

Electronic Child Support Payments

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Description

All customers who are not exempt under Michigan law (MCL 400.236 [4]) must choose to have their support payment either (1) directly deposited into their personal bank account or (2) deposited to a debit card account. Customers who choose direct deposit to a personal bank account will receive notification when their request has been processed. Customers who select the debit card account or customers who do not establish direct deposit will receive a debit card in the mail.

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Debit Card

Qualifying individuals who choose the personal debit card account option or do not choose direct deposit to a personal bank account will receive a ReliaCard Visa debit card account with U.S. Bank.

U.S. Bank is the sixth largest financial services holding company in the United States, and the largest issuer of Visa-branded state government prepaid debit cards. U.S. Bank operates debit card programs for 28 agencies in 16 different states.

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New Customers

New child support customers will receive an insert with their first paper check. It will ask if they want to receive their future support through either:

- Direct deposit to a personal bank account; or
- A ReliaCard Visa personal debit card account.

Note: Customers who do not notify the MiSDU that they qualify for an exception or do not request direct deposit within 21 days of the date of the insert with their check, will be automatically enrolled in the debit card program.

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Exceptions

The following customers do not have to participate in electronic disbursement of support if they request an exception from the MiSDU:

- Individuals with a mental or physical disability that imposes a hardship in accessing electronic payments;
- Individuals with a language or literacy barrier that imposes a hardship in accessing electronic payments; and
- Individuals with both home and work addresses that are more than 30 miles from an automatic teller machine (ATM) or their financial institution.

The above customers are not required to receive payments via direct deposit or a debit card. They must request an exception by calling their local [Friend of the Court \(FOC\) phone number](#) and follow the prompts to the MiSDU.

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U.S. Bank ReliaCard Visa

This is a prepaid debit card, not a credit card. Support payments will be deposited directly to the card. Cardholders can use the ReliaCard Visa personal debit card account in the same manner as any Visa-branded debit card. They can access funds by providing either a signature or a secure Personal Identification Number (PIN).

Note: Cardholders cannot add funds to a debit card. Only the MiSDU can deposit money into this account.

The ReliaCard Visa debit card can be used at millions of locations that accept Visa debit cards.

U.S. Bank will mail monthly statements to account cardholders so they can easily track their account activity. Cardholders also will have access to the U.S. Bank online 24-hour account information site, customer service voice response system (VRS), and customer service representatives. The contact number is provided with the information mailed with the card.

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Direct Deposit Fees

The [Michigan State Disbursement Unit \(MiSDU\)](#) will not charge additional fees for direct deposit to the customers checking or savings account. Any fees charged by the customer's financial institution will not change.

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ReliaCard Visa Fees

There is no fee at the millions of locations that accept Visa debit cards in point-of-sale transactions. These locations include grocery stores, restaurants, medical offices, gas stations, retail stores and pharmacies, among others.

Customers can get “cash back” with purchases from Interlink merchants without any fee. There are over 29,000 Interlink merchants in Michigan. To identify an Interlink merchant, customers can match the Interlink logo on the back of their card to the logo displayed on the merchant’s door or check-out counter.

Cardholders can also receive “cash back” free of charge from any bank or credit union that processes Visa cash advances at the teller window.

There is a U.S. Bank service charge of \$0.99 for all ATM withdrawals. As with any ATM withdrawal, there may be an additional surcharge by the ATM owner/operator for these transactions. The surcharge fee will be explained on the ATM screen before the transaction is completed, allowing the customer to choose whether or not to proceed before incurring the surcharge fee.

There are no U.S. Bank fees for accessing account information via the Internet, customer service VRS, or ATM balance inquiries. Customers may also speak with a U.S. Bank customer service representative 24 hours a day, 365 days a year by calling the toll free customer service number. The contact number is provided with the information mailed with the card.

Complete details on standard fees are provided with the debit card.

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Customer Service

- Customers can go to [MiCase](#) to access their child support case information online.
- Customers can call their local [Friend of the Court 24-hour case information access line](#) (Interactive Voice Response – IVR system) and follow the prompts to the MiSDU.
- Customers with a personal debit card account will receive a U.S. Bank toll-free customer service number.
- Electronic payments (both for direct deposit and for the debit card) are released through national banking system networks that take approximately two business days from the time they are posted on the IVR or MiCase to the time the funds are available in the customer’s account.

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Benefits of Electronic Payments

Electronic payments:

- Cost less to process;
- Eliminate time customers spend waiting for their check to be delivered through the mail;
- Reduce returned mail;
- Eliminate, late, lost or stolen checks;
- Provide immediate access to funds;
- Provide the customer a personal account;
- Provide enhanced security safeguards; and
- Reduce money held by the state waiting for a customer to update his/her address. (To inquire whether you have unclaimed child support funds go to [search for unclaimed funds.](#))

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