

# Provider Tip Sheet: What to Do if You Cannot Get a Traditional Bank Account

1. In order to serve DCF-assisted families, child care providers **must have** an account for receiving electronic payment transfers (direct deposit) with a financial institution. This is part of getting paid as an DCF enrolled provider.
2. DCF does NOT recommend any particular financial institution. Providers might try the following places:

**credit unions**  
**savings and loans**  
**banks**

3. Providers are responsible for looking into and locating a financial institution.
4. For providers who choose not to have, or cannot get, a traditional savings or checking account, financial institutions often have non-traditional accounts, such as “pay cards.”
5. When contacting possible financial institutions, providers should:

**Explain that they need to receive an electronic fund transfer** (direct deposit) and why they want a non-traditional account.

**Explain that the account will receive credits (deposits)**, but might be debited (subtracted) only if a payment error occurs.

**Ask about types of accounts** offered and the details:

Are there **fees**?

Are there **minimum balances**?

What **personal information** is needed to verify identity and meet bank policy about background checks?

Actual procedures for **withdrawing money**.

**Waiting periods.**

6. To open an account, the provider must give the bank **eFunds information to register:**

**eFunds Corporation**  
**8501 N. Scottsdale Rd**  
**Scottsdale, AZ 85253-2750**  
**480-629-7700**

eFunds will be the company making deposits into your account after you have completed the CDF approval. They work for DCF.

7. Return your **eFunds contract** to eFunds as soon as possible. eFunds will need to know the financial account information, such as the name and routing number of the financial institution. If you have questions, call **eFunds Help Desk** at:

**1-800-894-0050**