

Key2Prepaid Paycard for State Employees

Frequently Asked Questions

1. What is the Key2Prepaid card?

The Key2Prepaid card is a MasterCard branded 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 Key2Prepaid card?

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 Key2Prepaid.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 Key2Prepaid card 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 KeyBank Customer Service at 1-866-295-2955 to activate your card and select a 4-digit Personal Identification Number (PIN).

6. How do I change my PIN?

You can change your PIN at any time by calling KeyBank Customer Service at 1-866-295-2955.

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 KeyBank Customer Service at 1-866-295-2955 to select a new PIN.

8. Are there any fees with the Key2Prepaid card?

Yes, there is a complete detailed list of all transaction fees that is associated with the Key2Prepaid card that can be found at www.treasurer.ok.gov. You will also receive a list of transaction fees with your Key2Prepaid card welcome kit.

9. How do I receive cash from my Key2Prepaid card without a fee?

You can receive cash from your Key2Prepaid card by any of the following ways:

- a. Allpoint or KeyBank ATM locations without a surcharge fee, ATM website location links can be found at 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 KeyBank Customer Service at 1-866-295-2955 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?

Key2Prepaid card “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 JPMorgan Chase MasterCard payroll card to the Key2Prepaid card?

No. Any funds that are left on your JPMorgan Chase MasterCard payroll card cannot be transferred. You will need to spend any remaining balance on your JPMorgan Chase MasterCard payroll card and begin using your Key2Prepaid card.

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

When a Key2Prepaid card 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 Key2Prepaid.com
- b. Balance inquiry by using an Allpoint, or KeyBank 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 Key2Prepaid.com.
- b. Sign up for deposit and/or purchase alerts through Key2Prepaid.com
- c. Visit Key2Prepaid.com to sign up for text and email alerts for deposits, purchases, or changes to your Key2Prepaid card

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 Key2Prepaid card?

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

23. Where can I use my payroll card?

- a. Key2Prepaid card can be used anywhere merchants display the MasterCard logo.
- b. ATM Withdrawals surcharge free at Allpoint and KeyBank 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, check, or another card.

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 Key2Prepaid.com website?

You can contact KeyBank Customer Service at 1-866-295-2955. 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 Key2Prepaid card.

PAYROLL CARD WEBSITE ADDRESSES

BANK AND ATM LOCATIONS

KeyBank ATM Locations

<http://www.key.com/>

ALLPOINT ATM

www.allpointnetwork.com