

## MasterCard Member Banks and Credit Unions

### Teller Assisted Cash Advances

To assist with a smoother transaction process and to avoid potential fees and declines with the state's tax refund debit cards, the Oklahoma Tax Commission asks that you please advise your tellers of the following:

1. Tellers should not refer taxpayer cardholders to your bank ATM for a withdrawal as this will incur an "out-of-network" fee for this transaction.
2. The taxpayer should know their balance to the exact penny if they intend to withdraw all or part of the funds on the card. If they do not know this information, it could result in a decline. Please advise the taxpayer that there are no fees associated with the first teller-assisted cash advance. Any subsequent teller-assisted cash advances have a \$2.00 fee with each advance. Therefore, to avoid any fees, a withdrawal of the entire card balance may be advisable.
3. Taxpayer card recipients are not required to have a banking relationship at your bank, but must present proper identification. This "cash advance" service will enable the taxpayer recipient to withdraw some or the total amount of funds from their card.
4. If your bank does not have a cash advance machine to process these requests, you cannot do a teller-assisted cash withdrawal from the refund debit card.

MasterCard Rules relating to processing face-to-face cash disbursement transactions are referenced in 8.3 Card Acceptance Procedures. These rules set forth requirements for card acceptance, authorization and completion of cash disbursements performed by a teller or authorized agent. Your bank's internal procedures for cash advances should be referenced also.

Cash disbursements must be honored by all MasterCard Member Banks and Credit Unions and should be honored with no surcharge or other fee. MasterCard member banks, credit unions or their authorized agents with questions about face-to-face cash disbursements transactions should review Chapter 8 of the MasterCard Rules manual and section 2.3 of the Chargeback Guide or contact MasterCard Customer Operation Services at 1-800-999-0363 or 1-636-722-6176.