



MISSOURI ACCESS MASTERCARD® DEBIT CARD INFORMATION

Missouri Access Toll-Free Telephone Number:

888-775-3445

(Allowed one free call per week – then 25 cents per call)

Missouri Access Web site: www.mo-access.com

(free anytime)

**MO-Access representatives and Web site are
available 24 hours a day, 7 days a week**



Why am I getting the card?

The primary method of payment for unemployment benefits is by debit card. You have the option to have payments sent to your checking or savings account through direct deposit. **Receiving benefits by check is not an option.**

The card is mailed two days after your **unemployment claim is filed**. It may take 7 to 10 WORKING days for the card to arrive at your address. **You will not receive funds on the card until your claim is approved.**

If there are no employer protests and your claim is approved, you should receive unemployment payments within 18 days.

If your employer protests your claim or there are other problems with your claim, it may take up to 6 to 8 weeks to receive payments.

I received the card, now what?

When your card arrives, **you must activate it.** To activate the card:

- Call Missouri Access toll free at 888-775-3445. You can call 24 hours a day, 7 days a week.

When prompted:

- Enter the 16-digit account number on the front of the card.
- You must enter the Temporary Pass Code which is under the card on the piece of paper. Enter this Temporary Pass Code.
- You will then be asked to make up a PIN. This is a 4-digit code you will use at stores, ATMs, etc., for financial transactions. This PIN is separate from the PIN you use each week to submit your unemployment claim, but you may choose to use the same PIN for both.
- You will be asked to make up your own pass code. **This is another 4-digit code.** The Missouri Access PIN and pass code **cannot** be the same numbers. The pass code will be used when you call Missouri Access to check on your card balance, deposits, purchases, etc., or use the Missouri Access Web site, www.mo-access.com, to obtain information about your debit card account.
- **Read the information provided with the card.** It gives details about how to use the card without being charged fees, the fee schedule, and how to sign up for text alerts to your cell phone when you get a payment to the card or have a low balance.

I've been denied benefits or I have direct deposit. Can I destroy the card?

Even if you are denied benefits, keep the card in a safe place. If you should file and win an appeal or qualify for benefits in the future, you will need the card. Even if you currently have direct deposit, future benefits may go on the card. If benefits are sent to your debit card account and you have destroyed the card, you will have to request a replacement card and wait for receipt before you can access your funds. Debit cards are good for 3 years.

COMMON PROBLEMS

I never received a card / I lost the card / My card was stolen after I filed my claim.

If you do not receive the card or your card is lost or stolen, you **MUST** request a replacement card through **Missouri Access at 888-775-3445**. Select the option for “Lost or Stolen Card.”

My address has changed.

The debit card **will not** be forwarded to a new address.

- If you have an address change, it **MUST** be made with the Division of Employment Security (DES) Regional Claims Center before you can request a replacement card.

Toll Free 1-800-320-2519

Jefferson City area 573-751-9040

Kansas City area 816-889-3101

Springfield area 417-895-6851

- Call DES between 7:30 a.m. and 5:30 p.m., Monday-Friday.
- Select Option 2 (Information) and then 3 (address changes) to speak with a DES representative.
- The address change will be sent overnight to Missouri Access.
- The day after the address change request was made, you must call Missouri Access and request a replacement card.

Missouri Access has no record of me.

There are several reasons why this may occur. When you are told your account cannot be located, **you** must contact a Regional Claims Center and speak with a representative. To reach a representative, select Option 2 (Information) and then 3 (address change). See telephone numbers above.

There are no benefits on my card.

First, check with the Division of Employment Security Web site (www.moclaim.com, View My Claim) or the automated telephone. See telephone numbers above.

On the automated telephone inquiry, select Option 2, then 1 to verify if payment has been sent to your card. **There is never a charge to use the Division’s Web site or telephone system.** Missouri Access will charge 25 cents for more than one call per week.

My card isn’t working.

- Have you made sure funds were sent to your card?
- Are you entering the correct PIN or pass code?
- Your card will be temporarily inactivated if you have entered an incorrect PIN or pass code several times. You must contact Missouri Access by telephone to reset the PIN and/or pass code, or if you are having other problems with your card. **Call Missouri Access at 888-775-3445.**

Why are there charges on my card? / I think some funds are missing.

Services	Fees
ATM Cash Withdrawal at Central Bank locations	\$0.00
ATM Cash Withdrawal at Allpoint Locations	\$0.00
ATM Cash Withdrawal (other than Central Bank or Allpoint locations)+*	\$1.75
ATM Balance Inquiry at Central Bank and Allpoint locations	\$0.00
ATM Balance Inquiry (other than Central Bank or Allpoint locations)+	\$0.50
Bank Teller Withdrawal Fee	\$0.00
Electronic (ACH) Funds Transfer from Card to Bank Account	\$2.50
Purchase POS (PIN and Signature)	\$0.00
Automated Voice Response Use+	\$0.25 per call
Replacement Card**	\$5.00
ATM or Purchase Decline	\$0.25
Inactivity (charged monthly after 180 days of no activity defined as deposit, withdrawal, or purchase activity)	\$1.50
+ Indicates one free per calendar week (Sunday 12 midnight – Saturday 11:59 p.m.)	
* Indicates a surcharge fee may apply from the ATM owner	
** Indicates one free per calendar year	

Any discrepancies regarding your debit card account **MUST** be handled through Missouri Access. The www.mo-access.com Web site provides a detailed history of all deposits, purchases, charges, etc., on your Missouri Access account.

What if I don’t want a debit card?

Once you have funds sent to the debit card they cannot be canceled and reissued to a direct deposit account. You can apply for direct deposit for new deposits. You must reapply for direct deposit for every new claim. You can download and print the direct deposit authorization form from this Web site: <http://www.dolir.mo.gov/es/ui-benefits/formsbrochures.htm>.