

# Chase Payroll MasterCard “Chase Paycard” for State Employees

## Frequently Asked Questions

**1. What is the Chase Paycard?**

The Chase Paycard is a prepaid debit card and your net pay is deposited directly onto the card each pay period.

**2. Do I get any instructions about how to use the Chase Paycard?**

Yes, you will receive a welcome kit when you enroll and it will provide you with instructions about how you can use the card online at [www.ucard.chase.com](http://www.ucard.chase.com). It also gives you the phone numbers to call for customer support, if you need help.

**3. Will my debit card be ready to use once I receive it?**

No, you must activate your card by calling the number on the back of the card and sign your card before you can use it.

**4. How long does it take to receive a Chase Payroll MasterCard once I have been enrolled?**

Cards are personalized and placed in the mail for first-class delivery to employees one business day after receipt of the OST enrollment file. Employees then will receive cards in approximately 7 to 10 business days.

**5. How do I activate my card?**

Before you can use your card, you must call Chase Customer Service at 1-866-444-4283 or go online to [www.ucard.chase.com](http://www.ucard.chase.com) to activate it and select a 4-digit Personal Identification Number (PIN).

**6. How do I change my PIN?**

You can change your PIN at anytime via online at [www.ucard.chase.com](http://www.ucard.chase.com) or by calling Chase Customer Service at 1-866-444-4283.

**7. What if I enter the wrong PIN or forget my PIN?**

**Do not** try to guess your PIN. For your security, your card may be locked after three incorrect PIN entries. If you forget your PIN, call Chase Customer Service at 1-866-444-4283 to select a new PIN.

**8. Are there any fees with the Chase Payroll MasterCard?**

Yes, there is a complete detailed list of all transaction fees that is associated with the Chase Payroll MasterCard that can be found at [www.treasurer.ok.gov](http://www.treasurer.ok.gov). You will also receive a list of transaction fees with your Chase Payroll MasterCard welcome kit.

**9. How do I receive cash from my Chase Payroll MasterCard without a fee?**

You can receive cash from your Chase Payroll MasterCard by any of the following ways:

- a. Chase, Allpoint or MoneyPass ATM locations without a surcharge fee, ATM website location links can be found at [www.treasurer.ok.gov](http://www.treasurer.ok.gov).
- b. Cash back with purchases at participating retail locations.
- c. Over the Counter Cash Withdrawal at participating MasterCard Member Banks.

**10. What should I do if I lose or damage my card?**

If your card is lost, stolen or damaged, cardholders must call Chase Customer Service number at 1-866-444-4283 to report. A new card will be issued and any remaining balance will be transferred to the new card.

**11. What should I do if I lose or damage my card and need immediate access to cash?**

Chase Payroll MasterCard **“does not”** provide check writing privileges, so you will need to request a new card immediately in order to access your funds.

**12. How can I access my funds without a card?**

If your card has been lost, stolen or damaged, you cannot access your funds without a card.

**13. How quickly can I receive a replacement card?**

You will receive your card in approximately 4 to 5 business days following your request.

**14. Is there a rush option with a fee?**

Yes. Cardholders will be presented with two options for card delivery, standard or expedited delivery. Standard delivery requests are free of charge, requests received prior to midnight will be received by the cardholder in the U.S. mail approximately seven to ten business days. Expedited delivery requests will incur a charge of \$15 and the fee will be deducted from your account balance.

**15. How much does it cost to replace a lost card?**

Cards replaced via standard mail are sent to cardholders free of charge. Cards replaced via expedited/overnight delivery will incur a charge of \$15 and the fee will be deducted from your account balance.

**16. How long does expedited delivery take?**

Expedited delivery of replacement cards is available usually within one business day.

**17. Can I transfer my balances from my Bank of Oklahoma/Money Network VISA payroll card to Chase Payroll MasterCard?**

No. Any funds that are left on your Bank of Oklahoma/Money Network VISA card cannot be transferred. You will need to spend any remaining balance on your Bank of Oklahoma/Money Network VISA payroll card and begin using your Chase Payroll MasterCard.

**18. How are balances transferred from the lost card to a replacement card?**

When a Chase Payroll MasterCard is replaced it will be deactivated and your funds will be transferred to the new card that you have requested. You will not need to do anything.

**19. How do I check my balance without being charged a fee?**

You can check your balance free of charge via one of the following three ways:

- a. Online at [www.ucard.chase.com](http://www.ucard.chase.com)
- b. Balance inquiry by using a Chase, Allpoint, or MoneyPass ATM

**20. How can I track my spending?**

You can track your spending in any of the following ways:

- a. Check your balance and get all of your account information online for FREE at [www.ucard.chase.com](http://www.ucard.chase.com).
- b. Sign up for deposit alerts
- c. Call customer service to receive text, email, or phone call notification for deposits

**21. Can I overdraw my account?**

Yes. If your activity withdraws more than the amount available in your payroll card account, it will create a negative balance.

**22. What if I don't spend all the money that was put on my Chase Payroll MasterCard?**

It carries forward and is added to your next pay deposit.

**23. Where can I use my payroll card?**

- a. Chase Payroll MasterCard can be used anywhere merchants display the MasterCard logo.
- b. ATM Withdrawals surcharge free at Chase, Allpoint and MoneyPass ATMs.
- c. Over-the-counter Cash Withdrawals (Bank Teller assisted) at MasterCard Member Banks.
- d. Debit PIN Transactions at participating retail locations that accept MasterCard.

**24. Can I use my Payroll Card to make a purchase that is larger than the balance on my card?**

Yes. But you will need to pay the difference by another payment method i.e. cash.

**25. I have \$17.42 cents left on my payroll card account. The ATM only allows me to withdraw money in \$20 increments. How do I get the balance of my money out?**

You can make a purchase that is greater than \$17.42, use your card to zero out the account and pay the difference in cash. Or you can receive an Over-the-counter Cash Withdrawal at any MasterCard Member Bank.

**26. What do I do if I am unable to find the information needed at [www.ucard.chase.com](http://www.ucard.chase.com) website?**

You can contact Chase Customer Service at 1-866-444-4283. Please contact the appropriate State agency regarding amount or effective date of deposits.

**For more details, please refer to the card carrier and the brochure that accompanied your Chase Payroll MasterCard.**

## **PAYROLL CARD WEBSITE ADDRESSES**

### **BANK AND ATM LOCATIONS**

#### **CHASE ATM or Branch**

<https://locator.chase.com/>

#### **MONEYPASS ATM**

<http://www.moneypass.com/atm-locator.aspx>

#### **ALLPOINTS ATM**

[www.allpointnetwork.com](http://www.allpointnetwork.com)