

The GoProgram

The debit card program used by DHS for all cash payments

Oklahoma Department of Human Services
Finance and Administration
Electronic Payment Systems Unit

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Two-card System



DHS puts all of its cash payment benefits onto one of two MasterCard branded debit cards:

- **Restricted cards** cannot be used at ATM's or Point of Sale (POS) machines in restricted locations such as adult entertainment, tobacco, gambling or alcohol related facilities. Restrictions are in place per Section 241.4 of Title 56 of the Oklahoma Statutes and Public Law 112-96, Section 4004
 - Temporary Assistance for Needy Families (TANF)
 - Aged, Blind and Disabled (ABD)
 - Foster Care
 - Adoption
 - Low Income Heating Energy Assistance Program (LIHEAP)
 - Sales Tax Rebate
 - Developmental Disabilities Services Family Support Assistance Payment (FSAP), and
 - Refugee Assistance
- **Non-restricted cards** can be used anywhere a MasterCard is accepted. Programs using non-restricted cards:
 - Child Support Services

Go Program at Oklahoma Agencies

Oklahoma state agencies use the GOProgram but not in conjunction with DHS:

Oklahoma Office of the State Treasurer – State payroll

Oklahoma Tax Commission – tax refunds

Oklahoma Employment Securities Commission – Unemployment Insurance Benefits (UIB)

Oklahoma Firefighters Pension

Oklahoma Teachers Retirement

Card Issuance

DHS vendor, Conduent, issues a card when a client applies for any cash payment program for the **first time**

Clients have the option to set up “*direct deposit*” for any part or all of their payments

Clients are able to receive payments from multiple programs with one card, unless they also need an unrestricted card for Child Support Services

Clients may request one free replacement card every year; additional replacements are \$4.00 for each card

Sixty days before a card expires, a new card is automatically issued and mailed to the cardholder

Cardholders can have companion cards issued to authorized representatives such as family members or caregivers

Account Management

- Using the mobile application, the online web portal or by phone, using the interactive voice response system (IVR), clients can access their account to:
 - set up, change, or close direct deposit
 - order new cards, see their transaction history, start a transaction dispute, and
 - set up notifications and alerts

Fees

DHS does not charge nor pay any fees for the use or issuance of the debit cards.

DHS does pay a \$5,000 per month charge for blocking ATMs and a \$5,000 per month charge for blocking all the POS machines at all restricted establishments statewide.

Conduent charges the following fees to card users:

- Five free calls to GO Program per month, \$.50/call thereafter
- One free replacement card per year, \$4/card thereafter (\$14 to expedite the delivery)
 - DHS reserves the right to waive the fee if it is a DHS error
- Text alerts are \$.10/alert
- Transfer of funds are \$1.75/request (no charge for recurring transfers)
- ATM balance inquiry are \$.50/inquiry
- ATM withdrawals:
 - (in network) two free per month, \$1.35 thereafter
 - (out of network) \$1.35 each withdrawal

Recoupments/Escheatments

If the client does not activate their first card within 90 days, all existing case funds, and subsequent issued funds are recouped by DHS, until a card is activated

DHS can request funds to be recouped for an overpayment if the funds went to a card

When funds are not used five years after issuance, they are escheated to the Unclaimed Property Fund of the Office of the State Treasurer

Pros

- Clients receive their payments on their card the day the deposit file is run and do not need to wait on the postal service
- Clients without a bank account are able to access funds without using expensive check cashing services
- Allows one card for multiple programs eliminating the need for multiple mailings and tracking multiple program payments
- Ability to pay clients across the country and literally around the world
 - Child Support and Adoption Program payments
- Good wherever MasterCard is accepted worldwide
- Reduces mail fraud as the card doesn't give a person access to the account
- Payment program monitoring staff reduced from eight to two FTE
- DHS saves over \$9 million annually by not issuing checks

Cons

Banking laws restrict access to card transactions, transfers, etc

Conduent's customer service representatives may give incorrect information

Clients believe that giving information to Conduent means that they are also updating their case information with DHS. Conduent does not update their case information, only the information for their card

Notes

