

*Updated as of 1:00 p.m. central, 9/9/05*

## FEMA Cards Issued to Katrina Victims

### ABOUT THE CARDS

The following information is summarized by BankersOnline.com from information provided to us by Department of Homeland Security, including a set of questions and answers asked by retailers and answered by the Treasury department staff.

- The FEMA card program has NOT been canceled. It is moving forward.
- The DHS/FEMA cards are **stored value cards which require a PIN**. In addition to MasterCard, the cards are on the following networks: NYCE, PULSE, CIRBUS, Maestro, Allpoint. The cards may be used at ATMs.
- All the cards issued in the first two batches have the same BIN number of 511393. The third batch, which has a different design and will have the bulk of the cards (30,000, as opposed to the first two batches, which are 10,000 each) will use the BIN 511178.
- The three batches each have different designs. Images of the three designs have been posted in BOL's Private Access directory for sensitive documents. (See the footnote at the end of this document for how to obtain access.) The reason there will be at least 30k cards that look very different (that have the 3<sup>rd</sup> design). This is because the government has borrowed some cardstock from one of its partners, eCount
- The design on the third card has an eCount logo, not a Chase logo. Also, although the card number will be EMBOSSSED with the 511393 BIN, the 4 preprinted digits will NOT match that. The preprinted numbers say 5537. Please help us educate the retailers that this is a legitimate combination under these circumstances.
- Distribution from Houston, Dallas, and San Antonio began this morning September 9, 2005.
- Each card will get \$2,000, funding overnight through Direct Deposit.

- The cards will be embossed with "FEMA Assistance" along with a one year expiration date.
- The Red Cross will be distributing a Client Assistance Card, possibly in the same areas. Their card is also a stored value card.
- The cards are Mastercard-branded.
- The cards can be used with PIN-based online debits, signature off-line debits, and at ATMs, In addition to Mastercard, they will work on the NYCE, Pulse, CIRRUS, Maestro, and ALLPOINT Networks.
- The cards say "Debit" right above the Mastercard hologram. [Editor's note: Don't ask me why, since they are stored value, rather than debit cards.]
- The cards are re-loadable, but not by merchants. The cards have a reload capability which FEMA may use to deliver additional benefits in the future.
- In terms of restrictions on what can be purchased, certain MCC codes will be blocked, such as betting and off-track betting merchants, dating and escort services, cigar stores and stands, beer/wine/liquor stores. The cards will NOT be blocked for use at any general merchandise or grocery or home stores.
- All cards have the Mastercard hologram as a security feature to guard against fraud/counterfeiting.
- All cards have a signature panel on the back and all recipients will be required to sign the cards at the time of issuance.
- JP Morgan Chase is the government's card issuing bank for these cards.
- How can you tell how much value is left on the card? It can be determined at an ATM, or by calling a special 800 customer service phone number on the back of the card.
- The funds for these cards are in separate dedicated accounts.
- In terms of "payment guarantee" for a retailer accepting the card, normal commercial bank card rules will apply.

## Images of the cards

A copy of an image of the front and back of all three batches of the cards FEMA is issuing to Katrina victims has been posted in the private access directory on BankersOnline.com. If you are a banker and don't have access to that directory yet, send an email to [cindy@bankersonline.com](mailto:cindy@bankersonline.com) and ask for access. Your email must include your user name on Bankers' Threads and *must be sent to Cindy from your bank email address*. Once you have been approved, you will be able to get into the Private Forum on Threads. There, you will find the user name, password, and link to get into the Private Access area which houses sensitive documents.

## FOOTNOTE ABOUT PRIVATE ACCESS

We have two areas on the site that are accessible only to bank employees who have been screened by BOL staff: a private access directory that contains sensitive documents (such as detailed information about spotting fake Treasury checks) and a private discussion forum with the Bankers' Threads message board.

The BOL Threads Private Forum was created as a safe and secure place for bank employees only to exchange common concerns, regulatory complaints and other sensitive information without fear of observation by regulators, examiners, and the public.

**All users of the Private Forum are allowed to also access the private access directory.** Instructions for getting into the private access directory are found in a post on the Private Forum.

**To gain access to the Private Forum you must first be a registered user of [Bankers Threads](#)** To register go to <http://www.bankersonline.com/ubbthreads/newuser.php?Cat=0>

If you are a registered user of Bankers' Threads, send a request to:

[cindy@bankersonline.com](mailto:cindy@bankersonline.com)

from your bank **email address**, and include your registered user name. Simply say "I'd like access to the private forum." When we've verified your bank employee status, you'll get an email from us giving you access.

And once you go to the Private Forum, you will see a sticky post at the top of the list of posts that will tell you the user name and password for the private access directory for sensitive documents, as well as the link for going to that directory.