

Electronic Disbursement: Frequently Asked Questions (FAQ)

1. What is electronic disbursement?

"Electronic disbursement" means a form of electronic funds transfer by means of direct deposit to a bank, savings and loan, or credit union account, or transfer to a magnetic stripe card, such as the e-QuickPay card.¹

2. How are obligees enrolled in electronic disbursement (e-Disbursement)?

Obligees can voluntarily enroll in either Direct Deposit or Ohio e-QuickPay by completing and submitting an Ohio e-QuickPay® Prepaid Debit Card or Direct Deposit Enrollment/Authorization Form. Obligees may also be enrolled in e-Disbursement through one of the following automated processes:

- a. Every night, SETS sends CSPC a file of all new orders added to SETS that day where the participant is not already enrolled in either e-QuickPay or direct deposit and they meet all the mandatory e-Disbursement eligibility requirements.
- b. Every month, SETS sends CSPC a file of all participants who are eligible for mandatory e-Disbursement but who are not already enrolled in either e-QuickPay or direct deposit.²

3. Are support obligees required to receive support payments through electronic disbursement?

Yes, the Ohio Department of Job and Family Services (ODJFS), is authorized to issue, and support obligees are required to accept the issuance of support payments by means of electronic disbursement. The purpose of electronic disbursement of support payments is to reduce the time required to deliver support payments to families.³

4. Can a support obligee opt out of electronic disbursement?

Unless the obligee can establish the existence of circumstances that would render access to funds disbursed by electronic means impossible, a request by an obligee to receive payments by paper check will not be granted.⁴

¹ See Ohio Administrative Code 5101:12-80-07

² See the [Disbursements Overview](#) section of the InnerWeb for mandatory e-Disbursement eligibility requirements.

³ See Ohio Revised Code 3121.50 and Ohio Administrative Code 5101:12-80-07

⁴ See Ohio Administrative Code 5101:12-80-07

5. Who can request an opt out of electronic disbursement?

In most circumstances only an opt-out request, submitted on a JFS 07010, "Request for Exception to Electronic Disbursement Enrollment," by an obligee will be considered. Exceptions are:

- When the obligee is under 18 years of age, the obligee will automatically be opted out of electronic disbursement.
- When an e-QuickPay card is returned by a jail or prison as undeliverable to an obligee who is incarcerated, the obligee will be automatically opted out of electronic disbursement.
- When the obligee is deceased, a request may be submitted by a court-appointed Executor or Administrator⁵
- When the obligee is incapacitated, a request may be submitted by a Conservator⁶ or Guardian of the Estate⁷ appointed by the Probate Court.

County CSEAs may only submit opt-out requests for the following reasons:

- When the obligee is deceased and notification is received that their bank account is closed. The CSEA must submit proof of account closure with their request. In this situation the bank account will be end-dated, and they will be opted out of electronic enrollment. The CSEA must confirm that there is no order from the Probate Court regarding future disbursements prior to submitting the request.

6. Can an obligee opt out of electronic disbursement in order to redirect support payments to a 3rd party collection agency?

No, in accordance with federal regulations at 45 CFR 302.38, any payment required to be made to a family shall be made "directly to the resident parent, legal guardian, caretaker relative having custody of or responsibility for the child or children, judicially-appointed conservator with a legal and fiduciary duty to the custodial parent and child, or alternate caretaker designated in a record by the custodial parent. An alternate caretaker is a nonrelative caretaker who is designated in a record by the custodial parent to take care of the children for a temporary time period."

7. What is the e-QuickPay card?

The e-QuickPay card is a MasterCard^(R) debit card that allows an obligee to accept electronic disbursement of support payments. Like any bank account an obligee might have, their debit card account is subject to banking regulations and the contents of the account are owned by the obligee.

⁵ See ORC 2113.06.

⁶ See ORC 2111.01(F)

⁷ See ORC 2111.02(A)

8. Does Ohio Department of Job and Family Services (ODJFS) own the accounts to which e-QuickPay funds are disbursed?

No, the deposit accounts are owned by the individuals who have been issued an e-QuickPay debit card.

9. Is ODJFS authorized to access funds in accounts to which e-QuickPay funds are disbursed?

No, state and federal laws protect a cardholder's account information (including account balance) and funds from unauthorized access. Neither ODJFS nor a child support enforcement agency (CSEA) is authorized to access a cardholder's account information or funds.

10. Do accounts to which e-QuickPay funds are disbursed automatically transfer upon death of the cardholder?

No, support payments disbursed to e-QuickPay debit cardholders are solely possessed by the cardholder, and do not automatically transfer upon death. These deposits have a cash value and represent an asset that becomes part of the individual's estate upon death.

11. When a support obligee is deceased, how can e-QuickPay funds be accessed?

Upon the death of an e-QuickPay cardholder, the funds must be administered in accordance with state probate laws.

12. What happens to funds disbursed through electronic disbursement that become dormant?

Funds disbursed electronically either through direct deposit or the e-QuickPay card may become dormant. Funds that become dormant are subject to be claimed by the state of the obligee's last known residence through a process called "escheatment." Escheated funds are remitted as unclaimed funds to the state in which the cardholder resides.

All states require financial institutions to report when an account has been dormant after a period of time specified by the laws of the state of the obligee's last known residence. Ohio's dormancy period is 3 years.⁸

An account may become dormant if there has been no customer activity (purchase, cash withdrawal, inquiry activity, call center interaction, Client Portal Login, etc.).

Electronic disbursements from CSPC do not count as customer activity.

⁸ See ORC 169.02