



Get Your State of Oregon Pay on a U.S. Bank AccelaPay® Visa® Card

Sign Up Today!

1. Fill out the Direct Deposit / Payroll Card Form at mypay.oregon.gov
2. Turn the form into your agency's main Payroll Office.
3. Watch for your card to come in the mail in a *plain white envelope*.
4. Call the Customer Care Center to activate your card and establish your PIN.
5. Watch your pay stub to confirm funds have been loaded to the card (generally the next pay day after you receive your card).



Benefits:

- **Your pay is automatically available the morning of payday**
- **Use it at millions of locations that accept Visa debit cards**
- **Avoid check cashing fees**
- **No credit check or bank account required**
- **24/7 Customer Service available by phone or online**

It's that simple

Each payday your pay is automatically deposited to your AccelaPay Visa Card. No more waiting in line to cash or deposit your check. No more check cashing fees.

Make purchases

Use your card to make purchases, without a fee, anywhere Visa debit cards are accepted like grocery stores, gas stations, retail stores, and restaurants. It's great for making phone, mail order or internet purchases, too.

Get cash if you need it

Get the cash you need at an ATM and cash back with purchases at many merchants like supermarkets. Plus, each month your first two cash withdrawals at a U.S. Bank ATM or any Visa/Plus ATM and from a teller at any financial institution that accepts Visa are free.*

It's not a credit card

You're using your own money. Each time you use your card, the amount of your purchase or cash withdrawal is automatically subtracted from your balance.

Safer than carrying cash

No need to worry about lost or stolen checks or cash. With Visa Zero Liability, you are not responsible for any unauthorized purchases if your card is ever lost or stolen.**

Split your pay

Have all or just part of your pay put on your card. Use an AccelaPay Visa card in addition to your existing direct deposits. Get your state expense reimbursements deposited to the card.

*The owner of a non-U.S. Bank ATM may also assess a surcharge fee. Please refer to the back of your card carrier for a list of potential fees.

**The Zero Liability Policy protects you 100% against unauthorized purchases. U.S.-issued cards only. This does not apply to ATM transactions or to PIN transactions not processed by Visa. See your cardholder agreement for details.

Website for an electronic copy of the form is:
mypay.oregon.gov



AccelaPay Frequently Asked Questions

Can I use my card without incurring fees?

- Yes. There is no fee for the first two (2) cash withdrawals each month from a U.S. Bank ATM or any VISA/PLUS branded ATM in the United States.
- There is also no fee for the first two (2) withdrawals each month from a teller of a financial institution that accepts Visa.
- At merchants with an Interlink logo, you can get cash back with your purchase.
- You will receive a monthly paper statement mailed to your home address.
- You may access your account information on-line 24/7/365.
- You may contact customer service for account information or help in using your card 24/7/365.

What fees are associated with this card?

You will also receive the list of potential fees with your card carrier. They are as follows:

- After the first 2 ATM withdrawals each month, there is a \$1.50 service fee for each additional ATM cash withdrawal. (ATM owners may also assess their own fee for each transaction.)
- After the first 2 teller withdrawals each month, there is a \$3.00 service fee for each teller-based transaction.
- If the account is inactive for 180 consecutive days a \$2.00 fee per month will be assessed. The fee is charged each month until the account becomes active again or until the balance reaches \$0. A payroll deposit is considered activity.
- A \$17.00 fee for overdrawing your account. Usually a purchase that exceeds the available balance will not be approved. Occasionally, some restaurants and gas station pay-at-the-pumps may only authorize a small amount. Once the full transaction amount posts a couple days later, if you do not have sufficient funds, it may result in a negative balance.
- Standard card replacement is Free, and the card will arrive in 3-5 business days via standard U.S. mail. For expedited card replacement a \$15.00 fee will be assessed. The card will arrive in 2 business days via UPS.

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 toll-free Customer Care Center at 866-363-4134

Can I pay my bills from the AccelaPay website?

Yes. After you login to the AccelaPay website, select the Bill Pay link and accept the Subscriber Agreement. You have the option to set up payees and payment options. Payment options include one time payment, pay at a future date and pay automatically at regular intervals. The Bill Pay fee is only \$0.99 per payment. Compare this to the average cost of a Money Order (\$0.79) and stamp (\$0.44). Bill Pay offers a savings of almost a quarter for each payment made.

Can I add other funds to my card?

Only payroll deposits and expense reimbursements made by the State of Oregon can be deposited to your card.

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

No. Your account does not earn interest.

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 toll-free Customer Care Center line. You may also utilize the web site, www.accelapay.com, for inquiries.

Can I view my account on-line?

Yes, you can view your account activity on-line at www.accelapay.com, which is a secure Web site. You can perform the following functions on-line:

- PIN change
- Balance inquiry
- View current month's transactions
- View previous statements for the last 12 months

What happens if the card is lost or stolen?

Call the toll-free Customer Card 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. 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.

AccelaPay Card Customer Care Center: 866-363-4134

