

AccelaPay Frequently Asked Questions

Getting the Card

How do I sign up for an AccelaPay Visa?

Complete the enrollment form and return to Jay Olack.
Fax to: 614-358-7701

When will I get my card?

Your card will arrive in 5-7 business days.

What do I do after I receive the card?

After receiving the card in the mail, you must call the AccelaPay Customer Care Center at 866-363-4134 to activate the card and choose your PIN.

Can I use my card right away?

Please allow 1- 2 reimbursement cycles before you start to receive your payments on the AccelaPay Visa. You can check your account balance by calling 866-363-4134 or visiting www.accelapay.com

Using the Card

How do I make a purchase with my card?

Your card works much like other prepaid or debit cards. Use it wherever Visa is accepted – online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. Always make sure to know your balance before you shop.

How can I get cash with my card?

Make sure to know your balance.

There are three ways to get cash with your AccelaPay Visa:

- Use your AccelaPay Visa to get cash at virtually any ATM in the U.S. and around the world.
- Receive cash withdrawals at Visa issuing banks or credit unions.
- Use the cash-back option at thousands of merchants nationwide, like major retailers, grocery stores, pharmacies and convenience stores, at no additional charge.

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

Make sure to know your available balance. The teller will not have access to this information. Ask the teller for a cash withdrawal in the amount you wish to withdraw. Keep your receipt and keep track of your remaining balance.

How do I get cash back from a merchant?

When the authorization machine asks for credit or debit, select 'debit'. Enter your 4-digit PIN. Select 'Yes' for cash back. Enter the amount, press 'OK'. There is no fee to get cash back with purchase.

Features

How can I check the available balance on my card?

You can obtain your current available balance in three ways:

- View your account online at www.accelapay.com
 - Do a balance inquiry at an ATM
 - Call the AccelaPay Customer Care Center at 866-363-4134
- Children's Hunger Alliance cannot view your transactions or access your account.

Will I get a monthly paper statement in the mail?

No. You can check your statement or account balance on the website at www.accelapay.com. If you would like to request a paper statement you can do so on the website or by calling the Customer Care Center. A \$1.00 fee per month will be assessed if a paper statement is requested.

Fees*

Do I have to pay ATM fees?

U.S. Bank will not charge a fee for withdrawals made from U.S. Bank or MoneyPass ATMs. MoneyPass ATMs can be identified by the MoneyPass logo on the ATM. For the nearest MoneyPass ATM visit www.moneypass.com. For withdrawals from non-U.S. Bank or non-MoneyPass ATMs, U.S. Bank will charge a service fee of \$1.50. Compared to check-cashing fees, this is still a more economical way of getting your reimbursements. Remember, you can get cash with no fee by getting cash back at participating merchants.

Is it possible to overdraw my account?

Usually a purchase that exceeds the available balance will not be approved. Occasionally, some hotels and restaurants will submit approval and hold funds greater than the actual amount to cover possible tips or additional charges. A gas station pay-at-the-pump may only authorize a small amount to make sure the card has funds on it. The final full transaction amount will post a couple days later. If you do not have the appropriate funds when the transaction clears, it may result in a negative balance. It is important for you to keep track of the balance amount available, and if you wish to make a purchase that would exceed your available balance use the payment process described below to avoid a negative balance and the assessment of an overdraft fee. You are solely responsible for any fees or overdraft charges that may occur.

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.

Customer Service

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

No. You must direct all of your AccelaPay Visa Card questions to the AccelaPay Customer Care Center line at 866-363-4134. You may also utilize the web site, www.accelapay.com, for inquiries.

What happens if the card is lost or stolen?

Call the toll-free AccelaPay Visa Card Customer Care Center 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. You will not be responsible for any confirmed fraudulent activity that occurs on your card.** Children's Hunger Alliance will not need your new card number.

AccelaPay Card Customer Care Center: 866-363-4134

* Some fees may apply. Please refer to the back of your card carrier for a list of potential fees.

** U.S. issued cards only. The Zero Liability Policy does not apply to ATM transactions, or to PIN transactions not processed by Visa. See the Cardholder Agreement for details.

