



# North Dakota Electronic Payment Card (EPC) Client Handbook

Temporary Assistance for Needy Families (TANF)  
Health and Human Services

## Purpose

This handbook contains important information about the Electronic Payment Card (EPC) for the Temporary Assistance for Needy Families (TANF) Program. This handbook will answer many of your questions and tell you who you to contact if you need help. Please keep this in a safe place and refer to it when you have questions.

## This guide outlines the following:

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## What do I need to know about the EPC?

### What is an Electronic Payment Card?

An electronic payment card (EPC) is the way you will receive and use your TANF benefits. You will be issued a Way2Go Card® Debit MasterCard®. You may use your card at store and bank locations where MasterCard® debit cards are accepted. The Way2Go card is not a credit card, but is a debit card, similar to other types of checking or savings accounts debit cards. Purchases or cash withdrawals are deducted from the available balance on the card.

The Way2Go Card® provides a convenient, safe, efficient and secure method of receiving TANF funds. Your funds will automatically be deposited on your Way2Go Card®.

### Who receives an EPC?

For TANF, all applicants and recipients are issued a card. TANF protective payees will not be issued a card and will receive a check.

### When will I receive my EPC?

If you are a new recipient for TANF, you will receive your card within 7 to 10 days from the date your application is approved. If you are an ongoing TANF recipient, you will receive your benefits in your card account on the first working day of each month.

Your card will be mailed in a plain, white envelope. Please be sure to watch for your card and not discard the envelope as junk mail.

### Are there any fees?

The card is provided to you at no cost. Replacement cards are also free.

If you have not used your card after 12 consecutive months, you will be assessed a \$4.00 fee in the month following the 12th month of inactivity. This \$4.00 fee will be charged every month until the card is used, or the balance on the card reaches \$0.

Other fees may be charged when using an out of network ATM, and when using the card internationally.

## How do I set up my EPC?

### I have received my EPC, now what?

Once you receive your card, you must activate it to access any funds. The card will also come with instructions on how to activate it. You can activate your card using the Way2Go Card® mobile app, visit [www.GoProgram.com](http://www.GoProgram.com) or call 1-844-893-3118. During activation you will create a personal identification number (PIN). Once you have activated the card and created a PIN, check the card balance to ensure there are funds available.

You must activate the card in order to access your funds.

### What is a PIN?

A personal identification number (PIN) is a four-digit code you will select when you activate your card. The PIN acts as your signature or authorization on purchases. You will use your PIN to get cash from an ATM or when making debit card purchases.

When creating a PIN, choose a number that is not easily guessed. Never write your PIN down or give it to anyone. The Department of Health and Human Services or Way2Go will never call or text you asking for your PIN.

### What if I want to change my PIN or I forget my PIN?

If you ever want to change your PIN or you forget your PIN, call 1-844-893-3118.



# How do I use my EPC?

## My card is activated and ready to use, how can I use it?

You can use your card to:

- get cash at ATMs and banks
- make daily purchases
- to pay bills

Unlimited ATM cash withdrawals are allowed for no fee at “in-network” ATMs (i.e. MoneyPass, Comerica, and Transfund ATMs). You are allowed two (2) ATM cash withdrawals for no fee each calendar month at “out-of-network” ATMs. A fee of \$1.25 will be assessed for each additional “out-of-network” ATM cash withdrawal. The maximum daily amount that can be withdrawn from an ATM is \$500. If you need to withdraw more than \$500, you will need to visit a MasterCard Member Bank or Credit Union teller window.

## Can I use my EPC anywhere?

You can use your card to make purchases wherever MasterCard® debit cards are accepted, such as:

- Grocery stores
- Gas stations
- Restaurants
- Department Stores
- Websites



Federal Law prohibits the use of TANF EPC at:

- Liquor Stores;
- Casinos, gambling
- casinos, or gaming establishments;
- Any retail establishment that provides adult oriented entertainment in which performers disrobe or perform in an unclothed state for entertainment



If you would like to pay bills with your card, you will not be assessed a fee if you set up bill pay with your biller directly.

When making purchases at certain merchants, such as hotels, a hold may be placed on your available funds for an amount equal to or greater than your original transaction. If this happens, any funds on hold will not be available to you for other purchases. Any funds on hold that were in excess of the purchase amount will be released back to the card.

## How can I manage my EPC account?

Your Way2Go Card® account can be managed by using the Way2Go Card mobile app, or by visiting [www.GoProgram.com](http://www.GoProgram.com). You may also call the number on the back of your card.

When visiting the mobile app, website, or calling you can get your card balance, view transaction history and register your mobile phone to receive notifications and alerts.

## Can someone else use my card to make cash withdrawals or purchases for me?

For security reasons, you should never share your card or PIN number with anyone.

## What do I do if my card is lost or stolen?

If your card is lost or stolen you should report it immediately by calling the Way2Go Card® Debit MasterCard® Customer Service Helpline at 1-844-893-3118 or sending a letter to:

Customer Account Services  
P.O. Box 245997  
San Antonio, TX 78224-5997

## What if my TANF case changes?

### What happens if my TANF case closes?

You should keep your card and continue to spend the remaining balance in your card account. If you plan to reapply for TANF in the future, you will want to keep your current card as it would be used to receive funds if your case is reopened.

### Who should I contact with questions or to report changes?

Contact the Customer Support Center with questions specific to the Temporary Assistance for Needy Families Program, or to report changes.

**Email:** [applyforhelp.nd.gov](mailto:applyforhelp.nd.gov)

**Phone:** 1.866.614.6005; TTY: (711)

**Mail:** Customer Support Center  
P.O. Box 5562  
Bismarck, ND 58506

Contact the Way2Go program at 1-844-893-3118 with questions about your EPC.



## Additional Information

### Non-Discrimination

State and Federal laws prohibit discrimination in all Department of Health and Human Services' programs and activities on the basis of race, color, national origin, gender, religion, age, disability and political beliefs. (Not all prohibited bases apply to all programs.)

To file a complaint of discrimination write to:

Civil Rights Officer  
North Dakota Department of Health and Human Services  
600 East Boulevard Avenue Dept 325  
Bismarck, ND 58505-0250

### Contact Information

Way2Go Card® Debit MasterCard® Customer Service Helpline

844-893-3118

Way2Go Card® Debit MasterCard® Client Website

[www.GoProgram.com](http://www.GoProgram.com)

North Dakota Health and Human Services  
Economic Assistance Policy Division - TANF

Telephone: (701) 328-2332; TTY: (711)

[applyforhelp.nd.gov](http://applyforhelp.nd.gov)



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