

Debit Card FAQs

Frequently Asked Questions About Prepaid Debit Cards

Effective December 1, 2013, all Houston Housing Authority Housing Assistance Payments (HAP) to property owners will be made electronically via the Direct Deposit and Automated Clearing House (ACH) process. Should an owner prefer not to utilize the Direct Deposit/ACH payment process, payments will be issued via a Bank of America Prepaid Debit Card. In its commitment to go green, HHA will no longer issue printed checks.

Why is The Houston Housing Authority providing Housing Assistance Payments on a Bank of America Visa Prepaid Debit Card?

It's Easy - Receiving your payments electronically eliminates check handling and manual deposits.

The money is credited directly to your card account, ready for you to use. There are no additional steps for handling the payment (like mail rooms, the post office, etc.) where checks can be misdirected or lost. This provides cost savings to the HHA and provides greater convenience to you!

It's Fast - With Electronic Payments, payments go directly to your card account and are immediately available for you to use on the same day of deposit. No need to find a location to cash your check.

It's Secure - Electronic Payments uses the Automated Clearing House (ACH) network – the same system banks use to handle transactions with other banks. Bank of America protects you against fraudulent transactions if your card is lost or stolen. If someone makes a purchase with your Visa Prepaid Debit Card without your permission, you must report it within 60 days.

When will HHA begin making HAP payments by a Visa Prepaid Debit Card?

We anticipate the first HAP payments on a Prepaid Debit Card will be **December 1, 2013**.

Will all HAP payments be placed on my card?

Yes, once you have received a Prepaid Debit Card all future HAP payments will be sent to your card account. The only other option for payment is Direct Deposit. We encourage you to submit the necessary forms for Direct Deposit.

What information will accompany an electronic payment? How do I receive the information?

Electronic payments will be electronically posted to your bank account. As necessary, you should discuss remittance and notification questions with your financial institution. HHA will no longer mail check detail statements. We encourage enrollment in HHA's Partner Portal for check detail information along with inspections and rent change notifications and access to your 1099s.

How do I use my Prepaid Debit Card?

You can use your Prepaid Debit Card anyplace Visa is accepted. Other options available to you include:

*Any store displaying the Visa logo. Cash back may be available from many merchants (e.g. grocery stores). Be sure to know your balance before attempting a purchase or requesting cash back!

ATMs – get cash from ATMs. Know your balance before requesting a cash withdrawal!

*Visa Associated Banks – any bank which has agreements with Visa will be able to provide cash access to funds on your card account. You must know the balance of your account or the cash request may be denied.

How can I check my balance remaining on the card?

Be sure to check your balance often. You have 3 main ways to check your balance:

Online – It's FREE. Simply go to www.bankofamerica.com/commercialprepaidcard:

By phone – FREE automated customer service calls – Call 1.866.213.4074.

At the ATM – FREE balance inquiries at Bank of America ATMs, or check your receipt after a cash withdrawal.

What if I need help with my card?

Bank of America is always available to help. Bank of America provides live customer service 24/7. The following activities can be accomplished by calling **Call 1.866.213.4074**:

Check your balance

Find the date and amount of your last deposit

Change your PIN

Check recent account activity

Activate your card

Report a lost, stolen or damaged card

Change your name or address information

Answer questions about your statement

You can also do many of these and other activities online at www.bankofamerica.com/commercialprepaidcard.

Use this site for:

Card activation

Balance inquiry

Transaction history

Online statements

Dispute form/affidavit

ATM locator

PIN change

Frequently asked questions

What are the Cardholder fees?

Client Fee Schedule:

Card Issuance and Renewal Fee	\$0.00 per Bank of America standard card
Value Load Fee	\$0.08 per load, per card (current ACH rates)
Reporting Fee (Online)	\$0.00 per month – unlimited users
Express Delivery Fee of individual card*	\$15.00 per request
Express Delivery Fee of bulk shipment of cards*	\$30.00 per request

Free Access Points:

Signature Purchases at Visa[®] Debit Merchants	Unlimited at No Cost
Pinned Point-of-Sale Purchases, including cash-back transactions and phone, online and mail order	Unlimited at No Cost
Automated Customer Service Inquiry	Unlimited at No Cost
Online Customer Service	Unlimited at No Cost

**Note: All cardholder account owner fees are subject to review and change*

Other Charges Which May Apply:

Non-Bank of America ATM Withdrawal Domestic*	\$1.50
ATM Withdrawal International*	\$3.50
PIN Changes	One free per year, \$.50 thereafter
Cash Access Via Teller at Visa[®] Financial Institution	1 free per month, \$5.00 thereafter
Bank of America ATM Balance Inquiry	2 free per month, \$.50 thereafter
Foreign Currency Conversion	2% per transaction
Card Replacement	\$5.00
Card Replacement – Express Delivery	\$15.00
Account Closure Fee (with check issued)**	\$5.00 per card

*Some ATM owners may charge an additional surcharge or convenience fee for withdrawals. ATMs displaying the Bank of America sign will not charge any additional surcharge to cardholders.

**Account expires 1) Due to expiration embossed on card or 2) Due to no activity over the past 6 months.