

# Payroll Card

## Frequently Asked Questions

### **What type of card will I have?**

Your card will be MasterCard branded and function much like a debit card. The biggest difference is that it's not tied to a checking account. Your card will be embossed with your name and look like a debit card.

### **How will I activate my card?**

You will activate your card by calling the number provided in the mailer attached to your card.

### **How will I know what my PIN is?**

You will be asked to select your own PIN upon activation of the card. You will use your PIN to check your balance at an ATM, to withdraw money from an ATM, and when you make PIN-based purchases.

### **Can I change my PIN?**

You will be able to select your own PIN when activating your card. You will also be able to change your PIN by calling **1-866-353-1269** or logging into the website address of <https://www.onlinepaycard.com/renasant>

### **Where can I use my payroll card?**

You can use your card to purchase goods and services at thousands of MasterCard merchants. You can also obtain cash by using your card at any ATM or local Renasant Bank branch.

### **Will I be charged if I use an ATM?**

Transactions using a Renasant Bank ATM are free. If you use a domestic non-Renasant ATM, you will be charged a transaction fee. You may also incur a charge by the owner of the ATM which may vary.

### **How do I check my account balance?**

Balance inquiries may be obtained using an ATM, calling **1-866-353-1269**, or by going to the website address of <https://www.onlinepaycard.com/renasant>.

### **How do I withdraw the entire balance from my payroll card?**

Once the card balance is determined, you may withdraw the entire remaining balance by visiting a teller at any Renasant Bank or a financial institution that honors Mastercard. See ***How do I check my account balance?*** for that information.

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### **Will I receive a statement?**

You will receive a paper statement and may view your statement online, or call **1-866-353-1269** for account balance inquiries and to review recent transactions.

### **How long is the card valid?**

Your card will be valid for two years. A new card will be issued before the expiration date.

### **Where are the Renasant Bank branches and ATMs located?**

A full list of Renasant Bank branches and ATMs are available at [www.renasantbank.com](http://www.renasantbank.com).

### **Can I still use my card after I leave Mississippi University for Women?**

Yes, as long as funds are available on the card.

### **Who do I call if I have a problem with my card?**

You may call customer service at **1-866-353-1269**.

### **Are there any limitations set on my card?**

A maximum daily ATM transaction amount may vary per Bank or ATM provider. Point of sale transactions are limited to a total of \$3,000.00 per day.

### **Can I transfer money to the card myself?**

No, only Mississippi University for Women can load funds to the card.

### **What if I want to make a purchase, but do not have enough money left on my card for the entire amount?**

You may request a split transaction. In this case, the merchant will use the remaining funds on the card and you will pay the difference using another form of payment. Not all merchants may accept this type of transaction.

### **What if someone uses my card without my permission?**

You should treat and protect your card as if it were cash. If you give your card to someone, you authorize him or her to use it and are fully responsible for the use of the card by that person. If your card has been used without your permission you may have limited liability. Please refer to your agreement for specific terms and conditions.

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**What if I have a payroll card, but I decide to change to direct deposit?**

You must notify the payroll department at Mississippi University for Women at (662) 329-7220 to change from a payroll card to direct deposit.

**What if I have more questions about my card?**

Many of your questions may be answered by the terms and conditions that you will receive with your card. For additional assistance, you may call [1-866-353-1269](tel:1-866-353-1269).