

Attention Texas smiONE Cardholders:

We are excited to announce you will be receiving a new Platinum smiONE™ Visa® Prepaid Card in the mail within the next several weeks. It is important to activate your new card as soon as possible. For more information on the Platinum smiONE™ Visa® Prepaid Card see below:

Frequently Asked Questions:

What is the Platinum smiONE™ Visa® Prepaid Card?

The Platinum smiONE™ Visa® Prepaid Card is a reloadable, prepaid card issued by The Bancorp Bank pursuant to a license from Visa U.S.A., Inc. The Bancorp Bank; Member FDIC. Child support payments received by the Texas State Disbursement Unit are deposited to the Platinum smiONE Visa Prepaid Card. The card provides a secure and cost-effective alternative to carrying cash and paying check cashing fees. It gives you the convenience of a Visa prepaid card, but it is not a credit card.

Why is the card changing?

We have implemented changes to enhance the smiONE experience including:

- Enhancing security on the cards by providing the card with an EMV chip enabled card
- Providing the new Platinum smiONE™ Visa® Prepaid Card App on iTunes and android app stores.

When will I receive my new Platinum smiONE™ Visa® Prepaid Card?

The new Platinum smiONE™ Visa® Prepaid Card will be shipped over the next several weeks with the final

mailing by the end of 2017. The card package will be a white envelope with Arroweye Solutions listed as the returned address. Please, ensure that SMI records reflects your current address. This will assist in allowing your new card to arrive in timely manner.

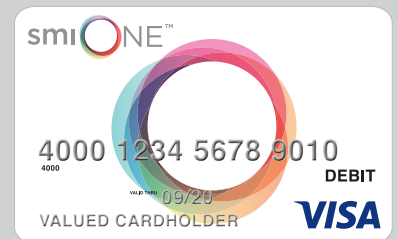
Will the new card be similar to my current Card?

Yes. The new card will be a reloadable, prepaid debit card. Support payments received by the Texas OAG will be loaded to the Platinum smiONE™ Visa® Prepaid Card. The fee structure and cardholder agreement are the same as the white smiONE Visa Prepaid Card.

If I have a balance remaining on my white Texas smiONE Card at the time I receive my new Platinum smiONE™ Visa® Prepaid Card, do I continue to use my old Card?

Yes. DO NOT discard your current card. Continue to use the white smiONE™ Visa® Prepaid Card until December 31st, 2017 or until it has a zero balance. After December 31st, 2017, once the balance is zero you may destroy the Card.

CURRENT



smiONE™ Visa® Prepaid Card



NEW



Platinum smiONE™ Visa® Prepaid Card

A new card
COMING YOUR WAY
SOON!

Frequently Asked Questions Continued:

When will my support payments be available on my new Platinum smiONE™ Visa® Prepaid Card? Do I need to do anything once I receive it?

Support payments will be loaded to your new Platinum smiONE™ Visa® Prepaid Card approximately 10 calendar days from the postmark of your card package letter. The payments will follow the same loading process as your current card. Upon receipt of the Platinum smiONE™ Visa® Prepaid Card be sure to activate immediately.

Will the website and mobile APP be changing?

Yes, there is a new upgraded website and mobile APP you will need to use for your Platinum smiONE™ Visa® Prepaid Card. From www.smionecard.com select the first four digits of your new card to be directed to the new Platinum smiONE™ Visa® Prepaid Card website. You will need to re-register as a new user. On the Apple and Android App Stores search for Platinum smiONE Visa Prepaid Card to download the upgraded mobile app.

What is EMV/Chip?

EMV chip technology is becoming the global standard for credit card and debit card payments. This technology features payment instruments (cards, mobile phones, etc.) with embedded microprocessor chips that store and protect cardholder data.

What makes EMV different than the traditional magnetic stripe card payment?

Payment data is more secure on a chip-enabled payment card than on a magnetic stripe (magstripe) card, as EMV standards, while magstripe cards do not (the data is static). Chip (EMV) technology is effective in combating counterfeit fraud with its dynamic authentication capabilities (dynamic values existing within the chip itself that, when verified by the point-of-sale device, ensure the authenticity of the card).

How do I use an EMV card to make a purchase?

Instead of going to a register and swiping your card, you are going to do what is called 'card dipping.' 'Card dipping' means inserting your card into a terminal slot and waiting for it to process.

Why are EMV cards more secure than traditional cards?

Unlike magnetic-stripe cards, every time an EMV card is used for payment, the card chip creates a unique transaction code that cannot be used again.

EMV technology will not prevent data breaches from occurring, but it will make it much harder for criminals to successfully profit from what they steal.

If I want to use my chip-card at a retailer that doesn't support EMV technology yet, will it work?

Yes. Your Platinum smiONE™ Visa® Prepaid Card will be equipped with both chip and magnetic-stripe functions so your purchasing ability is not disrupted at merchants that are not yet prepared for chip technology. You may use your card at merchant locations wherever Visa debit cards are accepted. Your card can be used in stores, online and by phone.