



## **National Participant Network (NPN)**

### **GUIDING PRINCIPLES REGARDING DEBIT CARDS**

- ◆ The NPN supports a true debit card model that enhances the participant's ability to use the card in the open market and therefore leverages competitive prices.
- ◆ The NPN supports a debit card system that minimizes administrative cost.
- ◆ The NPN believes that a debit card program must deliver the proper level of preparation or support to the participant to ensure their ability to take full responsibility for successful use of the system.
- ◆ The NPN supports a debit card program which has an automated system of checks and balances, and actively reports out at least monthly, to identify inappropriate use of program resources and initiates a review of a participant's circumstances.
- ◆ The NPN supports a debit card system that is easily understandable by participants.
- ◆ The NPN supports a debit card system that expedites the simple correction of errors when they occur.
- ◆ The NPN would only support the use of debit cards for payment of wages if there were significant benefits for participants **and** employees and there was no additional burden for participants or employees.
- ◆ The NPN supports the use of photo ID on debit cards to minimize fraud.