

Key2Prepaid Debit Card Payment Program

Frequently Asked Questions

What if I do not want to participate in the Key2Prepaid Debit Card Program?

You can receive payments directly to your bank account via direct deposit, please complete the Direct Deposit Sign Up form and return this to the agency to the attention of your Housing Specialist with a voided check. Have your bank complete Section 3 of the Direct Deposit Sign Up form if you do not have checks.

When will my new Key2Prepaid Debit Card arrive?

Cards are issued frequently. Receipt depends on when you were to begin receiving Utility Reimbursement Payments

How do I activate my card?

You will need the last four (4) digits of your Social Security number or EIN number.

When will the deposit be in my account?

Funds will be available on the 3 to 5 business days after the payment date, just as they are now.

How do I use my Key2Prepaid card?

The Key2Prepaid card can be used to make purchases anywhere MasterCard® debit cards are accepted. You can use your Key2Prepaid 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. For a list of surcharge-free Allpoint ATMs, please visit allpointnetwork.com.

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 (at participating retailers). The "Debit" option will require you to enter your 4-digit PIN.

How will I know when funds are loaded to my Key2Prepaid card?

Key2Prepaid cardholders can self-enroll in optional text or email alerts online at Key2Prepaid.com. Available alerts include deposit of funds, low balance, and zero/negative balance.

Can I load money to my Key2Prepaid card?

No. Only the Housing Authority of Cook County can add funds to your card.

Can I make a purchase for more than the amount on my Key2Prepaid card?

If you need to make a purchase for more than the amount you have on your Key2Prepaid card, you will need to use two forms of payment. Tell the cashier how much of the total to charge to 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.

Who should I contact if I have questions about my Key2Prepaid card?

For questions about your Key2Prepaid card, contact the Key2Prepaid Customer Support line 24 hours a day, seven days a week, toll-free at **1-866-295-2955**. This number is also listed on the back of your card. You can also access balances, transactions, and monthly statements at no charge at Key2Prepaid.com.