What is the smiONE NCKIDSCARD?

The smiONE NCKIDSCARD is a Visa-branded North Carolina Child Support debit card issued by The Bancorp Bank. The smiONE NCKIDSCARD program is managed by Systems and Methods, Inc. (SMI). When child support is paid, it is deposited into your debit card account unless you have authorized direct deposit to your personal bank account. The smiONE NCKIDSCARD gives you all the benefits of a prepaid card without the need for a traditional bank account.

How can I use my card?

Use your Platinum smiONE VISA Prepaid Card everywhere VISA debit cards are accepted. Withdraw cash from ATMs, banks or credit unions that display the Visa[®], Interlink[®], Plus[®], or Allpoint[®] Brand Acceptance Marks. To withdraw cash at an ATM, enter your PIN when prompted and select "checking" to access your funds.

Are there fees for using my card?

We do not charge a fee if you use an Allpoint ATM to withdraw cash, or for any purchase transactions. A \$2.50 ATM Withdrawal Fee applies to non-Allpoint ATM withdrawals. Please refer to your Cardholder Agreement for a complete list of fees, including details on third-party ATM operator fees.

What can I do on the Platinum smiONE Mobile App?

Download the Platinum smiONE Mobile App for iOS or Android to activate your card, check your balance, use smiONE Mobile Deposit, set up smiONE Alerts, track your spending, pay bills and more.

Can I add other funds to my card?

Yes. Use smiONE Mobile Deposit to deposit checks to your Card Account. You can also have your paycheck, tax refund, unemployment benefits or other government payment direct deposited to your Card Account.

To enroll in direct deposit, complete the form that came with your card and return it to your employer, government agency, or benefits provider. You can also access the form online at www.smionecard.com, on the mobile app, or by calling Customer Service.

How do I check my balance?

• Use the Platinum smiONE Mobile App.

• Sign up for smiONE Alerts. Enroll on the mobile app or visit www.smionecard.com. Depending on your communication preferences, we can text or email you daily, weekly or every time your balance changes. Alerts are available at no cost from us, but standard text and/or data rates from your wireless service provider may apply.

- View your account online at www.smionecard.com.
- Call Customer Service 24/7.

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

If your card is lost or stolen, call Customer Service immediately to notify us. We can send you a replacement card and help minimize possible losses.

How can I contact Customer Service?

For Customer Service or additional information regarding your card, please contact us at:

smiONE Card Customer Service

P.O. Box 2489

Carrollton, GA 30112

1-877-776-9759 (if calling from outside the U.S., please call 1-347-809-6753) This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A Inc. The Bancorp Bank; Member FDIC. Card may be used everywhere Visa debit cards are accepted.

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Can I switch from a debit card to direct deposit?

Yes. You may request direct deposit at any time by completing an "Authorization for Automatic Deposit of Child Support" form. You may obtain an "Authorization for Automatic Deposit of Child Support" form from your local Child Support office or access the form at www.ncchildsupport.com/parents.