

The Utah EPPICard™ Debit MasterCard®



The State of Utah is planning to eliminate paper checks for some government payments. State customers may now receive their payment by Direct Deposit or a new Debit MasterCard card. This document contains important information about the Utah EPPICard™ Debit MasterCard card.

The Utah EPPICard™ Debit MasterCard is the new way to receive your payments.

Benefits of the Utah EPPICard™ Debit MasterCard include:

- No waiting for checks to come in the mail.
- No lost or stolen checks containing personal information.
- Reliable access to your funds, no delays due to the mail or natural disasters.
- Simply spend your money by presenting your debit card—It is safe, convenient and secure.
- Use it to make purchases and get cash back at retailers, ATMs, or bank teller windows anywhere the debit MasterCard Acceptance Mark is displayed.

Use your money at your preferred locations

- The Utah EPPICard™ Debit MasterCard is accepted at locations worldwide anywhere the debit MasterCard Acceptance Mark is displayed.
- There are no charges for merchant transactions, and you can request cash back with your purchase, if the merchant provides this service.
- Use MoneyPass ATMs to avoid surcharge fees.

How to use the Debit MasterCard

Your debit MasterCard is more convenient than cash or checks and can be used anywhere the debit MasterCard Acceptance is displayed.

To Make Purchases

- Present your Card when paying. The money is automatically deducted from your account.

To Get Cash

There are several ways to get cash:

ATMs

- You can use any ATM that has the MasterCard Acceptance Mark.
- You are allowed one (1) free ATM cash withdrawal each month only at “in-network”(i.e., MoneyPass) ATMs. There is an \$0.85 transaction fee after the free transaction is used and for all ATM withdrawals at ATMs not in network. A \$0.50 fee is assessed for a balance inquiry. Some ATMs also surcharge; use MoneyPass ATMs to avoid the surcharge fee.

Cash Back with a Purchase

- Your Card can be used at any merchant that accepts debit MasterCard along with the convenient option of receiving cash back at favorite merchant locations.
- There is no charge for cash back at a point of sale.

From a Teller in a Bank

- Give your Card to any teller in a bank displaying the MasterCard Acceptance mark.
- There is a \$1.00 fee assessed to get cash at MasterCard member bank locations.



Using the Debit MasterCard is safe and convenient.

Frequently Asked Questions

Why Switch from Checks?

When payments are sent electronically, they get to you quickly and safely. It also saves money by eliminating lost and forged checks.

What is the Utah EPPICard™ Debit MasterCard?

The Utah EPPICard™ Debit MasterCard is a new electronic payment method for receiving your payments—a prepaid debit card.

Are there any fees for using the Card?

Yes, please reference the fee table and Terms of Use for details. By selecting participating merchant and retailer locations, you can use your Card with no fee. You are also allowed one (1) ATM cash withdrawal each month at in-network ATMs with no charge to you.

How is the Utah EPPICard™ Debit MasterCard different than Direct Deposit?

With Direct Deposit, your payments are deposited in your bank account. The Utah EPPICard™ Debit MasterCard works similar to direct deposit because payments are automatically deposited to your Card account. The difference is using your Utah EPPICard™ Debit MasterCard to spend your deposited payments.

What do I need to do to get a Utah EPPICard™ Debit MasterCard?

After you notify your state agency that you want a Utah EPPICard™ Debit MasterCard, the Card will be sent to you in the mail within approximately one week. If you have changed addresses, notify your agency so your Card will be delivered to the correct address.

What do I do if I have questions about my Card account?

Once you receive your Debit MasterCard, activate your Card account immediately by calling the toll-free Customer Service help line at 1-800-241-9499. Once activated, customer assistance is available 24 hours a day, everyday of the year.

Your Card can be used wherever you see the MasterCard Acceptance Mark:



The Utah EPPICard™ Debit MasterCard is issued by Comerica Bank, pursuant to a license by MasterCard International Incorporated.

Customer Service

Call 1-800-241-9499 (toll-free)

For international calls: 1-801-567-5341

24 hours a day / 7 days a week

**FOR ANY OTHER QUESTIONS, CONTACT
YOUR STATE AGENCY DIRECTLY.**