

Child Support Debit Card (smiONE NCKIDSCARD) Frequently Asked Questions

1. What is the smiONE NCKIDSCARD?

The smiONE NCKIDSCARD is a Visa-branded North Carolina Child Support debit card issued by The Bancorp Bank. The smiONE NCKIDSCARD program is managed by Systems and Methods, Inc. (SMI). When child support is paid, it is deposited into your debit card account unless you have authorized direct deposit to your personal bank account. The smiONE NCKIDSCARD gives you all the benefits of a prepaid card without the need for a traditional bank account.

2. How can I use the smiONE NCKIDSCARD Visa-branded debit card?

- ◆ To make purchases everywhere VISA debit cards are accepted, including places like grocery stores, gas stations, pharmacies, and restaurants. Many merchants offer a cash back option when you make a purchase.
- ◆ To pay bills
- ◆ To pay for phone, mail, or online orders
- ◆ To get cash from ATMs in North Carolina and throughout the world

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

3. How do I determine if money is available on my smiONE NCKIDSCARD?

Money should be available for your use by the 2nd business day after the payment is received by Child Support.

To find out your card account balance:

- ◆ Call the Bank's customer service center at 1-877-776-9759 (+1-347-809-6753 outside the US); fees may apply.
- ◆ Access your account online at www.smionecard.com.
- ◆ Check your balance using an ATM machine (ATM fees may apply).
- ◆ Sign up at www.smionecard.com for e-mail or text message alerts to be sent to you when a deposit is made to your card account.

4. What fees will I have to pay when I use the smiONE NCKIDSCARD?

The smiONE NCKIDSCARD debit card is offered by the Child Support Program. While we have worked to keep costs associated with this service as low as possible, certain ATM fees may apply (refer to the Bancorp Bank's smiONE NCKIDSCARD fee schedule you received with your enrollment package).

You may use your card free of charge to make purchases everywhere Visa debit cards are accepted. Most retailers offer cash back at no additional costs.

5. How do I view my monthly smiONE NCKIDSCARD statement?

Monthly statements can be viewed at www.smionecard.com or you may sign up at www.smionecard.com to have a monthly paper statement mailed to you.

6. What if my smiONE NCKIDSCARD is lost, stolen, or damaged?

If your smiONE NCKIDSCARD is lost, stolen, or damaged, you can get a replacement. However, you can only get 1 free replacement per calendar year. Call customer service at 1-877-776-9759 (+1-347-809-6753 outside the US); fees may apply.

7. Who do I contact with any questions about my smiONE NCKIDSCARD account?

You may contact customer service with any questions about your smiONE NCKIDSCARD account (balance, fees, replacement cards, additional cards, etc.). Call 1-877-776-9759 (+1-347-809-6753 outside the US); fees may apply.

8. Can I switch from a debit card to direct deposit?

Yes. You may request direct deposit at any time by completing an “Authorization for Automatic Deposit of Child Support” form. You may obtain an “Authorization for Automatic Deposit of Child Support” form from your local Child Support office or access the form at www.ncchildsupport.com/parents.jsp .