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441—45.21 (239B) Issuing payment. The department may issue assistance payments under the family investment program (FIP):

- 1. By electronic access card,
- 2. By direct deposit to the recipient's own account in a financial institution, or
- 3. By warrant.
- **45.21(1)** *Electronic access card.* The department shall make payments available through an electronic access card issued to the payee except when:
 - a. The recipient requests direct deposit; or
 - b. The department determines it is not practicable to issue the payment by electronic access card.
- **45.21(2)** *Direct deposit.* The department shall issue payments by direct deposit to the recipient's own account in a financial institution if the recipient completes Form 470-0261, Agreement for Automatic Deposit, to request direct deposit.
- **45.21(3)** *Warrant.* The department shall issue payments by warrant when the recipient has not requested direct deposit and the department determines it is not practicable to issue payment by electronic access card. These circumstances include but are not limited to the following:
 - a. A one-time payment is issued.
- b. The payee is a representative payee, conservator, or guardian who is not part of the FIP assistance unit.
- *c*. The payee is unable to provide a social security number or an individual taxpayer identification number.

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