

Prepaid Card Program FAQs

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Program Information:

1. **What kind of cards are these?**
 - The WVU prepaid cards are reloadable Visa credit cards that are issued through the University's contractual partner - Prepaid Technologies.
2. **When should I use the prepaid card program?**
 - The prepaid card program must be used for the below purposes:
 - Certain Human subject payments (see the [Human Subject Guidelines](#) for details)
 - Student Athlete meal per diems
 - All other business needs determined by Payment Services
3. **Is there training provided?**
 - Visit <https://procurement.wvu.edu/employees/payments/prepaidcard/training/> for training.
4. **Are there transactions fees for using the program?**
 - The department will not be charged any transaction or card fees for human subject payments or other business needs as determined by Payment Services.
5. **What are the different roles in this program?**
 - Procurement Contracting & Payment Services (PCPS) team – This is the group who approves requests to set up a study/program in the system and access for Payers, monitors the program

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for compliance, and handles the financial reconciliation of the activity into the University's financial system.

- Payer – This is the WVU employee who is responsible for registering the cards to cardholders and loading funds.
- Cardholder – This is the individual who is receiving the card/funds.

6. Who can I contact for help?

- Please contact PCardAdministration@mail.wvu.edu with any questions related to the WVU Prepaid Card Program.

How to Get Cards:

1. How do I get prepaid cards?

- Departments must submit a request via the Prepaid Card Request Form in Mountaineer Marketplace. (A request is only needed once for the life of the study/program).

2. Who is permitted to load funds to the cards?

- An assigned Payer in the department will add the Cardholders and load the cards in Prepaid Technologies' system. The Payer is assigned to the system once approved by the Strategic Business Advisor (SBA) for the applicable College/Division and the Grant Approver (if applicable).

3. What information is needed before a card can be loaded?

- The Payer is responsible for adding the Cardholders(s) to the system.
- The Cardholder's Name, address, date of birth, and social security number will be required for any taxable compensation where the Cardholder will receive more than \$500 from that particular study/event.
- For payments under the de minimis \$500 or non-taxable payments the Cardholder's social security number will not be required.
- A physical US address will be required, but a WVU office address can be used when needed.

4. Is a W9 required?

- A W9 will be required if the SSN is required.

5. What kind of funding can I use to pay for the cards?

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- A WVU, WVU Research, or WVU Foundation backbill funding string will be required for each study/program. The funding can be grant funded or non-grant funded (i.e. department funding or overhead).
- Personal funding cannot be used.

6. How can I get access to the Prepaid Technologies software?

- Payers will be added to Prepaid Technologies by Payment Services as part of the request form submitted in Mountaineer Marketplace. The username and password will be the Payer's WVU username and password used to log into <https://portal.wvu.edu>. The link to the Prepaid Technologies system will be provided upon approval of the request form in Mountaineer Marketplace.

8. Can I mail a card to the Cardholder?

- A card can be provided and assigned to a Cardholder at a time most convenient for both parties once the Cardholder is created in the system.
- It is not necessary to load funds on the card when it is assigned. If the Cardholder is not physically present to receive the card, best practice is to mail the card to the Cardholder and load funds once the Cardholder confirms receipt.

Using the Card:

1. How can the cardholders use the cards?

- Cardholders can use the card as a standard credit card, ATM or bank withdrawal, or Point of Sale (POS) cash back.

2. Does the card need activated?

- Yes, the Cardholder must activate their card before using. The activation code will be provided to Payers to then provide to the Cardholder.

3. Is there a PIN tied to the card?

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- Yes, Cardholders will be provided a PIN upon card activation.

4. Does the card expire?

- Yes, Prepaid Technologies cards expire after a certain period of time from issuance. The number of years will depend on the type of/use of the product. - Human subject reloadable cards expire 24 months after issuance.
 - Per diem cards expire 48 months after issuance.

5. What happens when a Cardholder has called/emailed to report that their Prepaid Technologies card has been lost/stolen/destroyed?

- The Payer can replace the Cardholder's card and transfer any remaining funds to the new card.

6. My participant wants to make a purchase via the Internet, what should they do?

- When the Cardholder is completing their purchase, they will need to provide the address associated with the card (the address provided to the Payer who created them in Prepaid Technologies and assigned them their Prepaid Technologies card). The internet site may also require the CVV code on the back of the card when making their online purchase.
- If the Cardholder does not provide address/ zip code information that matches what is in Prepaid Technologies, the request will be declined. If a WVU address is used as the Payer's address (i.e. payments under the de minimis \$500 or non-taxable payments), the Payer will need to tell the Cardholder that address.

7. How can Cardholders see the balance of their card?

- Cardholders can find out the balance of their card via the phone number on the back of their card, the online banking website, and on the Prepaid Technologies app.