



Key2Benefits®

Frequently Asked Questions

Using Your Key2Benefits Card

When will I get my card?

You will receive your card in the mail 2 to 3 weeks after you are enrolled by the State agency. The card will arrive in a plain white envelope and you can start using your card after you've activated it. Follow the instructions on the card to activate it.

When will I get funding?

Funds are available within 24 hours of KeyBank receiving your funds from the State agency. Please reach out to your State representative or agency to help understand when your typical funding cycle is and when your payment will typically be processed. Once you have activated your card, you can check your balance, review transaction history, and pay bills online. As an added convenience to you, your Key2Benefits card has funding alerts via email and/or text, at no additional charge to you. You can simply self-enroll online at Key2Benefits.com for optional text or email alerts for funding notifications, low balance, zero or negative balance, and change of address. Be sure you have your card number available when you're ready to enroll.

How can I check my balance?

View your current account balance and transaction history online 24/7 at Key2Benefits.com at no charge.

- Text – Sign on at Key2Benefits.com and click the “Alerts” tab to enroll in text alerts, including current balance alerts. You may set up your message frequency within the “Alerts”.
- Email – Sign up to receive free email notifications when funds have been loaded to your card or when your balance gets low. (Sign on to Key2Benefits.com and click the “Alerts” tab to learn more.)
- ATM – Perform a balance inquiry at an ATM.
- Phone – Call the Key2Benefits Customer Support at the number on the back of your card.

How can I get Direct Deposit, instead of card, for my payments?

Contact your state agency for further details on how to change your government payment method.

How do I use my Key2Benefits card?

The Key2Benefits card can be used to make purchases anywhere MasterCard® debit cards are accepted. You can use your Key2Benefits card for online, phone and mail order purchases. You can also use your card to withdraw cash at ATMs, banks or credit unions or by getting cash back with purchases at participating retailers. Funds are automatically deducted from your Key2Benefits card balance.

Do I select credit or debit on the merchant's terminal when making a purchase?

Select "Credit" to make a purchase. Select "Debit" to get 'cash back' with your purchase available at participating retailers. (You will have to enter your 4-digit PIN.)

How do I withdraw cash using my Key2Benefits card?

- ATM Withdrawal – Access your cash by making withdrawals at any KeyBank or Allpoint ATM at no charge. Branch/Teller Withdrawal – MasterCard® over-the-counter cash withdrawal (down to the penny) available at MasterCard® member bank (including all KeyBank locations).
- Cash Back with Purchases – At participating merchants such as grocery or convenience stores.
- Card to Account Transfer – Transfer some or all your balance to a personal checking or savings account through the Key2Benefits website.

How will I know when funds are loaded to my Key2Benefits card?

The Key2Benefits card allows you to self-enroll in optional text or email alerts such as the addition of funds, low balance, zero/negative balance, and change of address online at Key2Benefits.com.

Your mobile carrier's standard text messaging charges may apply. Refer to the Key2Benefits Schedule of Card Fees for further detail.

Can I load money to my Key2Benefits card?

No; only the State agency that enrolled you in the card program can add funds to your card.

Where can I find my Key2Benefits transaction history?

Your transaction history can be accessed online 24/7 at Key2Benefits.com. You can also request a paper statement on the website or by calling Customer Support. Review the Key2Benefits Schedule of Card Fees for details.

Key2Benefits Card Limits

Can I make a purchase for more than the amount on my Key2Benefits card?

If you need to make a purchase for more than the amount you have on your Key2Benefits card, you will need to use two forms of payment. Tell the cashier how much you want taken from the balance on your card — the cashier cannot determine your available balance. Then, pay the

remaining balance with cash, check, credit card or another debit card. Split transactions are only available at participating retailers.

Can I use my Key2Benefits card at the gas pump?

Yes. However, if you use your Key2Benefits card to pay at the pump, a maximum hold may be placed on your account to initiate your transaction. This amount will be held until the actual transaction amount clears. If you do not want funds held while waiting for the transaction to clear, please pay the cashier inside for your gasoline purchase. Payments made inside clear for the actual transaction amount immediately. Similar maximum holds may be placed on transactions at restaurants and car rentals. Refer to the Terms and Conditions for additional information.

Can the Key2Benefits card be overdrawn?

In most cases, a purchase that exceeds the available balance on your Key2Benefits card will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however, you will not be charged an overdraft fee.

Will I earn interest on the funds on my Key2Benefits Card?

No. The funds on your card do not earn interest.

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