

U.S. Bank

AccelaPay[®] Card

Frequently Asked Questions



The AccelaPay Card

What is the AccelaPay Card?

The AccelaPay Card is a reloadable, prepaid debit card issued by U.S. Bank. The AccelaPay Card provides an electronic option for receiving your pay or other payments. It is not a credit card, but works similarly to other debit cards.

How does the AccelaPay Card work?

Once funds are added to the card account, it may be used to make purchases everywhere debit cards are accepted. The card may be used to pay bills, and for online, phone and mail order purchases. You can also withdraw cash at ATMs, banks or credit unions or by getting cash back with purchases at participating merchants. The amounts of purchases, bill payments or cash withdrawals are automatically deducted from the available balance on the card.

What are the advantages of having an AccelaPay Card?

- **Fast** – Your money is automatically deposited to your card account
- **Save Time** – Easy and quick access to your funds without waiting in line to cash or deposit a check
- **Convenient** – Withdraw cash at ATMs and make purchases anywhere debit cards are accepted, including retail stores, grocery stores, restaurants and pharmacies
- **Secure** – No need to carry large amounts of cash
- **Save Money** – No more check cashing fees
- **Track Spending** – Account information and customer service 24 hours a day
- **Extensive Benefits** – Enjoy the prestige and purchase protection given to Visa[®]/Master Card[®] branded cardholders, without a credit check¹
- **Reliable** – Receive your money on time. No more lost or stolen checks
- **Safe** – Funds are FDIC insured and are protected by Visa/Master Card Zero Liability²

How do I check my balance?

1. **Online** – View account online at www.accelapay.com
2. **Text/Email** – Sign up to receive free email or text alerts when funds have been deposited to your account or when your balance gets low³ (Log in to www.accelapay.com and click the “Alerts” tab to learn more)
3. **Mobile Banking App** – Download the app at www.accelapay.com, in the iTunes store or Android market
4. **Phone** – Call the AccelaPay Customer Care Center at **866-363-4134**
5. **ATM** – Perform a balance inquiry at an ATM⁴

Getting the Card

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

For security reasons, the card will arrive in a plain, white, window envelope with a Fargo, North Dakota (ND) return address.

What information or instructions come with the card?

The card comes with:

- Instructions on how to activate the card and fee schedule
- The cardholder agreement, which discloses terms and conditions
- A usage guide detailing where and how the card can be used
- The U.S. Bank Privacy Pledge



What do I do after I receive the card?

After receiving the card in the mail, you must call the Customer Care Center at 866-363-4134 to activate the card and choose your PIN. You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink. Your card is not valid unless it's signed.

Do I receive a new card every time a payment is made?

No. Future payments will be deposited automatically onto the initial card. If the card is lost or stolen, call the Customer Care Center at 866-363-4134 to report it immediately and they will send a new one. The remaining balance from the old card is transferred to the new card. Future payments will be deposited to the new card.

Using the Card

How do I make a purchase with my card?

The card works much like other prepaid or debit cards. You can use it online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. It is important to know your account balance before making purchases.

When making a purchase, on the authorization machine, which selection (credit or debit) do I choose?

Select "Credit" to make a purchase only. Select "Debit" to get 'cash back' with your purchase. (You will have to enter your PIN.)

How can I get cash with my card?

1. **ATM Withdrawal**⁴—at any ATM
2. **Teller Withdrawal**⁴—at any bank or credit union
3. **Cash Back With Purchases**—at participating merchants such as grocery or convenience stores

How do I withdraw cash at an ATM?

1. Insert or swipe your card and enter your 4-digit PIN
2. Select "Withdrawal from Checking"
3. Enter the amount to be withdrawn

How do I get cash at a bank or credit union teller?

You must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal in the amount you wish to withdraw. Note: you may need to provide your driver's license to verify your identity.

How do I get cash back with a purchase?

1. When the authorization machine asks for credit or debit, select 'debit'
2. Enter the 4-digit PIN
3. Select 'Yes' for cash back
4. Enter the amount, press 'OK'

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

No. Cash can be obtained from any ATM or over the counter at any bank or credit union. You can also get cash back on purchases made at merchants throughout the United States such as grocery and convenience stores.

Do I need a PIN to use the card?

Yes & No. The card can be used to make signature-based purchases without a PIN. However, a PIN must be used for cash withdrawals at ATMs. You must choose your own PIN by calling the Customer Care Center at 866-363-4134 after you receive your card. For security reasons it is important that you pick a PIN that only you would know, and not share the PIN or the card with anyone.



What should I do if I forget my PIN?

You must contact the Customer Care Center at 866-363-4134 and request that a PIN letter to be mailed to you within 5-7 business days.

Can I still get cash if I forget my PIN?

Yes. You can go to any bank or credit union and ask the teller for a cash withdrawal.

How can I be notified when funds are deposited to my card?

You have the option of signing up for optional text or email alerts such as the addition of funds, low balance, zero/negative balance, and change of address online at www.accelapay.com.

Can I pay bills with my card?

Yes. You can use an online bill management service. It includes a biller directory that helps you log onto your billers' websites and complete payment information with just a few clicks. After you log onto www.accelapay.com click the Pay Bills tab.

Can I manage my account with my smart phone?

Yes. You can use the AccelaPay Mobile Banking app to check your account balance or view your most recent transactions. The app is available to download for free at www.accelapay.com, in the iTunes store or Android Market.

Limits

Can I make a purchase for more than the amount on my card?

If you need to make a purchase for more than the amount you have on your card, you will need to use two forms of payment. Tell the cashier how much you want taken from the balance on your card – the cashier cannot determine your available balance. Then, pay the remaining balance with cash, check, credit card or check card.

Can I use my AccelaPay Card at the gas pump?

Yes. However, if you use your card to pay at the pump, a maximum hold of \$75 will be placed on your account to initiate your transaction. This amount will be held until the actual transaction amount clears. If you do not want funds held while waiting for the transaction to clear, please pay the cashier inside for your gasoline purchase. Payments made inside clear for the actual transaction amount immediately.

Can the AccelaPay Card be overdrawn?

Usually a purchase that exceeds the available balance will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however you will not be charged an overdraft fee. You can call customer service 24/7 or go to your account online to determine the balance remaining on your card.

Can anyone else view or track my transactions?

No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, your employer does have access to the amount and date of each deposit.

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

No. The account does not earn interest.

How do I obtain information about fees for my AccelaPay Card?

Fees are located on the Fee Schedule sent to you with you card. You may also call the Customer Care Center at 866-363-4134 to request fee information.



Customer Service

Can I view my account online?

Yes, at www.accelapay.com. The following functions can be performed online:

- PIN Change
- Balance inquiry
- View card transactions
- View previous statements for last 12 months
- Set up alerts
- Pay bills

How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at www.accelapay.com. Paper statements may also be available⁴. You can make a request to start or stop paper statements anytime.

What should I do if I change addresses?

Contact the AccelaPay Customer Care Center at 866-363-4134 to report an address change. Also contact your employer to report an address change so that your mail may also be sent to the correct address.

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

For questions about your deposit, such as when you will receive the next deposit to the card, or the amount of a deposit to the card, contact your employer. For all other questions about the card, you may contact the AccelaPay Customer Care Center 24 hours a day, toll-free at 866-363-4134. This number is on the back of the card.

What happens if my card gets lost or stolen?

You must call the Customer Care Center at 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. You may not be responsible for any fraudulent activity that occurs on your card provided that you report the card missing in a timely manner, and have not shared your card or PIN number with anyone.

Can I contact a retail U.S. Bank location or my local bank for customer service on my AccelaPay Card account?

No. You must direct all AccelaPay questions to the Customer Care Center at 866-363-4134, or utilize the website, www.accelapay.com, for inquiries.

What services does the AccelaPay 24-hour Customer Care Center provide?

The following can be done through customer service:

- 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
- Speak to a live customer service representative if additional assistance is needed

¹ Successful identity verification required. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. If necessary, we may also ask to see your driver's license or other identifying documents.

² Protected by Visa/ Master Card Zero Fraud Liability. Covers U.S. -issued cards only. Does not apply to ATM transactions or PIN transactions. You must immediately report any unauthorized use. Other conditions apply. See Cardholder Agreement for details.

³ Standard messaging charges apply through your mobile carrier and message frequency depends on account settings

⁴ Some fees may apply. See card packet for full list of fees.