



Economic Impact Payments Prepaid Debit Card (EIP Card) – Round 2 Payments Congressional Background and Frequently Asked Questions

Millions of Americans are receiving their second economic impact payments (EIPs) as authorized by the “Coronavirus Response and Relief Supplemental Appropriations Act of 2021.” The Bureau of the Fiscal Service (Fiscal Service) is distributing these payments on behalf of the Internal Revenue Service (IRS). As part of Treasury’s plan to deliver EIPs as rapidly as possible, some payments will be distributed on prepaid debit cards known as EIP Cards.

The EIP Card is a safe, convenient, and secure prepaid debit card that is being used to disburse payments to some of your constituents. EIP Card recipients can make purchases, get cash from in-network [Allpoint® ATMs](#), check their card balance, and more without any fees. Some optional fee-based services are also available. EIP Card customer service is available 24/7. The EIP Card is sponsored by Fiscal Service, managed by Money Network Financial, LLC, and issued by MetaBank®, N.A.

Eligible individuals who do not receive a direct deposit EIP, should watch their mail for either a paper check or the EIP Card. To speed delivery of the payments and reach as many people as soon as possible, Fiscal Service will be sending a limited number of payments out by debit card. Please note that the form of payment for the second round of EIPs may be different from the first round of EIPs. Some people who received a paper check last time may receive an EIP Card this time, and some people who received an EIP Card last time may receive a paper check.

Special Notes

Treasury Logo on EIP Card Envelope

As early as January 4, 2021, EIP Cards will begin being mailed to eligible recipients in a plain white envelope which prominently displays the U.S. Treasury seal and “Economic Impact Payment Card” in the return address. The envelope also states that it contains “important information about their Economic Impact Payment.” (See photo on page 2.)

Free Replacement Cards

If your constituent accidentally threw away their EIP Card, or it was lost or stolen, they can call customer service at 1-800-240-8100 to report their lost card and request a **free** replacement.

General

Q. Why are my constituents receiving an Economic Impact Payment (EIP) Card?

- A. During this national pandemic, utilizing contactless payment forms and providing access to the digital economy is important. Distribution of EIP Cards will also reduce the number of printed checks issued and speed more payments to recipients. The EIP Card is mailed to the most recent mailing address filed with the IRS and funds are deposited to their EIP Card account. EIP Cards began being mailed January 4, 2021.

Q. How will my constituents know it's an EIP Card?

- A. EIP Cards will arrive in a plain white envelope marked with the U.S. Treasury seal and "Economic Impact Payment Card" in the return address. The envelope also states that it contains "important information about their Economic Impact Payment." (See photo below.) Information included with the card explains that the card is their EIP Card. The mailing also contains an insert with the Treasury seal explaining the purpose of the card.



Q. What does the EIP Card look like?

- A. The Visa® name appears on the front of the EIP Card; the back of the card has the name of the issuing bank, MetaBank®, N.A. (See photo below.)



Q. Is the EIP Card safe and secure?

A. The EIP Card provides consumer protections available to traditional bank account owners, including for fraud, loss, and errors. The funds on the EIP Card are FDIC-insured up to the amount allowed by law. The EIP Card is also protected by the Visa Zero Liability policy; cardholders must notify issuer promptly of any unauthorized use. Please see the cardholder agreement on EIPCard.com for more details.

Q. How will my constituents safely activate their EIP Card?

A. Your constituents must call 1-800-240-8100 to activate their EIP Card. They will be asked to validate their identity by providing the last **6 digits** of their Social Security number. They also will be asked to create a 4-digit PIN required for ATM transactions, automated assistance, and to hear balance information. More detailed information will be included in the EIP Card mailer. Your constituents can also visit EIPCard.com for card details and support.

Q. How can my constituents use their EIP Card?

A. Individuals can use their EIP Card securely and for free anywhere Visa® Debit Cards are accepted to make purchases, access cash at in-network ATMs, issue checks, transfer funds to a bank account, and more. They can also use their EIP Card to pay bills¹. There are fees for some optional services. Please visit EIPCard.com for more information.

Q. How can my constituents access cash without fees using their EIP Card?

A. There are multiple ways in which individuals can use their EIP Card to access cash including at in-network [Allpoint® ATMs](#) (find the nearest ATM using the locator on EIPCard.com or on the Money Network® Mobile App); cash back from a Visa partner bank or credit union; and cash-back from participating merchants. All of these options, specific steps, and their corresponding transaction limits are explained in more detail at EIPCard.com in the FAQs section (“How can I get cash using my EIP Card?”).

Q. Will constituents that received an EIP Card for the first round of payments reuse their card for the second round of payments?

A. No, EIP Cards that were issued for the first round of payments will not be reused for the second round of payments. Note that the form of payment for the second mailed EIP may be different than for the first mailed EIP. Some people who received a paper check last time might receive a debit card this time, and some people who received a debit card last time may receive a paper check.

¹Not all billers accept cards for payments. Please check the biller’s website.

Q. My constituents received an EIP Card, but they would prefer a paper check. What do they do?

- A. Your constituents can easily transfer funds from their EIP Card directly to a bank account for free. There also are multiple free ways to access cash using the EIP Card. Your constituents can request Money Network Checks, which can be used to pay bills or rent or make other payments with the funds in their EIP Card account. They can also write a Money Network Check (linked to the funds in their EIP Card account) and cash it at participating check cashing locations. To request Money Network Checks, please have your constituents call customer service at 1-800-240-8100.

Q. How can my constituents transfer funds from their EIP Card to their bank account?

- A. Your constituents can easily transfer funds from their EIP Card to an existing bank account online at EIPCard.com or by using the Money Network Mobile App². They will need the routing number and account number for their bank account.

To transfer funds, they'll need to:

1. Call 1-800-240-8100 to activate their EIP Card.
2. Register for online or mobile app access by going to EIPCard.com or the Money Network Mobile App² and click on "Register." Follow the steps to create their user ID and password.
3. Select "Move Money Out" and follow the steps to set up their ACH transfer. Transfers should post to their bank account in 1-2 business days.

Please know that ACH transfer to domestic bank limits apply: \$2,500 per transaction | \$2,500 per day | \$5,000 per month.

Q. What if my constituent's EIP Card is lost or stolen?

- A. If your constituent has misplaced their EIP Card, they can lock their card by logging into their EIP Card account at EIPCard.com to prevent unauthorized transactions or ATM withdrawals while they look for it. If their EIP Card is permanently lost, they can call customer service at 1-800-240-8100 to report the lost or stolen EIP Card. Their EIP Card will be deactivated to prevent anyone from using it and a new replacement EIP Card will be ordered at **no additional fee**. Visit EIPCard.com for more information.

Q. What if my constituent accidentally threw away their EIP Card?

- A. If your constituent accidentally threw away their EIP Card, they can call customer service at 1-800-240-8100 to report their lost card and request a free replacement. The discarded card will be deactivated.

²Standard message and data rates apply.

Q. What customer service is available? How can my constituents learn more about their EIP Card or check their balance?

- A. The EIP Card comes with 24/7 customer service. Your constituents can contact customer service at 1-800-240-8100. They can also access more information by visiting EIPCard.com, logging into their EIP Card account online, or by using the Money Network Mobile App.

Useful Links

For more information on the EIP Card, go to EIPCard.com.

For more information about Economic Impact Payments please visit the IRS website at IRS.gov/eip or for the status of your payment please visit IRS.gov/GetMyPayment.

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