

*****Important Information Regarding State Employee Payroll*****



U.S. BANK® ACCELAPAY® VISA® CARD

**Are You Thinking About a U.S. Bank AccelaPay Visa Card?
Here are Frequently Asked Questions to Help You Decide.**

What is the AccelaPay Visa Card and How Does It Work?

What is the AccelaPay Card?

The AccelaPay Card gives you an alternative way to receive your pay. Issued by U.S. Bank, it is a re-loadable, prepaid debit card. If you instruct us to do so, the state will electronically deposit all or part of your pay to the card each month -- just as we do for an employee who is having pay deposited directly into a checking or savings account. This allows you to get your pay quickly, safely, and dependably.

How does the AccelaPay Card work?

It works just like any other Visa debit card—it's that simple! The AccelaPay Card can be used to make purchases everywhere Visa debit cards are accepted (over 20 million merchants nationwide), including places like grocery stores, gas stations, and restaurants. The card can even be used to pay bills, and for online, phone, and mail orders. Cardholders can also get cash from over 945,000 Visa/Plus® branded ATMs, or from a teller at any financial institution that accepts Visa. The amounts of purchases or cash withdrawals are automatically deducted from the available pay on the card.

What are the advantages of having an AccelaPay Card?

Some of the main benefits to you include:

- It saves time by giving you easy access to your pay without waiting in line to cash or deposit a paycheck.
- It gives you improved convenience. You can use the card to withdraw cash at ATMs 24/7/365 and for purchases everywhere Visa debit cards are accepted, including gas stations, grocery stores, restaurants, and pharmacies.
- It provides greater security. You no longer need to carry large amounts of cash.
- It may save you money by reducing your check cashing and money order costs.
- You can get account information and customer service 24/7/365.
- You have the prestige, Zero Liability, and purchase protection given to Visa-branded cardholders, without a credit check.
- You will receive your pay on payday, even if you are away from the office.
- There is no minimum balance to open or maintain the card.
- The account is FDIC insured.

Why is the state offering the AccelaPay card?

In addition to offering additional convenience and safety for state employees, the state will also save money by paying more employees electronically, rather than with a printed check. We pay \$.29 in printing and banking charges for each check, as opposed to \$.10 for each electronic payment. In addition, we will save staff time for processing lost, stolen, or forged checks.

Are There Costs Associated with the Card?

How can I use my card without incurring fees?

The following activities will not incur fees:

- There is no fee for the first two (2) cash transactions per month. You may withdraw funds at either a Visa/Plus branded ATM or teller of a financial institution that accepts Visa. (See www.visa.com for a Visa ATM locator and <http://usbank.com/> for U.S. Bank branch locations.)
- You can use your card to make a purchase at any merchant that accepts Visa.
- With participating merchants with an Interlink logo, you can also get cash back with your purchase. These do not count against the 2 free cash transactions per month.
- Unless you choose to receive your statement electronically, you will receive a monthly paper statement mailed to your home address.
- You may access your account information on-line 24/7/365.
- You may contact customer service for account information or help in using your card 24/7/365.
- If needed, you may receive up to 3 replacement cards without a fee.

What fees are associated with this card?

When you receive your card, you will receive a list of fees that apply to the card. They include:

- After your first 2 cash withdrawals each month, there will be a \$1.50 fee for each additional ATM transaction.
- After your first 2 cash withdrawals each month, additional teller based transactions are subject to a \$3.00 fee.
- Even with the first 2 cash transactions per month, non-U.S. Bank ATM owners may assess their own surcharge.
- If the account is inactive for 180 straight days, there will be a fee of \$2.00 per month against the remaining balance until the balance is \$0.00, or the account becomes active again.
- Expedited processing (2 business days) of a replacement card is \$15.00.
- After the first 3 replacement cards per year, any additional cards are subject to a \$4.00 fee.
- There will be an overdraft fee of \$17.00 if the card becomes overdrawn.

Is there a fee for using this card to purchase goods at a store?

No. These transactions are called Point-of-Sale (POS) transactions. If you are using your AccelaPay Card to purchase something, there is no fee associated with it. It will work just like any other Visa, except that it is paying the merchant from the amount stored on your card, not using credit. With participating merchants, you can also request cash back without paying a fee.

Do I have to pay ATM fees?

U.S. Bank will charge a service fee of \$1.50 for each additional ATM transaction after your first two cash withdrawals per month. If you use a non-U.S. Bank ATM, the owner of that ATM may also charge a fee. The amount of this surcharge fee varies depending on the bank that owns the machine. If there is a surcharge, the ATM should warn you of the fee prior to completing the transaction and allow you to cancel the transaction to avoid it.

Are There Limits on the Way I Use the Card?

Can the state view or track individual cardholder transaction activity?

No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, the state does have access to the amount and date of deposits to individual cards.

If I choose to have a card, am I required to put my entire pay on the card?

No, you can put your entire pay on the card or a designated amount. You may also have a card and up to 7 direct deposits to checking and savings accounts.

Do I have to take my entire pay on payday?

No, you may use the AccelaPay Card everywhere Visa debit cards are accepted, at PIN-based point of sale terminals and at ATMs for any portion of your available balance. You can carry the balance forward to the following month if you wish.

Is there a daily maximum amount I can take from my AccelaPay account?

In order to lessen the risk of loss due to fraud or theft, U.S. Bank has a limit of \$1,000 cash withdrawal per day. In order to comply with Oregon payroll laws, we must give you the ability to withdraw the total amount of your pay at one time. If you believe that you will want to withdraw more than \$1,000 in a single day, request an exception to the limits when you complete the Direct Deposit / AccelaPay form. For your own safety, we encourage you to use your card for transactions, rather than carrying large amounts of cash.

Is there a limit to how many times I can withdraw cash?

In order to lessen the risk of loss due to fraud or theft, U.S. Bank has a limit of 10 ATM and 2 teller cash transactions per day. If you believe that you will want more cash transactions in a single day, request an exception to the limits when you complete the Direct Deposit / AccelaPay form. For your own safety, we encourage you to use your card for transactions, rather than carrying large amounts of cash. Also, remember that there is a transaction fee associated with each account withdrawal after 2 per month from either a U.S. Bank ATM or bank teller. The cardholder agreement that will come with your card provides more details.

Can the AccelaPay Card be overdrawn?

Normally, you can only use up to the amount of pay available on the card. However, under certain circumstances, such as pay-at-the-pump gas dispensers or restaurants where you add a tip to the bill, you can overdraw the card. If the card is overdrawn, you will be subject to an over limit fee of \$17.00. It is therefore important for you to track your balance carefully. Note: As a one-time courtesy, U.S. Bank will reverse this fee if you call U.S. Bank customer service to discuss how the card became overdrawn.

Must I go to a U.S. Bank ATM or U.S. Bank branch to get cash?

No. You can obtain cash from any of the 945,000 Visa/Plus[®] branded ATMs throughout the world, or over the counter at any bank or credit union that accepts Visa. You can also get cash back on purchases made at 1.2 million Interlink[®] merchants throughout the United States, such as grocery and discount stores. *Note: To identify an Interlink merchant, simply match the Interlink logo on the back of the card to the logo displayed on the merchant's door or at the checkout counter.*

What happens if I leave State Service, or decide to switch to direct deposit to a checking or savings account?

Notify your agency's Payroll Office. You can continue to use the card until you have used the balance remaining on it. Then, call the toll free customer service number (866-363-4134) to cancel the account.

What Are Some of the Features of the Card?**Will I be able to add other funds to my card, in addition to what the state puts on it?**

No, only the state can deposit pay to the card.

Will I earn interest on the funds in my AccelaPay Card account?

No. Your account does not earn interest.

Will I receive checks to use with my card account?

No, the AccelaPay Card does not include this feature. The card itself allows you many convenient ways to access your pay.

How can I use the card to pay my monthly bills?

Many vendors and utility companies will accept credit / debit card payments, either by mail, in person, or on-line. You simply indicate that you are paying with VISA and provide your card number. You can also pay on-line through a Visa website, see www.visa.com/billpay . You can also use your card to purchase money orders.

Will I receive a monthly paper statement in the mail?

Yes. You can also view the current transaction history and past statements on-line at www.accelapay.com .

Can I check the available balance on my card?

You can obtain your current available balance in three ways, all of which are free:

- View your account online at: www.accelapay.com
- Do a balance inquiry at an ATM.
- Call the toll-free customer service number on the back of the card.

Bank tellers, whether they be U.S. Bank or not, will NOT be able to provide balance information.

Can I view my account on-line?

Yes, you can view your account activity on-line at www.accelapay.com, which is a secure Web site. You can perform the following functions on-line:

- PIN change
- Balance inquiry
- View current month's transactions
- View previous statements for the last 12 months

Do I need special software to view my account on-line?

You can view account activity on-line with any of the following browsers:

- Microsoft Internet Explorer 5.0 or later
- Netscape 4.72 or later
- AOL 5.0 or later

Must I have a PIN (Personal Identification Number) to use the card?

Yes & No. You can use the card to make signature-based purchases without a PIN. However, you must use a PIN for cash withdrawals at ATMs. You choose your own PIN when you receive your card. For security reasons, it is important that you pick a PIN that only you would know. Do not share your PIN or the card with anyone.

What do I do if I forget my PIN?

Call the Customer Service number on the back of your card.

What happens if the card is lost or stolen?

Call the toll-free customer service number (866-363-4134) to report a lost or stolen card. A new card will be issued and any remaining balance will be transferred to the new card. If you report the missing card within two business days and have not shared your PIN with anyone, you will not be responsible for any fraudulent activity that occurs on your card.

How do I get my name or address changed on this account?

Contact the Customer Service number to change the address on the account records. *Also, don't forget to contact your agency's Personnel Office.*

What do I do if I want to cancel my card?

Complete a new Direct Deposit/AccelaPay Card form and turn it into your agency's Payroll Office to stop the deduction from your pay. Continue to use the card until you have used the balance remaining on it. Then, call the toll free customer service number (866-363-4134) to cancel the card.

Can someone other than the person whose name is on it use the card?

For security reasons, you should never share your PIN or allow anyone else to use your card.

Can I use the card to build a credit history?

No. The card does not help establish credit history because you can get a card without a credit check and it is not tied to a bank account or a credit line.

When using an ATM to withdraw funds, which selection (checking, savings, or credit card) do I choose?

You should select checking when making a withdrawal at an ATM.

What Services Come With the Card?

Who do I contact if I have questions about my card?

For questions about your pay, such as when you will receive the next deposit to the card, or the amount that will be deposited to the card, contact your state agency's Payroll Office. For all other questions about the card, U.S. Bank customer service is available 24/7/365 toll-free at 866-363-4134. This number is on the back of the card.

What services do the U.S. Bank 24-hour customer services provide?

You can perform the following through customer service (866-363-4134):

- Activate the card
- Choose/Change PIN (Personal Identification Number)
- Balance inquiry
- Review recent transaction history, including deposits
- Report card lost or stolen and have it reissued
- Cancel a card
- Speak to a live representative if additional assistance is needed

Can I contact my local bank for customer service on my AccelaPay account?

No. You must direct all of your AccelaPay questions to the toll free customer service line. You may also utilize the web site and automated phone system for inquiries.

Can I Have Expense Reimbursements Deposited to the Card?

Sometimes, my agency reimburses my business related expenses through SFMA. Can those be deposited to my card?

Yes. You can authorize the state to deposit your expense reimbursements from SFMA into your card account.

How do I authorize the state to deposit expense reimbursements to my card?

Complete the State of Oregon Direct Deposit Authorization Form for Receiving Payment by Electronic Funds Transfer (EFT). You can find the form on-line at http://www.oregon.gov/DAS/SCD/SFMS/ach.shtml#Forms_and_Brochures . Turn the form into your agency's main payroll office.

When I fill out the State of Oregon Direct Deposit Authorization Form for Receiving Payment by Electronic Funds Transfer (EFT), how do I know what the ABA Routing and Transit Number and Depositor Account Number are for my AccelaPay card?

You do not need to complete Section C – Financial Institution Information on the State of Oregon Direct Deposit Authorization Form for Receiving Payment by Electronic Funds Transfer (EFT). Your agency's main payroll office assigns the account number and will complete Section C for you.

The State of Oregon Direct Deposit Authorization Form requires a signature from a financial institution. Where do I take the form for signature for an AccelaPay card?

For the AccelaPay card, you do not need a signature from a financial institution. Your agency's main payroll office will sign the form for you.

Whenever I have an expense reimbursement, can I designate whether it will be deposited in my bank account or in my AccelaPay card account?

No. SFMS will only enter one direct deposit account in SFMA.

May I have an AccelaPay card just for expense reimbursements from SFMA?

No. This service is only available to state employees who already have a monthly direct deposit going from OSPA to an AccelaPay card. You can deposit as little as \$5.00 to the card each month.

With an AccelaPay card, how soon can I have an expense reimbursement deposited to the card?

We will not enter the AccelaPay card account information in SFMA until after OSPA has successfully processed a pre-note to the card. (See "Once I submit the form to my Payroll Office, how soon can I use my card?" below.) Once the account information is entered in SFMA, the application will send the pre-note the next day.

How Do I Get a Card?

How do I sign up for an AccelaPay Card?

Simply obtain the Direct Deposit/AccelaPay Card form from your agency's Payroll Office or on-line at mypay.oregon.gov . Complete the form and return it to your agency's main Payroll Office.

- You don't need to be an existing customer of U.S. Bank.
- No approval or credit check is required.

Can I request a second card for another individual such as a family member?

No, only the employee to whom the state is issuing payments will receive a card.

When the card is sent in the mail, what does the envelope look like?

The card will arrive in a plain, white, windowed envelope with a Fargo, ND, return address.

What information or instructions come with the card?

The card comes with the following:

- Instructions on how to activate the card
- The card member agreement, which discloses fees and all other terms and conditions of use
- Welcome brochure detailing where and how the card can be used
- U.S. Bank privacy pledge
- Visa Purchase Security Guide to Benefits

What do I do after I receive the card?

After receiving the card in the mail, you must call U.S. Bank customer service at 866-363-4134 to activate it. You cannot use the card until it has been activated. You will also choose your PIN (personal identification number) at this time.

Once I submit the form to my Payroll Office, how soon can I use my card?

As with electronic deposits to a savings or checking account, we first process a "pre-note" to your card for \$0.00 to make sure we have entered everything correctly. If you submit your form by the 20th of the month, we will process the pre-note for payday on the first of the following month. If the pre-note process is successful, you will have funds available on your card the first of the second month. NOTE: depending upon timing, you may receive your card prior to the payday that we will pre-note. Watch your pay stub for confirmation of the first direct deposit. Remember, you will also need to activate your card through Customer Service.