Yes and no. Cardholders can use the card to make signature-based purchases without a PIN. However, cardholders must use a PIN for cash withdrawals at ATMs (fees may apply for ATM transactions; see Question 9). Cardholders must choose their own PIN by calling the Way2Go Cardholder Services Help Desk at 1-844-649-9843 or going online at www.GoProgram.com after they receive their card. For security reasons, it is important that cardholders pick a PIN that only they would know and that they not share their PIN or card with anyone.

9. When getting cash, does the cardholder have to go to a Comerica Bank ATM or Comerica Bank branch?

No. Cardholders can obtain cash without any fees over the counter at any bank or credit union that accepts Mastercard. Cardholders can also get cash back on purchases made at merchants throughout the United States such as grocery and discount stores. Some merchants may charge a fee for cash back.

The Way2Go program offers surcharge-free access at Allpoint ATMs. Withdrawals made at Allpoint ATMs will not be subject to a surcharge by the ATM owner. Visit https://allpointnetwork.com/locator.aspx to find the nearest Allpoint ATM. A $1.50 service fee will be charged for all ATM withdrawals at non-Comerica and non-Allpoint locations.

10. How does the MiSDU deposit money onto the card?

When payments are received from the parent paying support, the MiSDU electronically deposits funds to the Way2Go Card. The MiSDU will electronically deposit funds into a personal bank account if the person receiving the support were to choose direct deposit.

11. Does the person receiving the support payment get a new card every time a payment is made?

No. All future child support payments will be automatically deposited onto the card the customer initially received.

If the card is ever lost or stolen, customers can request a new one from the Way2Go Cardholder Services Help Desk by calling 1-844-649-9843. Any new payments will automatically go to the new card.

12. What does a person do after receiving the card?

After a person receives the card in the mail, (s)he must call the Way2Go Cardholder Services Help Desk at 1-844-649-9843 and select a PIN. Cardholders may also use the Way2Go Card mobile app or log into www.GoProgram.com to activate the card. Although the MiSDU can deposit funds onto the card immediately, the card cannot be used until customers activate the card by selecting their PIN.

13. Must a person already have an account with Comerica Bank or any other bank to receive the card?

No.

14. How does a person qualify for the card?

No qualification or approval is needed. State law requires that child support must be sent electronically to the person receiving the support. Unless the person receiving support requests direct deposit to his/her personal bank account, (s)he will receive the Way2Go Card automatically.

15. How does a person switch from direct deposit to a debit card?

Debit card enrollment requests can be found online at www.misdu.com. The customer can complete the request for a debit card online, or download and complete the form and follow the instructions for sending it to the MiSDU. The MiSDU will issue a debit card and will end the direct deposit. Customers can call 1-877-543-2660 to speak with an MiSDU customer service representative if they have questions about completing the form.

16. Who can cardholders contact if they have questions about their card?

For questions regarding support payments, such as the most recent support amounts deposited, the cardholder can go to MiChildSupport, which allows access to child support case information online. The cardholder can also contact the Friend of the Court's 24-hour case information access line. For all other questions about the card, Way2Go Cardholder Services is available 24 hours a day, seven days a week, every day of the year, toll-free at 1-844-649-9843.

17. How do cardholders check their available balance?

Cardholders can obtain their current available balance in the following ways:

- Online – By viewing their account online at www.GoProgram.com;
- Way2GoCard Mobile App – By searching for "Go Program Way2Go Card" in the App Store or Google Play;[2]
- Phone – By calling Way2Go Cardholder Services at 1-844-649-9843; or
- ATM – By performing a balance inquiry at an ATM.[3]

18. What happens if the card is lost or stolen?

Cardholders must call the toll-free Way2Go Cardholder Services number 1-844-649-9843, which is listed on their cardholder materials, to report a lost or stolen card. (The number is also listed on the card carrier information that was sent with the card, and on the back of the card). A new card will be issued, and any remaining balance will be transferred to the new card. Cardholders will not be responsible for any fraudulent activity that occurs on their card, provided they report the card missing in a timely manner, and have not shared their card or PIN with anyone.

19. Can a cardholder add funds to his/her card in addition to what the MiSDU puts in?

No. Only the MiSDU can deposit funds to the card.

20. Can a cardholder request a second card for another individual such as a family member?

Yes. The primary cardholder can request a Companion Card for another individual. The primary cardholder will be responsible for moving funds to the Companion Card from the primary card.

21. Can the card be used by someone other than the person whose name is on it?

No. For security reasons, cardholders must never share their PIN or allow anyone else to use their card.

22. What happens if a cardholder no longer receives payments from the MiSDU or has switched to direct deposit and now has support deposited into a personal bank account?

The cardholder can continue to use his/her card until any remaining balance has been used. The Way2Go Card is not automatically closed when the cardholder's child support

[2] The Way2Go Card Mobile App is free to download. The cardholder's mobile carrier may charge access fees depending upon his/her individual plan. Web access is needed to use the Mobile App. Cardholders should check with their carrier for specific fees and charges.

[3] Some fees may apply. For a full list of fees, see the card carrier information that was sent with the card, or view the full list of fees online at www.GoProgram.com.

case closes. Cardholders must contact the MiSDU customer service department for information on closing their Way2Go Card.

23. Are there any fees associated with this card?

Yes. There are standard fees with the Way2Go Card, but cardholders can access their money without fees by:

- Making purchases everywhere Mastercard debit cards are accepted (over 20 million merchants nationwide), including places such as grocery stores, gas stations and restaurants;
- Getting cash back with a purchase from debit card merchants;
- Accessing cash from any Allpoint ATM;
- Paying bills and paying for online, phone and mail-order purchases; and
- Receiving cash from a teller at any bank that accepts Mastercard.

All fee amounts are described in detail in the prepaid debit card enrollment form.

24. Can the Way2Go Card be overdrawn?

Usually a purchase that exceeds the available balance will not be approved. In very limited circumstances, if cardholders do not have sufficient funds when the final amount clears, a negative balance may result; however, they will not be charged an overdraft fee. Cardholders can check their balance online at www.GoProgram.com or by using the Way2Go Card Mobile App, or they may call Way2Go Cardholder Services 24 hours a day, seven days a week, every day of the year, at 1-844-649-9843.

25. Does the cardholder receive a monthly paper statement in the mail?

No. All cardholders can go to www.GoProgram.com to view their statements online. Although cardholders will not automatically receive a paper statement in the mail, all cardholders can request a paper statement whenever they want one. Cardholders may request a paper statement online through the www.GoProgram.com website or by calling Way2Go Cardholder Services at 1-844-649-9843.

26. When the card is sent in the mail, what does the envelope look like?

For security reasons, the cards are mailed in plain white envelopes with an address window, which allows the name and address of the person receiving the card to show through.

27. What information or instructions come with the card?

The card comes with the following:

- Instructions on how to activate the card;

- The cardholder agreement, which discloses terms and conditions; and
- Information about where and how the card can be used.

28. What services does the Way2Go 24-hour Cardholder Services provide, and are there any fees for the service?

The following can be done through the 24-hour account information voice response system free of charge at 1-844-649-9843:

- Card activation;
- Choosing/Changing a PIN;
- Balance inquiries;
- Requesting a card replacement;
- Transferring money from the card to a U.S. checking/savings account owned by the cardholder; and
- Reviewing recent transaction history, including deposits.

Cardholder service representatives provide the following services at no charge:

- Receiving reports of cards lost/stolen/not received;
- Replacing cards;
- Resolving disputed transactions;
- Updating account information (address, phone number, etc.). (Please note that customers must also update their address with the Friend of the Court office); and
- Transferring money from the card to a U.S. checking/savings account owned by the cardholder.

29. Can cardholders view their account online?

Yes, at www.GoProgram.com or using the Way2Go Mobile App. Cardholders can perform the following functions online:

- Activating the Way2Go Card;
- Balance inquiries;
- PIN changes;
- Viewing the current month's transactions; and
- Viewing statements for the last 12 months.

30. Can MiSDU customer service representatives view or track individual cardholder transaction activity?

No. For privacy reasons, Comerica Bank does not share card account numbers or transaction details with the MiSDU. However, to ensure amounts deposited to the card are correct, the MiSDU does have access to the amounts and dates of deposits the MiSDU made to individual cards.