

# AccelaPay Frequently Asked Questions

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**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. You can use the AccelaPay Card to make purchases from over 28 million merchants worldwide who accept Visa debit cards, including grocery stores and restaurants. You can also use the card for online, phone, and mail orders. In addition, you can get cash from over 1.2 million 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 that offer indoor cashier service, 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 contact the Customer Care Center 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

### Can I use the AccelaPay Card at gas stations?

Yes, you can use the AccelaPay card at gas stations that offer indoor cashier service. AccelaPay cards will not work at outdoor pay-at-the-pump fuel dispensers.

### Why is the state offering the AccelaPay card?

In addition to offering additional convenience and safety for state employees, the state pays lower banking and printing fees for electronic payments than we do for printed checks. In addition, we save staff time in 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:

- ATM withdrawals at U.S. Bank ATM's
- The first two cash withdrawals per month at any non-U.S. Bank VISA/PLUS-branded ATM's in the United States. Please note that while U.S. Bank will not charge a fee for the first two cash transactions, the owner of the ATM may assess their own fee
- Cash withdrawals from a teller at a financial institution that accepts VISA
- Purchases at any merchant that accepts VISA
- Cash back with your purchase at participating merchants
- Electronic or paper statements
- On-line account access 24/7/365
- Customer Care Center for account information or help in using your card 24/7/365
- Replacement cards

### 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:

- A \$2.00 service charge for each non-U.S. Bank ATM withdrawal following the first two free withdrawals per month at any VISA/PLUS-branded ATM in the United States. Please note that while U.S. Bank will not charge a fee for the first two cash transactions, the owner of the ATM may assess their own fee
- If the account is inactive for 365 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 (two business days) of a replacement card is \$15.00

### 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 debit card, paying the merchant from the amount stored on your card, rather than using credit. With participating merchants, you can also request cash back without paying a fee.

### Do I have to pay ATM fees?

All U.S. Bank ATM withdrawals are free. You will also get 2 free ATM withdrawals per month at any non-U.S. Bank ATM that is VISA/PLUS branded. After your first 2 free ATM withdrawals per month at a non-U.S. Bank ATM, the fee is \$2.00. 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 state payroll 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 seven other 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 the following limits on the dollar amounts of transactions:

- You may withdraw up to \$1,000 from an ATM each day
- You may withdraw up to \$1,000 from a financial institution each day
- You may buy up to \$3,000 worth of goods or services using point-of-sale each day
- You may buy up to \$2,000 worth of goods or services using point-of-sale with a PIN each 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 limit for a teller withdrawal when you complete the Pay Card Authorization form. For your own safety, we encourage you to use your card for transactions, rather than carrying large amounts of cash. NOTE: only request an increase in the daily limits; we will not reduce the standard limit.

### Is there a limit to how many times I can use my card each day?

In order to lessen the risk of loss due to fraud or theft, U.S. Bank has the following limits on the frequency of transactions:

- You may make only 10 cash withdrawals from an ATM each day
- You may make only 2 cash advances from a financial institution each day
- You can make only 10 point-of-sale transactions each day
- You can make only 10 point-of-sale transactions with a PIN each day

### Can the AccelaPay Card be overdrawn?

Normally no, the transaction will reject if you try to pay more than the amount available on the card. Under certain circumstances, such as leaving a tip at a restaurant, the card can become overdrawn. An overdrawn card will result in a negative balance, which the cardholder must pay back.

### 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 1.2 million Visa/Plus® branded ATMs throughout the world and over the counter at any bank or credit union that accepts Visa. You can also get cash back on purchases made at participating merchants throughout the United States, such as grocery and discount stores.

### 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 Customer Care Center toll free 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.

#### Will I receive a monthly paper statement in the mail?

The default is an electronic statement on a secure web site. You can choose to receive a paper statement by initialing OPTIONAL: Override Statement Default on the Pay Card Authorization form.

#### Can I check the available balance on my card?

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

- View your account [on-line](#)
- Do a balance inquiry at an ATM
- Call the Customer Care Center toll-free number on the back of the card
- Use the AccelaPay Mobile App (downloadable at <http://www.accelapay.com/>)

Bank tellers, whether they are 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 this secure Web site. You can perform the following functions on-line:

- Change your PIN
- Inquire for your account balance
- View the 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 or when you select "debit" at the point-of-sale. 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 toll-free number on the back of your card to reach the U.S. Bank Customer Care Center.

### What happens if the card is lost or stolen?

Call the toll-free number (866-363-4134) for the Customer Care Center 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 Care Center number on the back of your card to change the address on the account records. Also, remember to contact your [agency's payroll office](#) so that they can change your address in the agency's payroll and personnel records.

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

Complete a new [OSPS.99.19](#) Pay Card Authorization Form, Sections A and D and turn it into your [agency 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 Customer Care Center toll free 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 Care Center 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 Care Center provide?

You can perform the following through the Customer Care Center (866-363-4134):

- Activate the card
- Choose/Change PIN (Personal Identification Number)
- Change your mailing address
- Do a balance inquiry
- Review recent transaction history, including deposits
- Report your card lost or stolen and have it reissued
- Cancel your card
- Speak to a live representative if you need additional assistance

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

No. You must direct all of your AccelaPay questions to the U.S. Bank Customer Care Center toll free line. You may also use 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. 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 for Receiving Payment by Electronic Funds Transfer (EFT) 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 Pay Card Authorization form from your agency’s Payroll Office or on-line. Complete the form and return it to your [agency’s main Payroll Office](#).

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:

- Card Carrier – instructions on how to activate the card and the fee schedule
- Cardholder Agreement + Privacy Pledge – discloses terms and conditions and U.S. Bank's privacy information
- Usage Guide – details where and how you can use the card
- Visa Guide to Benefits – Visa's Purchase Security policy

### What do I do after I receive the card?

After receiving the card in the mail, you must call U.S. Bank Customer Care Center at 866-363-4134 to activate it. You cannot use the card until it has been activated. During activation, you will choose your PIN (personal identification number).

### 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 \$0.0 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 the Customer Care Center.