

FAQ

- [What is the Individual Income Tax Return Debit Card Program?](#)
- [What are the benefits of getting an Individual Income Tax Return Debit Card?](#)
- [Are there fees? If so what is the fee schedule?](#)
- [How does the Individual Income Tax Return Debit Card Program work?](#)
- [How do I activate my card?](#)
- [What if I want to joint file?](#)
- [How can I use my Individual Income Tax Return Debit Card?](#)
- [What if my card is lost or stolen?](#)
- [How do I dispute a transaction?](#)
- [Does my Individual Income Tax Return Debit Card expire? What happens to my tax return when it does?](#)
- [If I get a Debit Card return do I have to open a BOA account or have an existing BOA account?](#)
- [Is there a "flag" on my credit report when this card closes?](#)
- [Will Bank of America or Visa sell/rent/share my personal information with other organizations?](#)
- [Debit Card Solicitation](#)

What is the Individual Income Tax Return Debit Card Program?

The Georgia Department of Revenue offers taxpayers with an option for personal income tax refunds: prepaid debit cards.

Prepaid debit cards have been used by the federal government and more than 40 states to efficiently disburse unemployment benefits, disability benefits and child support for several years. These cards deliver value to cardholders and save government agencies – and taxpayers – money.

What are the benefits of getting an Individual Income Tax Return Debit Card?

Convenience and flexibility for taxpayers

The prepaid card is a particularly useful option for taxpayers that don't have bank accounts. The cards are cost-efficient, secure, easy-to-use, and provide many options for making withdrawals and purchases.

Benefits of the card include:

- No more check-cashing fees
- Use everywhere Visa debit cards are accepted – in-stores, online or by phone
- Get access to cash at ATMs, point of sale* terminals, and at Visa banks and credit unions
- Use your cards to pay bills
- Account information and customer service – available 24 hours a day, 7 days a week

Are there fees? If so what is the fee schedule?

In most cases, taxpayers won't have to pay a fee to make purchases or withdraw cash from a bank or ATM (see *Fee Schedule* below). Cardholders have free access to thousands of Bank of America ATMs in Georgia, neighboring states, and nationwide. An online ATM-finder is available at Bank of America's website: www.bankofamerica.com/garefund.

Fee Schedule

Schedule of Bank Fees for Georgia Department of Revenue Debit Card for State Tax Refunds

Fees will be charged to your Account daily.

| | |
|---|---|
| <i>Purchase Transaction Fees</i> | |
| Purchase at merchants (signed or using PIN) | No fee |
| Online, Phone, Mail Purchase or Bill Payments | No fee |
| <i>ATM Transaction Fees*</i> | |
| Bank of America ATM Withdrawal (in the U.S.) | No fee |
| ATM Balance Inquiries** (all ATMs) | No fee |
| Non-Bank of America ATM Withdrawal (in the U.S.) | \$1.50 per transaction |
| ATM Withdrawal (all ATMs outside the U.S.) | \$2.00 per transaction |
| Declined Transaction (ATMs only) | No fee |
| <i>Other Service Fees</i> | |
| Online, Automated, Live, or International Customer Service Inquiry | No fee |
| Cash Access (Available at financial institutions that accept VISA cards) (Limited to available balance only) | No fee for first withdrawal, \$5.00 thereafter |
| Online Funds Transfer | No fee |
| Account Closure Fee (cardholder initiated check issued) | \$5.00 |
| Card Replacement Domestic | No fee for first replacement, \$5.00 thereafter |
| Card Replacement Express Delivery (additional charge) | \$15.00 |
| Card Replacement (outside the U.S.) | Quote provided at time of request, as price varies by country |

| | |
|--|--------------------------|
| PIN change requests, and online or mailed account statements | No fee |
| International Transaction Fee | 2% of U.S. dollar amount |
| Account Closure Fee | \$5.00 |

*ATM owners may impose an additional “convenience fee” or “surcharge fee” for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience or surcharge fees at a Bank of America ATM. A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo. An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times.

**Balance inquiries may not be available at all ATMs outside the United States.

Note: For any questions related to the above fee schedule, please call the Bank of America Customer Service Center at 1 877 886-3219, 1 866 656-5913 TTY, or 1 423 262-1650 (Collect, when calling outside the U.S.). For any questions regarding your income tax refund amounts, please contact the Georgia Department of Revenue at 1 877 423-6711.

How does the Individual Income Tax Return Debit Card Program work?

Here’s how the cards will work:

- Once the Department of Revenue determines a taxpayer’s refund, it will transfer that amount to Bank of America on behalf of the taxpayer.
- Bank of America will then create an account and issue a prepaid debit card in the taxpayer’s name in the amount of the refund.
- The taxpayer can then use the prepaid debit card to make purchases or withdrawals until the funds are exhausted.
- Once the funds are exhausted, the account is closed. The taxpayer can’t make personal deposits to the account. Only the Department of Revenue can fund the card.

How do I activate my card?

Activation of the card is simple and secure.

- Taxpayers will receive their prepaid debit card in the mail that will include instructions on how to activate and use it. The mailing will contain detailed instructions in English and Spanish. Once you receive the card, you can immediately visit the GA DOR Individual Income Tax Refund Debit Card Customer Service website, or call the toll-free number, to activate the card. Once activated, you may use your card.
- For security reasons the taxpayer will need:

- the 16-digit number that appears on the face of the card
- the last four digits of their social security number
- During the activation process, the taxpayer will be asked to create a personal identification number (PIN). The PIN can be used to make ATM withdrawals and PIN purchases
- Once the card is activated, the taxpayer will be given the account balance and may begin using it immediately.

What if I want to joint file?

- Spouses filing a joint return will each receive a separate prepaid debit card in one envelope.
- The cards will be issued in the name of the taxpayers as listed on their income tax return.
- When the first card is activated, the second card will also be activated, but only for transactions that don't require a PIN. If the holder of the second card wishes to engage in transactions requiring a PIN, they must go online or call and create their own PIN.
- Because the prepaid debit card account is a joint account, each card provides access to the entire amount of the refund. As is the case with paper checks, disputes regarding who accesses the funds aren't a Department of Revenue matter.

How can I use my Individual Income Tax Return Debit Card?

Purchases

You can use your card everywhere Visa debit cards are accepted.

To conduct purchases with a signature:

1. Present or swipe your card.
2. Choose "credit."
3. Sign; take your card and receipt.

To conduct purchases with a PIN:

1. Swipe your card.
2. Choose "debit" and enter your PIN.
3. Many grocery stores, convenience stores, and U.S. post offices offer cash back without a fee.
4. If you want cash, select the amount and it will be added to your purchase.
5. Take your card, cash and receipt.

Paying bills online, in-person, or over the phone

By using the prepaid debit card to pay bills online or over the phone, taxpayers can avoid costly fees charged by check cashers and others.

Balance inquiries

Cardholders can check the balance on their cards and review all your account transaction activity 24 hours a day online. You may also call the toll-free customer service number for automated information on your balance and your recent deposits and transactions.

Cash withdrawals

ATM withdrawals

Taxpayers must have activated the card and created a PIN in order to make ATM withdrawals.

The amount that can be withdrawn from an ATM depends on limits set by the ATM owner. Some owners impose limits on how much can be withdrawn in a single transaction or in a day.

In-network withdrawals:

There's no fee for withdrawals from ATMs owned by Bank of America

- Bank of America's website at www.bankofamerica.com/garefund includes a link to an ATM locator.
- There are thousands of ATMs providing free access in Georgia and nationwide.

Out-of-network withdrawals:

For withdrawals from ATMs that aren't owned by Bank of America, please refer to the schedule of fees. There may also be an additional charge by the owner of the ATM.

Bank withdrawals

Taxpayers who choose to withdraw cash from a bank will be able to do so by visiting any bank that is in the Visa bank network. Taxpayers must have activated the card and created a PIN in order to make bank withdrawals.

ACH transfers

In order to transfer funds from your card account to a traditional checking or savings account at any U.S. financial institution, you may perform an Online Funds Transfer via the Customer Service website.

You will need to register a “transfer-to” account prior to performing your first transfer. Once your “transfer to” account is established, your transfer will be made. Once your transfer is made, it can take up to 2 business days to receive your funds in your account, and the transfer cannot be canceled once entered.

A minimum value of \$20.00 may be transferred. To begin this process you will simply sign on to the website and select the “Transfer funds” link within your online Account Summary page.

Address Changes

All account maintenance activities should be directed to the State of Georgia - Department of Revenue.

Closing out the account

Because most ATMs dispense money in the form of \$20 bills, if the balance on a card falls below that amount, taxpayers won't be able to use an ATM to close out their account. The account can be closed out by:

- determining the balance and using the card to make a purchase in that amount; or
- using the card to make a partial payment, and using a secondary means for the remaining purchase amount as you would do with a retailer's gift certificate; or
- making a final withdrawal from a bank or credit union (a fee may apply, please see *Fee Schedule*).

What if my card is lost or stolen?

If a card is lost or stolen, the taxpayer need only contact Bank of America to request a replacement. If the card has been used, the bank will issue the replacement card in the amount of the remaining balance.

If the post office is unable to deliver a prepaid debit card, it will be returned to the bank, who will notify the Department of Revenue. When a taxpayer contacts the Georgia Department of Revenue to inquire about their refund, the department will:

- confirm the refund; and
- direct the taxpayer to the bank to have a new card issued without a fee.

The Bank of America “Zero Liability” Policy protects you against fraudulent transactions if your card is lost or stolen (subject to certain conditions). If you lose your card or someone uses your GA DOR Individual Income Tax Refund Debit Card without your permission, it is important that you contact the Bank of America GA DOR Individual Income Tax Refund Debit Card Customer Service Center at 1 877.886.3219 as soon as you can, to report the card lost or stolen, report any unauthorized transactions and begin the error resolution or dispute process. The Cardholder Agreement you receive with your card will provide specific instructions on the dispute process and the time frames that apply to the Bank of America “Zero Liability” Policy.

How do I dispute a transaction?

All account disputes should be directed to the Bank of America GA DOR Individual Income Tax Refund Debit Card Customer Service Center at 1 877.886.3219. You should contact customer service as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt.

Bank of America must hear from you no later than 60 days after the earliest date you electronically access your account, if the error or problem could be viewed in your electronic history; or the date we sent the FIRST written history on which the error or problem appeared. In any event, you must report the error or problem no more than 120 days after the transaction allegedly in error was credited or debited to your account.

A Bank of America GA DOR Individual Income Tax Refund Debit Card Customer Service representative will provide you with a dispute form to complete and return. A dispute form may also be obtained on the Bank of America GA DOR Refund Debit Card online customer service website.

Does my Individual Income Tax Return Debit Card expire? What happens to my tax return when it does?

Once the prepaid debit card is activated, the taxpayer will have **twelve months** to use the funds. Your Card expires 12 months from the issuance of your Card and this expiration date is shown on the front of your Card. If a balance remains on your Card after expiration, you may contact the Customer Service Center and we will send you a check or reissue you a card for the remaining balance. After a period of time, unclaimed balances will be reported and remitted as unclaimed property to the appropriate state.

If I get a Debit Card return do I have to open a BOA account or have an existing BOA account?

No. Upon receiving your prepaid debit card, an account will be opened specifically for your refund. The account will close when there is no money left in the account.

Is there a “flag” on my credit report when this card closes?

This is not a credit card therefore is no penalty to the user when the card is closed. All cards will be closed out by either having a balance of zero or by expiring.

Will Bank of America or Visa sell/rent/share my personal information with other organizations?

No. Bank of America will not share your personal information with other organizations.

Debit Card Solicitation

As a reminder, the Georgia Department of Revenue and Bank of America will never make automated phone calls and never solicit personal information about your prepaid debit card refund. If you receive such a call or solicitation, hang up immediately. If the call is recorded as a voice mail, delete it.

If you have questions, please contact the Department of Revenue's Customer Services Department at (877-423-6711)