

The background features a complex network of blue lines and arrows. Some lines are solid, while others are dashed. The arrows point in various directions, creating a sense of movement and connectivity. The overall aesthetic is clean and modern, typical of a corporate or academic presentation.

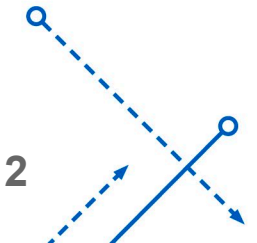
# PREPAID DEBIT CARD PROGRAMS

Valerie Dennis, Director Asset  
Management and Card Programs

 **University at Buffalo**  
Division of Finance and Administration

# Prepaid Debit Card Programs

- Research Participants
  - Benefits
  - Card Types Available
  - Program Workflow
  - Application
  - Onboarding
  - Reconciliation
- Students and Other Non-Employees
  - Use Cases
  - Card Type
  - Program Workflow
  - Application
  - Reconciliation



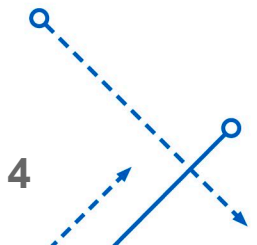


# PREPAID DEBIT CARDS FOR RESEARCH PARTICIPANTS

 University at Buffalo  
Division of Finance and Administration

## Prepaid Debit Card Program for RF Study Participants

- Program developed in in collaboration with VPRED, Sponsored Projects and Financial Management
- First research study to make study participant payments with US Bank prepaid debit cards launched November 2020
- Program is the preferred method to pay research participants (Human subjects)
- Can be used with both Sponsored and Non-Sponsored Research Funding



## Benefits to PI's and Study Coordinators

- Eliminates cash handling
- Administrative support through UB Card Office
- Issue of funds within 24 hours
- Option for completely anonymous card
- Options for registering/loading
  - Individual or via template upload
- Options for card issue
  - In-person or drop shipped by US Bank
- Options for adjustment accounts
- Addresses privacy and confidentiality concerns

## Benefits to Research Participants

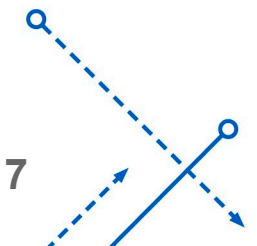
- Minimal personal information required
  - No SSN required
- Fast access to funds
- Eliminates check cashing & cash handling
- Provides security and replacement options
- Privacy ensured through compliance with Consumer Privacy Pledge and the Gramm-Leach-Bliley Act (GLBA), the Fair Credit Reporting Act (FCRA) and other legal requirements relating to privacy, protection, and disclosure of consumer customer information.

## Reloadable Focus Blue Card (VISA Debit)

<b>Anonymous:</b>	Name not printed on card Personal information is collected to register card
<b>Card Type</b>	Physical, plastic card
<b>Reloadable?</b>	Yes
<b>Replaceable?</b>	Yes
<b>Activation requirements:</b>	Email address, access to the Internet, or phone
<b>Required registration information:</b>	First name, last name, physical mailing address, DOB
<b>IRB Approval Required:</b>	Yes
<b>Release of Funds (48 hours max approval):</b>	Instant
<b>Cash Access:</b>	Yes via Bank or ATM (ATM fees apply)
<b>Where to Use:</b>	ATM, anywhere Visa Credit or Debit cards are accepted (in-person and online)
<b>Initial Cost per Card:</b>	No cost
<b>Cost of Replacement Card:</b>	No cost

# One-Time Digital Reward Card

<b>Anonymous:</b>	Name not required Email required to activate
<b>Card Type</b>	Activated by consumer via US Bank Admin site Email is sent with authorization code
<b>Reloadable?</b>	No
<b>Replaceable?</b>	Yes, but requires customer registration on US Bank Admin site
<b>Activation requirements:</b>	Email address, Internet access
<b>Required registration information</b>	Email address
<b>IRB Approval Required:</b>	Yes
<b>Release of Funds (48 hours max approval):</b>	Instant
<b>Cash Access:</b>	No
<b>Where to Use:</b>	Anywhere Visa Credit or Debit cards are accepted (in-person and online)
<b>Initial Cost per Card:</b>	\$1.00 per card
<b>Cost of Replacement Card:</b>	No cost



## One-Time Plastic Reward Card

<b>Anonymous:</b>	Yes
<b>Card Type</b>	Physical, plastic card
<b>Reloadable?</b>	No
<b>Replaceable?</b>	Yes
<b>Activation requirements:</b>	Phone number or Internet access
<b>Required registration information</b>	None
<b>IRB Approval Required:</b>	Yes
<b>Release of Funds (48 hours max approval):</b>	Instant
<b>Cash Access:</b>	No
<b>Where to Use:</b>	Redeemable via online retailers accepting Visa Debit Cards
<b>Initial Cost per Card:</b>	\$1.50 per card
<b>Cost of Replacement Card:</b>	\$15.00 per card

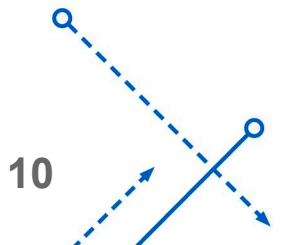


# US Bank Debit Card Program Comparisons

	<b>Program 1: Focus Blue Reloadable Card</b>	<b>Program 2: One-Time Digital Reward Card</b>	<b>Program 3: One-Time Plastic Reward Card</b>
Anonymous	Name not printed on card, but some personal information is collected to activate	Name not associated with digital reward, but email is required to activate	Yes
Type of card	Physical, plastic card	Activated by consumer via website. Email is sent with authorization code	Physical, plastic card
Re-loadable with additional funds	Yes	No	No
Replaceable if lost	Yes	Yes	Yes
Technology required to activate	Email address/access to the Internet, or, phone number/phone	Email address/Access to Internet	Phone number/Phone
Subject participant's personal information required to activate	First Name, Last Name, Physical mailing address, DOB	Email Address	None
IRB approval required	Yes	Yes	Yes
Subject's SSN required*	No	No	No
Release of funds (once approved)	Instant	Instant	Instant
Cash Access	Yes	No	No
Where to use	ATM, Anywhere Visa Credit/Debit cards are accepted (in-person and online)	Redeemable via online retailers accepting Visa Debit Cards	Anywhere Visa Credit or Debit cards are accepted (in-person and online)
Initial Cost per Card	No cost	\$1.00/card	\$1.50/card
Cost of replacement Card	No cost	No cost	\$15.00/card

## Program Workflow

- Study coordinator or PI completes application
- Funds transferred to US Bank adjustment account
- Onboarding Training provided by Card Programs Team
- Go-live in US Bank administrative system
- Study coordinator registers, loads, and issues cards
- UB Card Office verifies card loads and releases funds twice a day.
- Study & UB Card Office reconcile accounts monthly
- Return any unused funds to Research Foundation



# Application Process

- Online Application
  - IRB Approval document
  - Account Number (Project Task Award)
  - Completed US Bank Advance Request Form.
  - Names of Individuals who will need access to register and fund cards.

## Prepaid Debit Card Application for Human Subject Payments

The U.S. Bank prepaid debit card program is to be used to pay for Research Foundation human subjects. Complete this application to get started in the program.

### Instructions

1. Complete all required fields.
2. Click *Submit Application*
3. A confirmation email will be sent to the email address provided in the Contact Information section. This email will include additional information regarding next steps.



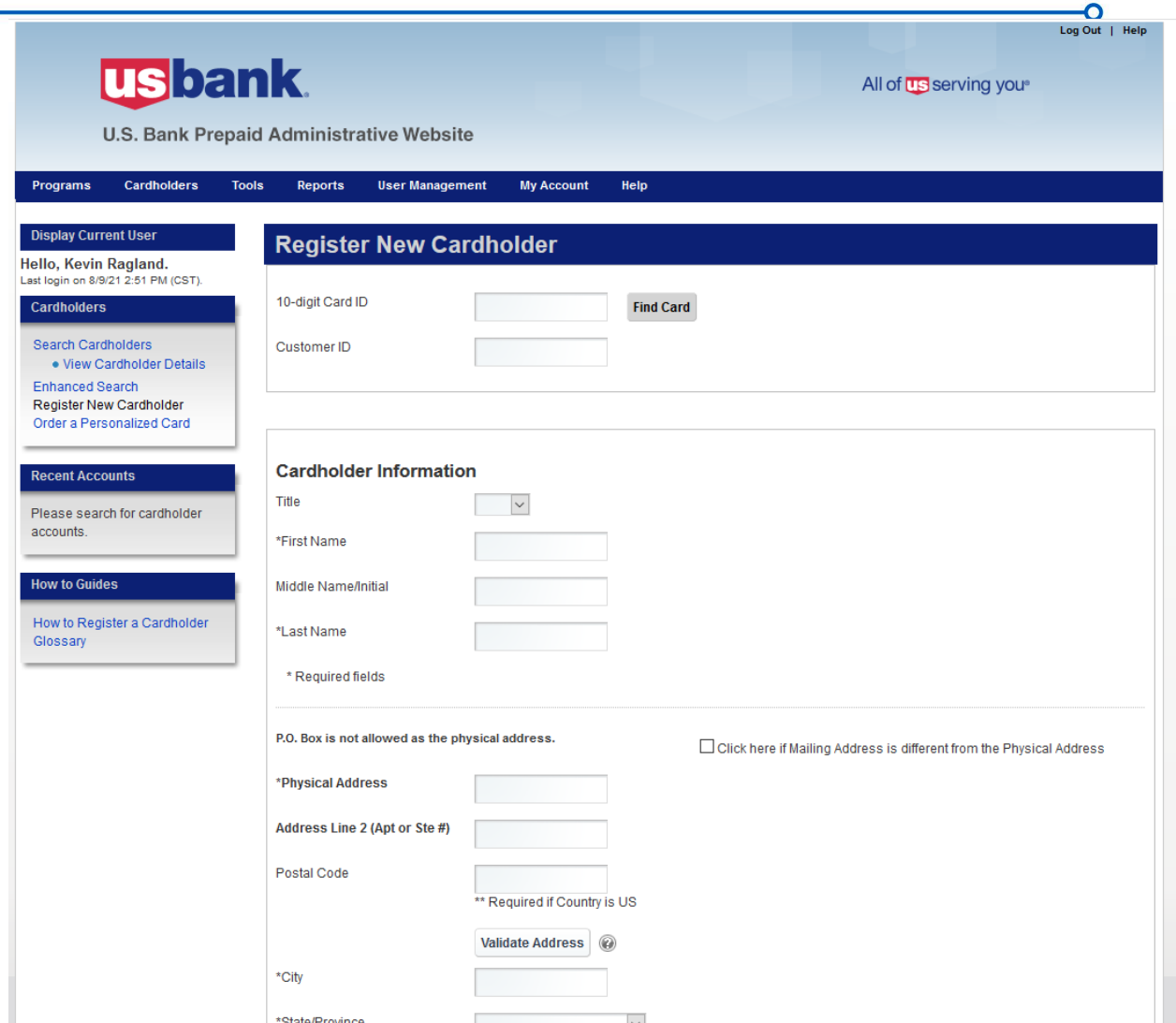
*Request for Advance Payment for US Bank Cards*

PI Information		
PI Last Name	First Name (Full)	MI
Campus Email Address		
Vendor Information		
Vendor	US Bank	Card Type (PI Input)
Supplier Number	358543	Supplier Site (SPS Input)
Advance Payment Details - US Bank Cards		
Project-Task-Award to be Charged	IRB Expiration Date	
Department Contact	Department Address	
Department Phone #		

# Onboarding Process

Training is provided to each study group on how to:

- Log into the US Bank Portal
- Register or Order the cards (program specific)
- Fund the Cards
- Complete reconciliation

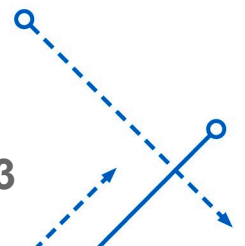


The screenshot displays the U.S. Bank Prepaid Administrative Website interface. At the top, the usbank logo and the tagline "All of us serving you®" are visible. Below the logo, the text "U.S. Bank Prepaid Administrative Website" is centered. A navigation bar contains links for Programs, Cardholders, Tools, Reports, User Management, My Account, and Help. The main content area is divided into two columns. The left column features a "Display Current User" section with the text "Hello, Kevin Ragland. Last login on 8/9/21 2:51 PM (CST)." Below this is a "Cardholders" section with links for "Search Cardholders" (including "View Cardholder Details"), "Enhanced Search", "Register New Cardholder", and "Order a Personalized Card". Further down is a "Recent Accounts" section with the text "Please search for cardholder accounts." and a "How to Guides" section with a link for "How to Register a Cardholder Glossary". The right column is titled "Register New Cardholder" and contains a form. The form has two input fields: "10-digit Card ID" and "Customer ID", with a "Find Card" button next to the first field. Below this is the "Cardholder Information" section, which includes a "Title" dropdown menu and input fields for "\*First Name", "Middle Name/Initial", and "\*Last Name". A note indicates "\* Required fields". The "Physical Address" section includes a note "P.O. Box is not allowed as the physical address." and a checkbox "Click here if Mailing Address is different from the Physical Address". Input fields are provided for "\*Physical Address", "Address Line 2 (Apt or Ste #)", "Postal Code" (with a note "\*\* Required if Country is US"), "\*City", and "\*State/Province". A "Validate Address" button with a location pin icon is positioned between the "Postal Code" and "\*City" fields.

# Reconciliation

- Monthly reconciliations must be sent to Sponsored Projects to provide details as to the balance of the advance sent to US Bank.
- Reconciliations must include the following:
  - Starting balance
  - Added Funds
  - Loaded Funds
  - Ending Balance

REPORT – "Card Load Report" FOCUS BLUE RELOADABLE CARD									
Reporting Period 1/01/2020 to 1/31/2020						STARTING BALANCE:			
						ADDED FUNDS			
Report Totals:						ENDING BALANCE:			
Total Number of Loads				16					
Total Value of Loads				\$160.00					
Client Program	Location	Card ID	Last Name	First Name	Employee ID	Registration Date	Load Date	Load Amount	



## Items to Consider:

### Taxable Income:

- If any research participant receives \$600 or more (across all studies) in a calendar year (January – December) they are required to provide a W-9 (IRS Tax form)
- UB Card Programs team reviews all data loads in December and will reach out if forms are required.



# PREPAID DEBIT CARDS

For Students and other Non-Employees

 University at Buffalo  
Division of Finance and Administration

## Use Cases

- Travel
  - Meal Allowances (per diems) only
- Gifts, Prizes and Awards
  - Incentives for surveys
  - Volunteering
  - Awards as part of a competition.
- Gifts, Prizes and Awards
  - Any payments totaling over \$600 in a calendar year for U.S Citizens and any payments to Non-Resident Aliens (NRA) are taxable.
  - Tax Forms uploaded into secure UB Box folder.



**Note:** There is no cost associated with this program

Can be used with Research and State (IFR) Funding



# Reloadable Card

## Program 1: Reloadable Card

Feature	Details
Anonymous:	Name not printed on card, but personal information is collected to register
Type of Card:	Physical, plastic card
Reloadable with Additional Funds:	Yes
Replaceable if Lost:	Yes
Technology Required to Activate:	Email address, access to the Internet, or phone
Information Required to Register:	First name, last name, physical mailing address (can be campus address)
SSN Required*:	No
Taxable Income Reporting Form Required*:	No
Release of Funds:	Instant
Cash Access:	Yes (ATM fees apply)
Where to Use:	ATM, anywhere Visa Credit or Debit cards are accepted (in-person and online)
Initial Cost per Card:	No cost
Cost of Replacement Card:	No cost
Inactivity Fee:	\$2.00 per month after 365 days of no activity
Monthly Maintenance Fee:	Does not apply

## Program Workflow

- Department personnel completes application (including upload template and advance payment)
- UB Card Office processes application and reaches out with any questions
- Funds transferred to US Bank for loading on to cards
- UB Card Programs Team registers and funds cards
- UB Card Programs team reaches out to department personnel to pick up cards for distribution.
- Return any unused funds to Research Foundation ( if applicable)

# Application Process

- Online Application
  - Include detailed purpose for the cards
  - Account Number (Project Task Award, or State Income Fund Reimbursable (IFR))
  - Completed US Bank Advance Request Form (for Research Accounts only)
  - Completed Prepaid Debit Card Information Template

## Prepaid Debit Card Application for Student and Third Parties

This program allows departments to pay for qualifying student and other third-party (non-employee) travel, gifts, prizes and awards using a prepaid Visa card.

### Instructions

1. Complete all required fields.
2. Click *Submit Application*
3. A confirmation email will be sent to the email address provided in the Contact Information section. This email will include additional information regarding next steps.



*Request for Advance Payment for US Bank Cards*

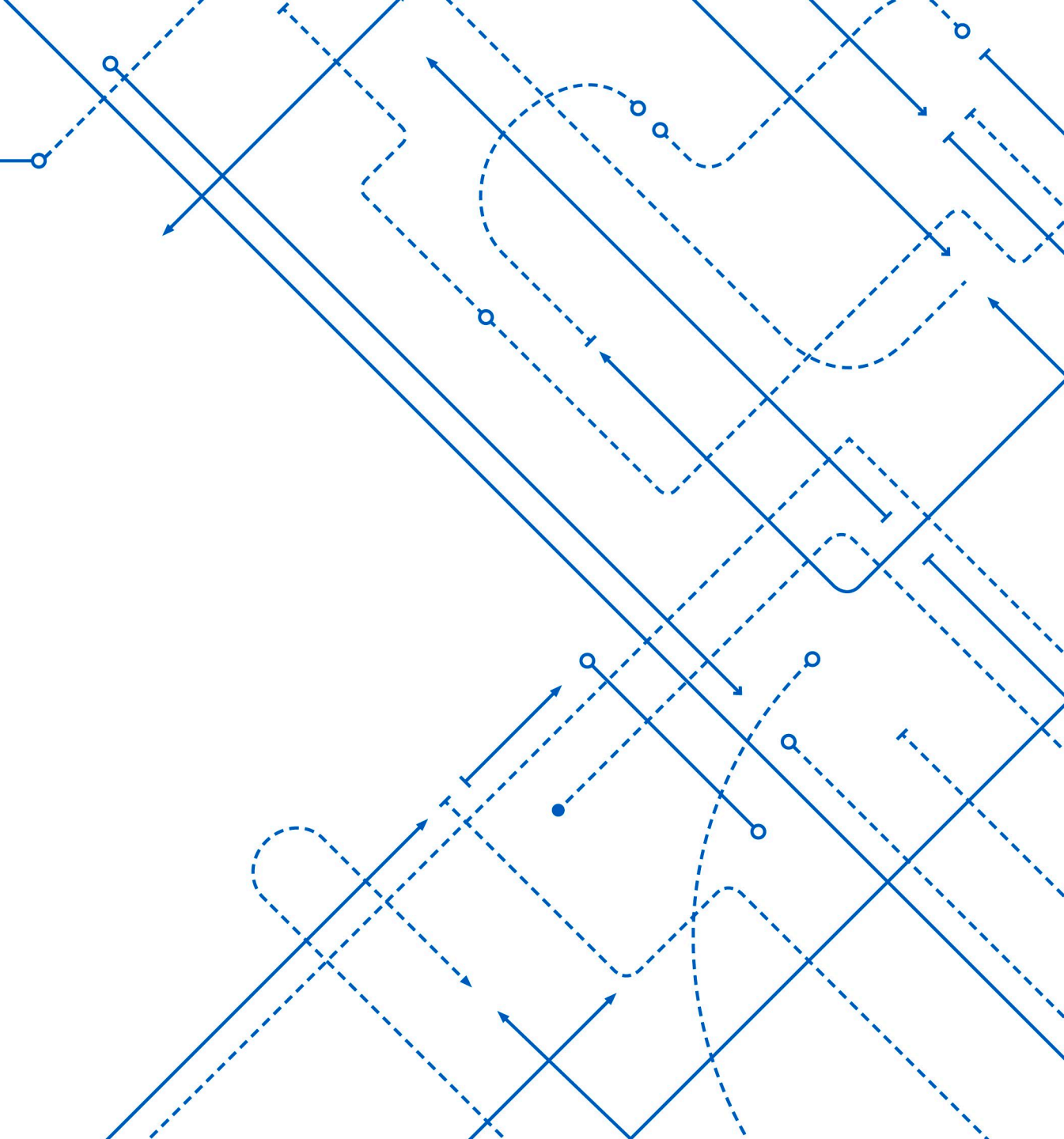
PI Information		
PI Last Name	First Name (Full)	MI
Campus Email Address		
Vendor Information		
Vendor	US Bank	Card Type (PI Input)
Supplier Number	358543	Supplier Site (SPS Input)
Advance Payment Details - US Bank Cards		
Project-Task-Award to be Charged	IRB Expiration Date	
Department Contact	Department Address	
Department Phone #		

## Reconciliation ( for RF Advances only)

- Monthly reconciliations must be sent to Sponsored Projects to provide details as to the balance of the advance sent to US Bank.
- Reconciliations must include the following:
  - Starting balance
  - Added Funds
  - Loaded Funds
  - Ending Balance

REPORT – "Card Load Report" FOCUS BLUE RELOADABLE CARD									
Reporting Period 1/01/2020 to 1/31/2020						STARTING BALANCE:			
						ADDED FUNDS			
Report Totals:						ENDING BALANCE:			
Total Number of Loads		16							
Total Value of Loads		\$160.00							
Client Program	Location	Card ID	Last Name	First Name	Employee ID	Registration Date	Load Date	Load Amount	

# RESOURCES



# Resources

[Card Programs Website](#)

[Prepaid Debit Cards For Research Participants](#)

[Prepaid Debit Cards for Students and Third Parties](#)

Prepaid Debit Card Applications:

[For Human Subjects](#)

[For Students and Non-Employees](#)

[US Bank Advance Request Form](#)

## Resources

### Contacts:

RF Study Card Programs – [rfstudycardprogram@buffalo.edu](mailto:rfstudycardprogram@buffalo.edu)

Card Programs – [ubscardprograms@buffalo.edu](mailto:ubscardprograms@buffalo.edu)

Valerie Dennis – [vlb5@buffalo.edu](mailto:vlb5@buffalo.edu)

Kevin Ragland – [ragland@buffalo.edu](mailto:ragland@buffalo.edu)

Ryan Plewinski – [ryanplew@buffalo.edu](mailto:ryanplew@buffalo.edu)

# QUESTIONS



# HOW DID I DO

