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Prepaid Card Program Overview

The prepaid card program is a collaboration between campus users who conduct clinical trial studies, the Office of Sponsored Research, Accounting Services Cash Management, Accounting Services Financial Reporting, and Accounting Services Capital Improvements. The University vendor Bank of America (BOA) provides the university with access to the Prepaid Administration Tool (PAT).

What is a Prepaid Card?

A prepaid card is a branded debit card provided by a sponsoring organization. A prepaid card is not a credit card. The funds available on the prepaid card are provided by and limited by the sponsor’s contribution.

Requests Diagram Flow

Helpful Links:
- Cash Management
- Offices of Sponsored Research
- The Prepaid Administration Tool
Before you Get Started

Whose Information Should Not Appear in the PAT System

Funds loaded onto prepaid cards are the property of the participant. The prepaid card program is governed by banking laws. To ensure we are adhering to these banking laws do not enter UNC CH employee information or UNC CH addresses into PAT for the purpose of issuing a payment.

1179 Federal Exemption

Confirm the IRB includes an 1179 Federal Exemption. This exemption allows participant information to be entered into the PAT system for the purpose of payments.


What Happens to Funds Left on an Expired Card?

Funds left on an expired prepaid card is escheated, by Bank of America, to the appropriate Treasury Agency. In North Carolina the agency is the North Carolina Department of State Treasurer’s Unclaimed Property Division.

How to Avoid Fraud

One of the best ways to avoid fraud is to issue Registered Cards. Registered Cards require the participant to use their personal information to register the prepaid card on Bank of America’s website. It also ensures Bank of America has the information it needs to escheat funds.

When requesting to reissuance of a card, always ask Bank of America to transfer the remaining funds to the new card. This will prevent inadvertently giving a participant additional funds.

Languages

The Bank of America prepaid card registration website is available in both English and Spanish.

Campus Departments

Prepaid Card Set Up: Form 307.2.1f

Campus departments submit Prepaid Card Set Up Form and Agreement 307.2.1f to Cash Management to request funds for their sponsored and trust projects.

To request use of OSR funding the requesting departments must use OSR Fund 252XXX, OSR Source 49XXX, OSR Account 559520, the department number, and the project identification number. They must also include a secondary trust account for overspending allocations.

To request trust funding the department must use Trust Fund 29XXX or 28XXX, Trust Source 15XXX, 5XXXX, 46XXX, 48XXX, or 17XXX, Trust Account 119200. Cost Code 1, 2, 3 and program codes are used at the department’s discretion.

Access: Form 307.2.2f

To request access to the BOA Prepaid Administration Tool (PAT) departments must submit Prepaid Administration Tool (PAT) Access Form 307.2.2f. Include the PAT location name on the form. The department number is also sufficient.

If departments are collaborating on a study, confirm the PAT location matches the location associated with the card order(s).

Return Unused Funds: Form 307.2.3f

At the end of a study, to return unused funds to account UNC CH ‘s account, departments must submit Prepaid Card Reconciliation Form 307.2.3f. Departments must include a recent Activity Load Report. The amount on the Activity Load Report must equal the amount of used funds on the reconciliation form. If these numbers do not match the department must determine the cause of the discrepancy.

Monthly Reconciliation: Form 307.2.4f

Monthly reconciliations should be completed by the 15th of each month. Form 307.2.4f Reconciliation of Prepaid Cards for Study Subjects is a helpful reconciliation tool.

Once funds have been loaded onto cards and those cards have been distributed to study subjects, the funds should be reconciled to the appropriate study subject account.

Cards distributed within a calendar month must be reconciled by the 15th day of the following month. For example, if $100.00 was loaded onto prepaid cards and distributed to study subjects in June, an Intraunit Other Campus Journal (JOT) must be entered to reconcile $100 to the appropriate expense account by July 15.

The following documentation should be attached to the reconciliation journal within ConnectCarolina:

- Prepaid Administration Tool Load Activity Report – Comprehensive / Detailed
- Prepaid Card Reconciliation form (OSR only)
- Copy of the initial journal entry placing the prepaid card advance on the original CFS
The reconciliation journal will credit the distributed funds from the advance account (559520 or 119200) and debit the amount to the appropriate study subject expense account. The journal lines will look like this:

<table>
<thead>
<tr>
<th>Amount</th>
<th>Fund</th>
<th>Source</th>
<th>Account</th>
<th>Department</th>
<th>Project ID</th>
<th>PC Business Unit</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100.00</td>
<td>25200</td>
<td>49000</td>
<td>559520</td>
<td>123456</td>
<td>5123456</td>
<td>CHOSR</td>
<td>1</td>
</tr>
<tr>
<td>$100.00</td>
<td>25200</td>
<td>49000</td>
<td>523150</td>
<td>123456</td>
<td>5123456</td>
<td>CHOSR</td>
<td>1</td>
</tr>
</tbody>
</table>

Accounting Services will review then approve or deny the journal entry. If a Project ID is used, OSR will preaudit the journal entry before Accounting Services’ ultimate approval or denial of the journal entry.

The amount reconciled must not exceed the available advance amount (balance in 559520 or 119200).

**Ordering and Funding Cards**

Departments are responsible for ordering, loading, distributing, and reconciling prepaid cards for their studies.

**Registered Cards (RC)**

The Office of Cash Management recommends departments issue RC cards. These cards are reloadable and can be used for the duration of the study. This card type requires the department to enter the participant’s identifying information into the PAT system. RC cards allow participants to use the cards online, withdraw cash using a pin number, and receive additional funds from the sponsor.

Check with the IRB to confirm the study approval documents include the 1179 Federal Exemption. This exemption allows UNC CH to use personal information for the purpose of remitting participant payments.

**Anonymous Cards**

Anonymous cards are one-time use cards. They are not reloadable. These cards do not require the sponsor to enter the participant’s identifying information into the PAT system. However, this results in several limitations. Participants cannot use this card type for online payments unless the participant’s identifying information, which is not required, is entered into the PAT system. In addition, participants cannot withdraw cash using this card type.

**Prepaid Card Registration Website**

Participants can activate their cards for free via Bank of America’s website.

[www.bankofamerica.com/commercialprepaidcard](http://www.bankofamerica.com/commercialprepaidcard)
Prepaid Card Registration Phone Number

To activate a prepaid card via phone dial 1-866-213-8564. Refer to the prepaid card insert for fee information.

Bank of America Prepaid Card App

Participants can access their registered prepaid cards with the Bank of American Prepaid Card App.

![Bank of America Prepaid Card App](image)

Remove Funds from a Prepaid Card

To remove funds from a prepaid card and return them to the University’s account, request a copy of the administrator’s letter head. For the reason state, “the card was loaded in error”. Complete the required fields on the form and return it to the administrator.

Issue a Replacement Prepaid Card

To replace a participant’s card, request a copy of the administrator’s letter head. For the reason, state “the card has been lost or stolen”. For the amount type “transfer the remaining card account balance”. Complete the required fields on the form and return it to the administrator.

Forms

https://finance.unc.edu/services/prepaid-card-program/
https://finance.unc.edu/services/prepaid-card-program/accounting-process/
How to Use the Prepaid Administration Tool (PAT)

PAT is provided by Bank of America. For assistance with the PAT system contact the Cash Management Team or email prepaidcards@unc.edu.

Login

The PAT website address is https://admin.visaprepaidprocessing.com. Log in with your username and password. To receive a username and password complete form 307.2.2f and email it to the prepaidcards@unc.edu.

Password Reset

The PAT system requires users to update their password every 35 days. Under normal circumstances, you can reset your password by clicking on the forgot password option. However, accounts are deactivated after 90 days of inactivity. Email prepaidcards@unc.edu to have your account enabled.

Manage Menu: Cardholders

Use the Cardholders menu to review a participant’s profile and load history.

From the manage tab select cardholders. Select Advanced Search. Select the appropriate location and search option. Click Search.

From there you can view the participant’s complete profile, load additional funds, and review their funding history.
Manage Menu: Card Inventory – Glossary of Terms

**Active** – Card has been activated and is ready for cardholder use.

**Card Issued** – Initial card order or replacement card order has been submitted. A card remains in this status until it is activated.

**Closed** – The cardholder’s account has been closed. Cards cannot be reopened.

**Closed for Fraud** – Cardholder account was closed by the client, or client’s representative, due to suspect or proven fraud.

**Expired Card** – The card has reached its expiration date and can no longer be used.

**Fraud Block** – This status prohibits cardholder activity from a merchant location but does not restrict the cardholder’s ability to access the website or VRU.

**Lost Card** – Card has been reported as lost by the cardholder and can no longer be used.

**Pending Account Closure** – The cardholder’s account has been closed and is awaiting the posting of all in-process transactions before a final account closure action is taken.

**Pending Card Issuance** – Refers to an instant issue card being held in card inventory that has not yet been purchased.

**Research Required** – A transaction was processed against a card in Pending Card Issuance status. This status is a systematic status change.

**Stolen Card** – Card has been reported as stolen by the cardholder and can no longer be used.

**Suspended** – The use of this card has been suspended by the cardholder. The card cannot be used until it has been reactivated by the cardholder.

**Note** – These status and additional information regarding these status can be found in the Help link located on the top right of the PAT website.
Manage Menu: Card Inventory

To order a stock of cards use Card Inventory.

Go to Manage and select Card Inventory. Select New Order. Select the appropriate location.
An asterisk indicates a field completion requirement. Each business location has a primary contact and address. The account’s primary contact will receive the order and contact the person indicated in the comment section. In the comment section enter the full name and phone number, without special characters, of the person placing the order.
Manage Menu: Order Status

The check the status of an order or to mark an order as received select Manage, Card Inventory, and Order Queue.
Card Sales Menu

The Card Sales menu is used to load cards instantly, mail cards directly from the system to participants, bulk upload cards and fund cards. Departments can select a zero load for RC cards and add funds later. Anonymous cards require a load amount of more than zero dollars because they are one-time use cards.

Card Sales Menu: Instant Issue

The Instant Issue option is used to instantly load funds onto cards the department has on-hand.

Under Card Entry select and enter the corresponding information. When loading funds onto RC cards, the employee ID and all fields with an asterisk must be completed with the participant’s personal information. When loading funds onto anonymous cards, only the employee ID field and load amount need to be completed. Participant information is not required for anonymous cards.

Card Sales Menu: Instant Issue – RC

![Image of Visa Prepaid Administration Tool]

- Card Number:
- Proxy ID:
- Account Number:
- Employee ID:
- First Name:
- Last Name:
- Telephone:
- Address Line 1:
- Address Line 2:
- City:
- State/Province:
- Postal Code:
- Country of Residence:
- Country of Issue:
- Initial Value Load: Select a Funding Source that will be used to load funds and pay fees for this card.
Card Sales Menu: Instant Issue – Anonymous
Card Sales Menu: Mail Order

The mail order menu is used to mail cards directly to participants. Fields with an asterisk denote required participant information.

Card Sales Menu: Mail Order - RC
Card Sales Menu: Bulk Upload

The bulk upload allows departments to add cards and add value to cards. Download the field requirements and the Excel sample document. Follow the directions provided in the field requirements document. Enter all pertinent data into the Excel sample document. Make all changes in Excel and save the completed document as a CSV file. Contact the Cash Management Team for further assistance.

Card Sales Menu: Bulk Upload – Add Cards
Card Sales Menu: Bulk Upload – Add Value
Bulk Upload Add Value

The CSV file must comply with our Field Requirements. You may download an Excel Sample to correctly generate a CSV file.

* CSV File to Upload: Browse... No file selected.
Reports Menu

The Prepaid Administration Tool provides users with several reports. The primary report used by departments is the Load Activity Report – Comprehensive/Detail report. It displays card load information, supports the monthly reconciliation journal entry, and it must accompany Final Reconciliation form 307.2.3f. Cash Management encourages you to experiment with the additional reporting options.

Load Activity – Comprehensive/Detail Report

To run the Load Activity Report – Comprehensive/Detail select Reports List. Select Load Activity Report – Comprehensive/Detail. Remove any popup blockers. Select the appropriate location, enter a to date, enter a from date, select Export to Excel file to Report Inbox, and click view report.
Report Inbox

Reports are located under the Report Inbox. Save the file and open it in Excel.
Helping Participants Activate their Prepaid Card

Online

1. Navigate to https://www.bankofamerica.com/deposits/commercial-prepaid-card.go. Enter the first 6 digits of your card under “Manage your card” and click “Go”.

2. If you are activating your card click on “Activate my Card” and follow steps 3-6. If you are logging in to view transactions follow steps 7-10.
3. Click on "Activate my Card"

4. Enter the number on your card and select the expiration date and click continue.
5. The last 4 digits of the Social Security Number are 0770 for ALL accounts. Choose a 4 digit PIN number and click activate.

6. Select a username, password, and security questions. You MUST enter the property email address.
7. If you have already registered your card and are logging in to view transactions or print a statement, click on “Sign In”.

8. Type your card number or Username and your password and click “Sign In”.
9. To view Balance Information, Statements, or Transaction History navigate to the “Account Summary” tab on the left side menu bar.

10. If you forgot your PIN, need to change your PIN, or update your information navigate to the “Profile” tab on the left side menu bar.

By Phone

To activate a prepaid card by phone dial 1-866-213-8564
Cash Management

Prepaid Card Set Up Form Review

Cash Management reviews the prepaid card set up form for the appropriate chart field string, signatures, and amount.

After an initial review, OSR funding requests are submitted to OSR for an approval signature. The OSR signed document is returned to Cash Management. There should be three signatures on an OSR funding requests. Cash Management Prepares the journal entry requests and submits it to Accounting Services Financial Reporting.

Cash Management reviews and prepares journal entry requests for the Trust Account. There should be two signatures on a Trust funding requests. The request is submitted to Accounting Services Financial reporting.

How to Process a Funding Request Phase One: Form 307.2.1f

When you receive form 307.2.1f

1. Confirm all the fields are complete.
2. Add the funding request details to the workbook.
3. Confirm the chart field string combination is correct.

<table>
<thead>
<tr>
<th>OSR Request</th>
<th>Fund</th>
<th>Source</th>
<th>Account</th>
<th>Department</th>
<th>Project ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>252XXX</td>
<td>49XXX</td>
<td>559520</td>
<td>VARY</td>
<td>VARY</td>
</tr>
<tr>
<td>Business Unit</td>
<td>OSR</td>
<td>1</td>
<td>VARY</td>
<td>VARY</td>
<td>VARY</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Trust Request</th>
<th>Fund</th>
<th>Source</th>
<th>Account</th>
<th>Department</th>
<th>Project ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>29XXX, 28542</td>
<td>15XXX, 5XXX, 46XXX, 48XXX, 17XXX</td>
<td>119200</td>
<td>VARY</td>
<td>VARY</td>
</tr>
<tr>
<td>Business Unit</td>
<td>UNCCH</td>
<td>1</td>
<td>VARY</td>
<td>VARY</td>
<td>VARY</td>
</tr>
</tbody>
</table>

4. Confirm the documents contains the appropriate signatures.
5. Prepare form CAS Prepaid form CAS -0070- 9881 FOR PREPAID CARD FUNDS TRANSFER
6. Name the documents according to the following naming configuration Department Name (Abbreviation) + Study Name + Project Number + Funding Amount
   - OSR Example: RADIOLOGY EMBRACE 4101373 $1,000.00
   - Trust Example: SON FEEDING YOUR INFANT $2,000.00

7. Save completed request to 1 - Prepaid Card Journals To Do

How to Process a Funding Request Phase Two: Form 307.2.1f

When form 307.2.1f is placed in folder 3 – Prepaid Card Journals Completed:

1. Email the department the funding journal entry
2. Add project information to the Tracker
3. Update the workbook with the journal entry number
4. Add the funding request to Prepaid Card Account 9881 Funding. This is the document used to request funding from Capital Improvements.
5. Place the completed request in the List of Departments and Studies Old and new folder

How to Process a Return Request Phase One: Form 307.2.3f

When you receive form 307.2.3f

1. Confirm the math on the final reconciliation is correct.
2. Confirm the Load Activity Report equals the amount of funds recorded as used on the reconciliation.
3. Highlight the amount to be returned.
4. Add the reconciliation details to the workbook
5. Prepare form CAS PREPAID RETURNING FUNDS
6. Prepare form CAS - 9881 PREPAID CARD TRANSFER 9881 TO 0720 BANK
7. Combine the Load Activity Report, CAS PREPAID RETURNING FUNDS, and CAS - 9881 PREPAID CARD TRANSFER 9881 TO 0720 BANK forms together
8. Name the documents according to the following naming configuration Department Name (Abbreviation) + Study Name + RTN (Return) Project Number + Return Amount
   - OSR Example: RADIOLOGY EMBRACE RTN 4101373 $1,000.00
   - Trust Example: SON FEEDING YOUR INFANT RTN $2,000.00
9. Request a banking transfer from the Cash Management Team
10. Combine the transfer transmittal with the documents
11. Save completed request to 1 - Prepaid Card Journals To Do

How to Process a Return Request Phase Two: Form 307.2.3f

When form 307.2.3f is placed in folder 3 – Prepaid Card Journals Completed:

1. Email the department the return funding journal entry
2. Add project information to the Tracker in red font with a negative number
3. Update the workbook with the journal entry number
4. Place the completed request in the List of Departments and Studies Old and new folder
Financial Reporting and Capital Improvement

Accounting Services’ Financial Reporting Team processes journal entry requests submitted by the Cash Management Team. On the fourth Thursday of each month, based on the journal entries processed during the period, Cash Management request the Capital Improvement Team fund the bank account ending 9881.
Office of Sponsored Research

The Office of Sponsored Research reviews funding requests to ensure they align with the IRB and available funding requirements. Approved requests are returned to Cash Management to prepare the journal entry request. Please visit their website for additional information.

Helpful Link:

- Offices of Sponsored Research