

# Child support payments essay sample



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## Introduction

At the moment, sending and receiving child support payments are largely done through checks. Several problems have arisen from this which prompts the creation of new ways to facilitate the particular financial process. This leads to the introduction of Direct Deposit and the e-QuickPay Debit MasterCard.

## (Descriptive Summary)

The material is a summary of frequently asked questions regarding the Direct Deposit and Ohio e-QuickPay Debit MasterCard, two new methods for beneficiaries of child support to receive the money granted by their custodial rights. It differentiates the two methods from the current method of mailing checks and from one other and gives necessary instructions on how to avail and make use of them.

## (Informative Summary)

According to the article, both methods are better than using checks that incur cashing fees and can get lost or stolen. The main difference between the Direct Deposit and e-QuickPay methods is that the former transfers child support payments directly to the beneficiary's bank account while e-QuickPay makes the money instantly accessible via the e-QuickPay card. Aside from the fact that the electronic transfers from e-Quickpay are even faster than Direct Deposits, funds from e-QuickPay are directly accessible through various means. To avail of either of the new payment methods, the

article instructs to simply fill out an attached enrollment form and mail it back postage-free.

(Executive Summary)

The electronic transfers provided by either method are much safer and faster than the previous postal based method of sending checks. Direct Deposits could only be withdrawn from the specific bank account where they money is sent. On the other hand, the funds from an e-Quickpay card can be withdrawn from any MasterCard affiliated bank. Withdrawal in this manner does not incur any charges so long as the money is withdrawn directly from a bank teller. Funds can also be withdrawn from any MasterCard, Maestro, or Cirrus affiliated ATM but this method will incur a \$0. 75 transaction fee along with any surcharges that might be required by certain banks.

The Fifth Third Bank is one bank that would not charge e-QuickPay holders any surcharge fees. Alternatively, e-QuickPay card holders can simply make use of their debit cards in directly paying for their bills and purchases at any establishment that accepts MasterCard debit cards. Card holders could also avail of cash backs from stores that accept Maestro by using their debit card pin when making a purchase. Like a credit card, the e-Quickpay debit card takes away the need of having to carry cash around.

Conclusion

In conclusion, the new methods greatly enhance the system for delivering child support payments to custodial parents. The intended beneficiaries for

these new methods should avail of them quickly top experience the convenience that each offers.

Reference:

*Frequently Asked Questions*. Retrieved July 30, 2007 from e-Quickpay website: [https://www.eppicard.com/pdf/brochure\\_faq\\_1124.pdf](https://www.eppicard.com/pdf/brochure_faq_1124.pdf)