



OKLAHOMA
Human Services

OKLAHOMA **Debit Card**

**Frequently Asked
Questions about the
Oklahoma Department
of Human Services
Oklahoma Debit Card**



As mandated by law, DHS no longer issues checks. Instead, DHS contracts with a vendor to issue two different prepaid debit cards.

The debit card is sent in a plain white envelope and is not labeled “DHS”. You should receive it in 7-10 business days from the date of issuance. If you accidentally throw your card away, you may call 1-888-929-2460 for Child Support or 1-888-401-9843 for all other programs. Except for Child Support, all DHS benefit program payments are issued to the same card.



Frequently Asked Questions

Q. What is the Oklahoma debit MasterCard?

A. Your payments will be transferred into an account from which you can access your money at any Automated Teller Machine (ATM) displaying the MasterCard brand mark. In addition, you can make purchases wherever the card is accepted, at more than 53,000 merchants worldwide. This card is a prepaid debit card, not a credit card; you will be using your own money from payments deposited to your account.

Q. Is direct deposit or automatic transfer to my account available?

A. Yes. If you wish to enroll, call the number on the back of your card or visit www.goprogram.com. Once online, select “Special Services” and choose “recurring transfers”. Automatic transfers typically occur two business days after fund availability.



Frequently Asked Questions *(Continued)*

Q. How long does it take to get the Oklahoma Debit Card?

A. It takes 7-10 business days to get a card after it is mailed. A card will be mailed when the first payment is available to you.

Q. How can the Oklahoma Debit Card be used?

- A.** ✓ To make purchases;
- ✓ To access your money through Automated Teller Machines (ATMs), 24 hours a day, 7 days a week;
 - ✓ To get cash back from merchants;
 - ✓ To pay bills, and for online, phone and mail orders;

The amount of purchases or cash withdrawals is automatically deducted from the available funds on the card. Upon request, you may also receive a free, 60-day report of your account activity. If you have access to a computer, you can access your account information online free at www.goprogram.com.

Q. Will the card say anything about DHS?

A. No. The Oklahoma debit MasterCard has the word “Oklahoma” across the front and resembles a credit card. Nothing on the card indicates that the funds on the card are for monthly payments.



Q. My credit is bad. Can I still sign up for the Oklahoma Debit Card?

A. Yes. Our contractor will not deny a card based on a customer's credit history.

Q. What are the fees?

A. The vendor charges fees for services related to the Oklahoma Debit Card.

- * ATM Balance Inquiry: \$.50
- * ATM Withdrawals
 - ** (in network): 2 free per month, \$1.35 each after
 - ** (out of network) \$1.35 each
- * Card replacement: 1 free per year, \$4 after (expedited delivery is \$14 extra)
- * Calls to GoProgram: 5 free per month, \$.50 after
- * Text alert: \$.10 per alert
- * Transfer funds: \$1.75 per request
- * No charge for automated recurring transfer

Q. How do I know if a payment has been issued to me?

A. Check your account at www.goprogram.com or by calling the number on the back of your card. You may also sign up to be notified by e-mail, phone call or text when a payment has been deposited.

Q. When will my money be available?

A. Funds are posted to your debit card by 5:00 P.M. on the date they are available.

Q. Are card fees taken out of my account?

A. Yes. Your account will be reduced by any card fees incurred.

Q. Do I get a new card every time a payment is due?

A. No. All future payments will be automatically deposited to the initial card received.

Q. What do I need to do when I receive the Oklahoma Debit Card?

A. After receiving the card in the mail, you must call the number provided on the card to activate it. At the time of activation, the customer must choose a PIN. If you would rather set up direct deposit instead of activating the card, go to www.goprogram.com, enter some Personal Information, and follow the instructions for setting up direct deposit. These details will be provided with the card when it is mailed to you.

Q. Is the cardholder able to make deposits to the card?

A. No. Only DHS can make deposits to the card.

Q. Is there a smartphone app for my card?

A. Yes. Search your smartphone's app store for goprogram.

Q. Can the cardholder have a second card for another individual, such as a family member?

A. Yes. You may get a companion card by going online to www.goprogram.com. The card will be mailed to the primary cardholder with the companion cardholder's name on it. After the companion card is ordered, the primary can set up a transfer of funds by amount or by percentage and can set it to be a one-time transfer or a recurring transfer. The primary can move money back and forth from their account to the companion card(s). All of the fees apply to the companion card(s) just as they do for the primary account holder's card. You are responsible for all fees and charges made by the companion cardholder.

Q. Will anyone besides me be able to use my card?

A. No. Only the person named on the card may use the card. For security reasons, cardholders should never share their PIN number or allow anyone else to use their card.

Q. Do tribal foster parents have access to the debit card or direct deposit?

A. Yes. All child welfare or tribal foster parents who are paid by the Oklahoma Department of Human Services must select the debit card or direct deposit to receive monthly foster care maintenance payment.

Q. Where can I use my card?

A. For child support, the card may be used anywhere MasterCard debit cards are accepted. Per state and federal statute, debit cards for cash assistance programs cannot be used at specific types of retailers. These places have been blocked from accepting the Oklahoma Debit Card.

This card is issued for all clients receiving benefits for Adoption, Foster Care, TANF, LIHEAP, Sales Tax Rebates, Family Assistance, SSP for ABD, and Refugee Assistance. It is a restricted card, meaning that it cannot be used at prohibited businesses per state and federal law.



This card is issued for Child Support payments. It can be used anywhere MasterCard is accepted.



OKLAHOMA
Human Services

DHS Pub. No. 10-33

Rev. 03/2019

This publication is authorized by Oklahoma Department of Human Services Director Justin Brown and printed by DHS in accordance with state and federal regulations at a cost of \$819.39 for 8,583 copies. Copies have been deposited with the Publications Clearinghouse of the Oklahoma Department of Libraries. Members of the public may obtain copies by calling 1-877-283-4113 (toll free) or by downloading a copy at www.okdhs.org/library.