

## Unemployment Insurance Way2Go Card™ *Frequently Asked Questions*

### **What is the Way2Go Card and How Does It Work?**

#### **What is the Way2Go Card?**

The Way2Go Card is a reloadable, prepaid card issued by Comerica Bank. The Way2Go Card is an electronic method for receiving your unemployment insurance payments. Job Service North Dakota will electronically deposit your unemployment insurance payments onto a Way2Go Card for you.

#### **How does the Way2Go Card work?**

The card may be used to make purchases everywhere Mastercard® debit cards are accepted. The card may be used to pay bills, and for online, phone and mail order purchases. Cardholders can also get cash at ATMs worldwide, or from any teller at a financial institution that accepts Mastercard. The amounts of purchases or cash withdrawals are automatically deducted from the available balance on the card.

#### **What are the advantages of having a Way2Go Card?**

Some of the main benefits:

- Save time. Easy and quick access to your payments without waiting in line to cash or deposit a check.
- Convenient. Withdraw cash at ATMs 24 hours a day and make purchases everywhere Mastercard debit cards are accepted, including gas stations, grocery stores, restaurants and pharmacies.
- Secure. No need to carry large amounts of cash.
- Track spending. Free account information and customer service 24 hours a day.
- Mastercard benefits. Enjoy the prestige and purchase protection given to Mastercard-branded cardholders, without a credit check.
- Reliable. No lost or stolen checks.
- Easy. No minimum balance required to open or maintain the card.
- Safe. Funds are protected by the MastercardZero Liability Policy\* and are FDIC insured.

## Are There Costs Associated with the Way2Go Card?

### Can I use my card without incurring fees?

Yes, here are some of the ways you can use your card for free.

- Make purchases at any merchant that accepts Mastercard debit cards.
- Make cash withdrawals from a Comerica Bank ATM or MoneyPass® ATM or from a teller at any financial institution that accepts Mastercard.
- Perform a balance inquiry at any MoneyPass ATM.

### How do I check my balance for free?

- Access your account online 24 hours a day at [www.goprogram.com](http://www.goprogram.com).
- Call the automated customer service line at 1-844-893-3119.

### What fees are associated with this card?

There may be fees when using your card. You will be notified of possible fees when you receive your card and are listed below:

**Fee:** ATM Withdrawal (\$1.25)

**Description:** Withdrawals at Comerica Bank or MoneyPass ATMs are free. The nearest location can be found at [www.comerica.com](http://www.comerica.com) or [www.MoneyPass.com](http://www.MoneyPass.com). Comerica Bank will not charge a fee for the first two withdrawals per month from a non-Comerica Bank or non-MoneyPass ATM. A \$1.25 will be assessed for each additional withdrawal at a non-Comerica or non-MoneyPass ATM. (ATM owners may assess their own fee for each transaction.)

**Fee:** Card Account Inactivity

**Description:** After 12 consecutive months of inactivity, following activation of your card, we will assess a fee of \$2.00 in the month following the 365-day period of inactivity, and each consecutive month of inactivity thereafter. Inactivity is defined as no deposits, purchases, calls to the Go Program automated or live customer service, ATM balance inquiries, funds transfers, or cash withdrawals for 365 consecutive days. The inactivity fee will not be charged after the card account balance reaches zero (\$0.00) or after the card account begins to have activity.

**Fee:** Expedited Card Replacement (\$10.00)

**Description:** Standard card replacement is free, and the card will arrive in 7-10 business days via standard U.S. mail. For expedited card replacement, a \$10.00 fee will be assessed. The card will arrive in 2 to 5 business days.

### **Do I have to pay ATM fees for cash withdrawals?**

Comerica will not charge a fee for withdrawals made from Comerica or MoneyPass ATMs. For withdrawals from non-Comerica or non-MoneyPass ATMs, Comerica will charge a service fee of \$1.25 per transaction. The owner of a non-Comerica or non-MoneyPass ATM may also charge an additional fee. These surcharge fees vary depending on the bank that owns the machine. The ATM will notify you of the surcharge fee and allow you to cancel the transaction prior to being charged the fee.

## **How Do I Get a Card?**

### **Why do I receive a Way2Go Card?**

Job Service North Dakota is no longer issuing checks. You will be automatically enrolled in the Way2Go program and a card will be sent to you. If you would like to receive unemployment insurance benefits payments via direct deposit, you can do this online or by phone.

You may choose direct deposit as an alternate payment option by going online to [www.jobsnd.com](http://www.jobsnd.com) and clicking the **UI ICE** logo, and following the instructions provided or by calling 701-328-4995 and selecting the Change Payment Option on the main menu.

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

No. Only the person receiving unemployment insurance payments on the card will receive a card.

### **When the card is sent in the mail, what does the envelope look like?**

For security reasons, the card will arrive in a plain, white, window envelope with an Austin, TX return address.

### **When will I receive my Way2Go Card?**

A card will be created and mailed only after you have been certified for your first payable week. It may take several days for the card to be created and mailed to you.

You will receive a new card each benefit year unless you choose direct deposit.

### **What information or instructions come with the card?**

The card comes with:

- Instructions on how to activate the card and fee schedule
- The cardholder agreement, which discloses terms and conditions
- A usage guide detailing where and how the card can be used
- The Comerica Privacy Pledge

### **What do I do after I receive the card?**

After you receive the card in the mail, you must call Way2Go Card Customer Services at 1-844-893-3119 to activate the card and create your Personal Identification Number (PIN).

### **When will I get paid?**

You will receive payment on your card once you have completed your waiting week, certified for the next week, and are found eligible to receive payment. The payment will go on the card two to three business days after each weekly certification.

In the event of a federal or state holiday, your payment will be delayed one business day. Holidays that will affect your payment schedule include:

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

## **Are There Limits on the Way I Use the Card?**

### **Can Job Service North Dakota view or track my transactions?**

No. For privacy reasons, Comerica does not share card account numbers or transaction details. However, for reconciliation purposes, Job Service does have access to the amount and date of deposits to individual cards.

### **Can I use my Way2Go Card to pay for gas at the pump?**

Pay at the pump transactions are not permitted with the card. You can, however, use your card to pay for gas inside the business. If the amount of your gas purchase exceeds the balance on your card you will need to use two forms of payment to cover the total cost.

### **Can I make a purchase for more than the amount on my card?**

It's important to always know your Way2Go balance before you make a purchase. A purchase that exceeds the available balance will not be approved. If you need to make a purchase for more than the amount on your card, you will need to use two forms of payment. Tell the cashier how much you want taken from the balance on your card. (The cashier cannot determine your available balance.) Then, pay the remaining balance with cash, check, credit card or check card. To help monitor your balance, use the Spending Tracker ledger.

**Where are the Comerica and MoneyPass ATMs located?**

Money Pass ATM locations in your area can be found by going to [www.comerica.com](http://www.comerica.com) or [www.MoneyPass.com](http://www.MoneyPass.com).

**Will I be able to add other funds to my card, in addition to what Job Service North Dakota puts on it?**

No, only the state can deposit funds to the card.

**Will I earn interest on the funds in my Way2Go account?**

No, the account does not earn interest.

## Using the Way2Go Card

**How can I get cash with my card?**

There are three ways to get cash with your Way2Go card:

- **ATM** – Withdraw cash at any Mastercard ATM
- **Teller Withdrawal** – You can go into any Mastercard bank and ask the teller for a cash withdrawal for up to the full amount available on your card.
- **Cash Back** – Get cash back at no cost when you make purchases at places like retail or convenience stores. Select ‘debit’ on the authorization machine and select ‘yes’ for cash back.

*Note: You may be charged fees for ATM or teller withdrawal transactions. For every ATM transaction, two fees may apply. A fee charged by Comerica, called a “service” fee and a fee charged by the ATM owner, called a “surcharge” fee. Please refer to the back of your card carrier for a list of potential fees.*

## How do I use my Way2Go card at a store to make a purchase?

**To make a purchase**

- Know your balance.
- Insert your card and select “CREDIT” on the authorization machine.
- Or select “DEBIT” and enter your PIN.

## What are some of the features of the card?

### Can I pay my bills from the Go Program website?

Yes, login to the Go Program website and select the Bill Pay link. You can set up payees and payment options including one-time payment, expedited payment, at a future date or at regular intervals. The Standard Bill Pay fee is free – saving you the hassle of purchasing money orders and stamps.

**How can I be notified when funds are deposited to my card?** You have the option of signing up for optional text or email alerts such as the addition of funds, low balance, and zero/negative balance online at [www.goprogram.com](http://www.goprogram.com).

### 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.goprogram.com](http://www.goprogram.com).
- Perform a balance inquiry at an ATM. (The owner of the ATM may charge a fee.)
- Call the toll-free card member services at 1-844-893-3119.

## What Security Features Come with the Card?

### Do I need a PIN to use the card?

No PIN is needed to make signature-based purchases. You must use a PIN for cash withdrawals at ATMs or when requesting cash back with a purchase. You choose your own PIN when you call and activate your card. For security reasons, it is important to choose a PIN that only you would know. Do not share your PIN or the card with anyone. You should never write your PIN on your card.

### What should I do if I forget my PIN?

Call the customer service number on the back of your card. PIN issues must go through Card Customer Services.

### What happens if my card is lost or stolen?

Call the toll-free Way2Go Card Customer Services at 1-844-893-3119.

### How do I get my name or address changed on this account?

To change your address, you must log into the UI ICE website at [www.jobsnd.com](http://www.jobsnd.com), click on the UI ICE logo and select the My Claim Info tab from the main menu. Under the My Claim Info tab select the Change Demographics link.

**Can someone other than the person whose name is on the card use it?**

For security reasons, you should never share your PIN or allow anyone else to use your card.

## **What Customer Services Come with the Card?**

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

For questions about your payments, such as when you will receive the next deposit, you may log into the UI ICE website at [www.jobsnd.com](http://www.jobsnd.com), click on the UI ICE logo and select the My Claim info tab from the main menu. Under the My Claim Info tab select the Payment History Link.

For all other questions about the card, contact Way2Go Card Customer Services 24 hours a day, toll-free at 1-844-893-3119. This number is on the back of the card.

**What services does Way2Go 24-hour Customer Services provide?**

The following services are available by calling Way2Go Customer Services at 1-844-893-3119.

Simply follow the prompts to:

- Activate your new card
- Report a card lost or stolen
- Check on the status of a card not yet received
- Request a PIN mailer be sent if you have forgotten your PIN
- Listen to account information including current balance and last five transactions
- Find out about card fees

**Can I contact my local bank or credit union for customer service on my Way2Go account?**

No, you must direct all Way2Go questions to the 1-844-893-3119 toll-free customer service line.

You may also utilize the website, [www.goprogram.com](http://www.goprogram.com) for inquiries.

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

Job Service North Dakota is an equal opportunity employer/program provider. Auxiliary aids and services are available upon request to individuals with disabilities.