



# WELCOME

## to the Tennessee Automated Payment (TAP) Card!

BRC11376

[www.myaccount.chase.com](http://www.myaccount.chase.com)

*The Tennessee Automated Payment (TAP) Card, provided by the Tennessee Department of Labor and Workforce Development, is safer and more convenient than paper checks. With the TAP Card, you can access your benefit payments 24 hours a day, 7 days a week through retail Point-of-Sale (POS) terminals and Automated Teller Machines (ATMs) anywhere you see the Visa logo.*

**Before you can use your TAP Card, you must call the Chase Customer Service Help Line at 1-866-429-9835 to activate it.** This number can also be found on the back of your card and on the letter your card was attached to in this package.

To activate your card, you must select a **4-digit Personal Identification Number (PIN)** that will allow you to use your card at select retail locations and at ATMs. You will also need your PIN to access your account information online.

Follow these steps when you call to activate your card:

1. Enter your 16-digit card number.
2. Remain on the line to hear your account balance.
3. Choose the main menu option for selecting your PIN.
4. Select your 4-digit PIN.
5. Your card is now ready for use.

**IMPORTANT: You must follow these steps to successfully activate your card.**

Sign the back of your card immediately.

**YOU MUST KEEP THIS CARD FOR CURRENT AND FUTURE PAYMENTS. PLEASE CHECK YOUR CARD FOR THE EXPIRATION DATE.**

### For all your everyday purchases...

You can use your card anywhere that accepts Visa debit cards, including grocery stores, retail stores, restaurants and more. Just insert your card into the Point-of-Sale (POS) terminal and choose "Credit" or "Debit"

#### If you choose Credit:

Sign the receipt or sign on the POS terminal. You don't need to enter your 4-digit PIN — **just swipe, sign and go!**

#### If you choose Debit:

1. Enter your 4-digit PIN.
2. Tell the cashier if you would like cash back with your purchase. (Many locations, including grocery stores and U.S. Post Offices, will provide cash back with a purchase.)
3. The cashier will enter the purchase amount and the amount of cash you requested (if applicable).

You can also use your card to place phone or Internet orders — just provide your card number and expiration date.

### To get cash...

In addition to getting cash back with a purchase, you can also use your card to withdraw cash at over one million ATMs anywhere, with surcharge-free access at any Chase or MoneyPass ATM in the U.S.

1. Insert or swipe your card and enter your 4-digit PIN.
2. Press "Withdrawal" and then "Checking." Follow the instructions until the transaction is completed.
3. Take your cash, your card and your receipt.

All debit or credit purchases and cash withdrawals will come directly out of your account. You will receive a receipt for every transaction.

**CHASE** 

## FREQUENTLY ASKED QUESTIONS

### What is the best way to avoid paying fees to access my money?

**There is never a fee for using your card to make signature-based purchases at millions of retail locations that accept Visa debit cards.** Please see the Fee Schedule included on the letter your card was attached to in this package for a complete list of fees.

### What is a denied transaction fee?

You will be charged a small fee if your transaction is denied because you do not have enough funds in your account to pay for your purchase or cash withdrawal. To avoid this fee, simply keep track of your account balance.

### How can I find out my account balance?

The easiest way to check your account balance for free is to visit the Chase cardholder website at [www.myaccount.chase.com](http://www.myaccount.chase.com). You can also check your balance by calling Chase Customer Service at 1-866-429-9835 or by doing a Balance Inquiry transaction at an ATM. There may be a fee for an ATM Balance Inquiry transaction. Please see the Fee Schedule included on the letter your card was attached to in this package for a complete list of fees.

### What is the difference between a transaction fee and an ATM surcharge?

An *ATM surcharge* is a fee charged by the ATM owner and the amount varies by owner. There is no surcharge at any Chase or MoneyPass ATM in the U.S. Chase may charge a *transaction fee* for ATM withdrawals. Please see the Fee Schedule included on the letter your card was attached to in this package for a complete list of fees.

### Will I have to pay ATM surcharges?

It depends on which ATM you use.

Your card has access to over 30,000 surcharge-free Chase and MoneyPass ATMs. Many other ATM owners do charge a fee to use their machines. If you use an ATM with a surcharge, that fee will be charged to your account. Chase has no control over other ATM owners' surcharge fees.

### How can I find a surcharge-free ATM?

To locate the nearest Chase ATM, visit [www.chase.com](http://www.chase.com) and enter your ZIP code.

MoneyPass ATMs can be found at many participating bank locations. To find the nearest MoneyPass ATM, visit [www.moneypass.com](http://www.moneypass.com) and enter your zip code.

### How much money can I withdraw from an ATM?

There may be a daily limit to the amount of funds you can withdraw from an ATM within a day. Please see the letter your card was attached to in this package for more information.

### What if I enter the wrong PIN or forget my PIN?

If you are having trouble remembering your PIN, **do not** try to guess your PIN when entering it on a POS terminal or ATM. For your security, your card may be locked after three incorrect PIN entries. If you forget your PIN, call Chase Customer Service at 1-866-429-9835 to select a new one.

### Can I go to a bank teller and withdraw money from my TAP Card account?

You may withdraw cash from a teller (also called a "cash advance") at a Chase location or any bank that displays the Visa logo. You are not required to have an account at the bank but must have one piece of photo identification. Please see the Fee Schedule included on the letter your card was attached to in this package for cash advance fees.

### Can I make a deposit to my TAP Card?

No. Personal deposits cannot be made to the TAP Card. The TAP Card is only intended for Tennessee State payments.

### Can I pay bills with my TAP Card?

Yes. Simply present your 16-digit card number anywhere Visa is accepted.

### What if my card doesn't work?

If your card doesn't work, please make sure that you have funds in your account. If an ATM doesn't accept your card, it may be out of service; simply try another ATM. If your card still does not work, call Chase Customer Service at 1-866-429-9835.

### What should I do if I lose my card or it is stolen?

If your card is lost, stolen or damaged, call Chase Customer Service at 1-866-429-9835 immediately to report the loss, theft or damage and to request a new card. Please see the Fee Schedule included on the letter your card was attached to in this package for fees related to a replacement card.

### How can I get help with my TAP Card or account?

You can access all of your account information online at the My Account website. It's safe, secure **FREE!** Just go to My Account at [www.myaccount.chase.com](http://www.myaccount.chase.com) and have your card number ready.

You can also get help with your card by calling Chase Customer Service at 1-866-429-9835.

## SAFETY TIPS

- At ATMs, be alert for lights not working, anyone loitering nearby or shadowed areas where someone might hide; consider coming back later if you notice anything or anybody suspicious.
- Avoid scams — Chase will never contact you via e-mail for personal information about your account (PIN, social security number, etc.). If you ever get an e-mail asking for this information, do not reply and delete it immediately.