

WV Pay Card FAQs

www.wvpaycard.com

What is the West Virginia (WV) Pay Card Program?

The Payroll Card Program is a new payroll solution that gives you an additional option to receive your pay via a Visa® prepaid payroll card with Pre-Check® option. This program will allow the State of WV to move to a paperless, electronic payroll process while providing you with flexible, convenient and secure ways to access your pay.

What is the WV Pay Card?

The payroll card is a personalized and reloadable Visa prepaid card issued to you in place of paper payroll checks. Your pay is automatically loaded to your payroll card account every pay day.

Who is eligible for the WV Pay Card?

All WV State employees receiving payroll unless the recipient specified was on an Office of Foreign Asset Control or Financial Crimes Enforcement Network list.

Will WV State employees have a choice in their payment method?

Yes, however, paper payroll checks will no longer be an option. Employees currently receiving their payroll via paper checks will be able to choose from direct deposit or the WV Pay Card Program. This decision must be made by October 1, 2013.

Will paper notice of deposits be available?

No. Employees are encouraged to register for a “myApps” account at the state auditor’s website at: <https://www.wvsao.gov/myAppsPreSignup.aspx>. This user-friendly site allows an employee to view electronic paystubs, W-2s, and reimbursements (vendor payment).

When will WV State employees be able to use the WV Pay Card?

The WV Pay Card is expected to be fully operational in October 2013. Employee’s pay will be loaded onto the WV Pay Card for the October 31 pay date.

Where can I get cash with the WV Pay Card?

The payroll card offers many fee-free ways to access your pay:

1. Retail, online and phone purchases everywhere Visa is accepted
2. Thousands of surcharge-free ATMs
3. Cash withdrawals at financial institutions that display the Visa logo
4. Pre-Check option

What is the Pre-Check option?

The Pre-Check option is a check made out to you that draws off of your WV Pay Card account balance. It provides you with access to part or all of your balance with no program fees. Pre-Checks can be cashed at over 5,000 locations nationwide, including Citibank branches, participating 7-Eleven® and Wal-Mart® stores. The checks can also be deposited into your own bank account. Two Pre-Check forms are included with your payroll card Welcome Kit, and they are automatically replenished upon use. There are also specific How-to-Use instructions that accompany the Pre-Checks to assist you.

Is the payroll card a credit card?

No. There is no credit line associated with the WV Pay Card, and there is no credit check or approval process required to receive and use the card. The purchase and withdrawal limit is the balance in the card account.

Will a payroll card affect my credit?

No. As stated above, the WV Pay Card is not a credit card and does not require a credit check.

How will I receive my WV Pay Card?

If direct deposit is not elected by October 1, 2013, you will receive your pay card and Pre-Checks in the Welcome Kit that is distributed to your *payroll coordinator*. Delivery will occur prior to the October 31, 2013 pay date.

What should I do if my address changes after signing up for the WV Pay Card?

You should notify the Citi Prepaid Services customer service team by calling 1-800-669-4396. This will ensure that replacement cards are mailed to the correct address.

Can I access the entire cash amount of my pay on the day of payment?

Yes. The total amount of your payment is available for withdrawal on the day of payment at an ATM, Pre-Check option, or over-the-counter at a Visa member financial institution. However, there may be a daily

limit for ATM withdrawals. You should refer to the Terms and Conditions included in the Welcome Kit for specific details on these limits.

What do I need to do upon receipt of my WV Pay card?

Call the 1-800 number on the sticker affixed to the front of your card to activate your card and set your Personal Identification Number (PIN). The PIN allows you to make PIN point-of-sale purchases, ATM cash withdrawals, authorize a Pre-Check and perform balance inquiries.

Note: The PIN should be kept strictly private and confidential and known only by you. The Citi Prepaid Card Services Team will NEVER contact you by phone, email or text message for card information, like the card number or PIN unless you contact them first. You should NOT provide your card information to anyone.

How do I check my payroll card balance?

You can check your balance many ways:

- On-demand text alerts
- Cardholder website
- Automated Custom Service system
- ATM balance inquiry
- Live Customer Service representative
- Account balance is also printed on the bottom of purchase receipts at select merchants

How can I track my spending?

There are a variety of ways to access your spend history:

- Mailed monthly paper statements (upon request)
- Online at the website listed on the back of the card
- Calling the number listed on the back of the card
- Email the address on the back of your card
- Mobile phone text message

What do I do if my card is lost or stolen?

In the case of a lost or stolen card, you should call Citi Prepaid Card Services immediately at 1-800-669-4396 to report the incident. A replacement card will be sent to you, with an option of expedited delivery. There is no fee for your first card replacement (Standard Delivery) each year Please refer to the Cardholder Agreement for specific details.

What other sources of funds can be added to the WV Pay Card?

At the request of the cardholder, Citi can add payments such as government tax refunds, unemployment insurance, social security or even a secondary employer's payroll to the WV Pay Card. There are a few additional pieces of information that the cardholder must provide Citi; however, it is fast, easy and free, and works just like direct deposit. Visit the "Add \$" tab on Citi's cardholder website for instructions.

Can I use my WV Pay Card to pay recurring monthly bills?

Yes. You have several bill pay options at your disposal:

- Contact service providers directly such as cable, electricity and cell phone to ask about electronic payment options
- Log on to Visa's online bill pay site through the cardholder website printed on the back of your card for a list of service providers who accept electronic payments

Do I need to keep a minimum balance on my WV Pay Card?

No. A minimum balance is not required.

Can I overdraw my account balance?

No. The WV Pay Card is a debit card - not a credit card. That means you can only make transactions if your balance is greater than zero and there are funds available to cover the amount of the transaction. Refer them to the Terms and Conditions for more details.

Who can I contact with questions about my card account?

Help is available in English and Spanish 24 hours a day, 365 days a year via email (prepaidhelp@citi.com) and by phone (1-800-669-4396).

Does the payroll card have any fees?

Yes. The complete fee schedule is provided below.

Description	Fee
Point-of-Sale (POS) Transaction (Signature or PIN)	No Fee
In-Network Domestic ATM Withdrawal ¹	No Fee
Over-the-Counter Cash Withdrawal at Visa Member Banks	No Fee
ATM Balance Inquiry	No Fee
Monthly Paper Statement (Upon Request)	No Fee
Account Overdraft	No Fee
Pre-Check Usage	No Fee
ACH Transfer to Personal Bank Account	No Fee

First Card Replacement (Standard Delivery – Per Year)	No Fee
Out-of-Network Domestic ATM Withdrawal	\$1.95 per transaction
Point-of-Sale (POS) or ATM Decline	\$0.25 per incident
Card Replacement – Standard Delivery (After First Free)	\$3.95 per request
Card Replacement – Expedited Delivery	\$12.95 per request
Secondary Accountholder Card Request (If Applicable)	\$3.95 per request
1 In-network ATMs include ATMs located at Citibank® branches, Publix® supermarkets, 7-Eleven® stores, MoneyPass® and Allpoint® branded ATMs. Out-of-network ATMs may impose charges for your transaction that are in addition to the ATM Fees listed above.	

Can I withdraw cash from an ATM without being charged a fee?

Yes, as long as you use an in-network ATM. In-network ATM withdrawals are always free. The free ATM network includes Citi, 7-Eleven, MoneyPass and Allpoint branded ATM machines. Once your card is activated, go to the website printed on the back of your card to locate the nearest in-network ATMs. Out-of-network ATMs may charge a fee in addition to the \$1.95 program fee. An initial listing of in-network ATMs locations can be found by visiting the [ATM and bank locations](#) page.

Are there other ways to access cash without being charged a fee?

Yes. Over-the-counter cash withdrawals at Visa member financial institutions are always free. Go into the financial institution, present your card and government issued ID to the teller, and request a “cash advance” for up to the total balance on your card. To locate the nearest Visa member financial institution, go to the website printed on the back of your card. You can also request “cash back” at participating merchants when you choose the “Debit” option. Before making a purchase, ask the merchant whether the cash back option is available. Use the Pre-Check option described above. For more information on Visa member financial institutions in WV, please visit www.wvpaycard.com

If I return to work after a period of unemployment, will I receive a new WV Pay Card?

You should keep your WV Pay Card so that funds can be loaded to it the next time you work. You will not receive a new card automatically. Prior to returning to work, call Citi Prepaid Services at 1-800-669-4396 to make sure your card is still active. The customer service agent will be able to re-activate your card over the phone if necessary. If you are no longer in possession of your card, the agent can send you a replacement card upon request.

Does my WV Pay Card expire?

Yes. Your WV Pay Card will expire after three years. The expiration date is printed on the front of the card. If your account is active at that time of expiration, a new card with an updated expiration date will be sent to you automatically. Otherwise, you can call Citi Prepaid Customer Service to request a new card.

How do I enroll in the WV Pay Card Program?

All employees who currently receive a paper paycheck will **automatically** be enrolled in the Pay Card program. You will receive specific instructions on how to register your card upon receiving it. If you currently receive direct deposit, the Pay Card program will be available to you at a later date.

Will the WV Pay Card be utilized for travel/expense reimbursement?

No, currently the WV Pay Card will NOT be used for travel/expense reimbursement. Employees receiving a paper check for this will continue to receive their travel/expense reimbursement via paper check after October 31, 2013. However, employees can elect through their payroll administrator to receive their travel reimbursement via direct deposit.

Where can I locate an ATM or bank locations participating or displaying the Visa logo?

The state currently has 65 locations listed on their website in the tri-county area as follows: Berkeley Springs (3), Bunker Hill (2), Charlestown (10), Inwood (5), Kearneysville (4), Martinsburg (24), Shepherdstown (4), Falling Waters (1), Harpers Ferry (3), Hedgesville (4), and Ranson (5). A full list of available bank and ATM locations can be found at the following URL:
<http://www.wvpaycard.com/ATMBankLocations.aspx>

What is the URL to access and manage my account?

<https://www.na.citiprepaid.com/defaultlogin.do?>

What are next steps for Blue Ridge CTC?

Payroll, in partnership with Human Resources, will be reaching out to those who currently receive a hard copy paycheck. Information will be provided on direct deposit, Blue Ridge CTC's preferred method of payment. If an employee chooses not to participate in the direct deposit benefit, employees should ensure their current address is on file. Payroll/HR will provide notification when the pay card welcome kits have arrived for each individual prior to the Oct. 31st payroll. All questions should be directed to Human Resources or 1-800-500-4079.