

ReliaCard® Visa®

A better way to receive and use your
Hawaii CSEA payments



Frequently Asked Questions

What is the ReliaCard Visa?

The ReliaCard Visa is a reloadable, prepaid debit card issued by U.S. Bank. The ReliaCard Visa provides an electronic option for receiving your CSEA payments. This card works similar to any other Visa debit card.

How does the ReliaCard Visa work?

The card may be used to make purchases everywhere Visa debit cards are accepted. The card may be used to pay bills, and for online, phone and mail order purchases. Cardholders can also withdraw cash at ATMs, banks or credit unions or by getting cash back with purchases at Interlink® merchants. The amounts of purchases or cash withdrawals are automatically deducted from the available balance on the card.

USING THE CARD

How do I make a purchase with my card?

Your card works much like other prepaid or debit cards. Use it wherever Visa is accepted – online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. Always make sure to know your balance before you shop.

How can I get cash with my card?

There are three ways to get cash with your ReliaCard Visa:

- Use your ReliaCard Visa to get cash at virtually any ATM in the U.S. and around the world.*
- Receive cash withdrawals at Visa member banks or credit unions.
- Use the cash-back option at thousands of merchants nationwide, like major retailers, grocery stores, pharmacies and convenience stores, at no additional charge.

Can I pay my bills from the ReliaCard website?

Yes. After you login to the ReliaCard website, select the Bill Pay link and accept the Subscriber Agreement. You have the option to set up payees and payment options. Payment options include one time payment, pay at a future date and pay automatically at regular intervals. The Bill Pay fee is only \$0.99 per payment.

LIMITS

Will I be able to add other funds to my card, in addition to my CSEA payments?

No. Only your CSEA payments can be deposited to the card.

Can the ReliaCard Visa be overdrawn?

Usually a purchase that exceeds the available balance will not be approved. Occasionally, some restaurants and gas station pay-at-the-pumps may only authorize a small amount to make sure the card has funds on it. The final full transaction amount will post a couple days later. If you do not have the appropriate funds when the transaction clears, it may result in a negative balance. It is important for you to keep track of the amount available.



Can CSEA view or track my transactions?

No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, they do have access to the amount and date of each deposit.

Will I earn interest on the funds in my ReliaCard Visa account?

No. The account does not earn interest.

Can I request a second card for another individual such as a family member?

No. Only the person receiving CSEA payments will receive a card.

CUSTOMER SERVICE

How can I check the available balance on my card?

You can obtain your current available balance in four ways:

- View your account online at www.reliacard.com
- Do a balance inquiry at an ATM
- Call the toll-free Cardmember Services at 866-276-5114
- Check balance through text message to U.S. Bank

(Click the Alerts tab on the cardholder website to sign up for Balance Inquiry via text. There is a \$0.25 fee per inquiry. Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.)

How do I view my monthly statement?

Monthly statements can be viewed online at no cost 24/7 at www.reliacard.com. Paper statements may be requested at a fee of \$1.00 per month. You can make a request to start or stop paper statements anytime.

Can I get notified once a deposit has been made to my account?

Yes. You can sign up for Alerts on the ReliaCard website. You can choose to receive text or email messages for activity like funds added, low balance or address change.

(Click the Alerts tab on the cardholder website to sign up. Email alerts are free. There is a \$0.15 fee per mobile alert. Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.)

Can I contact my local bank for customer service on my ReliaCard Visa account?

No. You must direct all of your ReliaCard Visa questions to Cardmember Services. You may also utilize the web site, www.reliacard.com, for inquiries.

Who do I contact if I have questions about my card?

Contact ReliaCard Cardmember Services 24 hours a day, toll-free at 866-276-5114 or online at www.reliacard.com. You can perform a balance inquiry, change your PIN, review recent transaction history, report a card lost or stolen, change your name or address, and opt in or out of mailed monthly paper statements. If you change your address also contact Hawaii CSEA to report this change. If you need to change your direct deposit information or close your ReliaCard account, contact Hawaii CSEA.

What happens if the card is lost or stolen?

Call the toll-free ReliaCard Cardmember Services number, 866-276-5114. A new card will be issued and any remaining balance will be transferred to the new card. If you report the missing card immediately and have not compromised your PIN, you will not be responsible for any confirmed fraudulent activity that occurs on your card.**

* Some fees may apply. Please refer to the back of your card mailer for a list of potential fees.

** U.S. issued cards only. The Visa Zero Liability Policy does not apply to ATM transactions, or to PIN transactions not processed by Visa. See the Cardholder Agreement for details.

