

## Participant Handout: Frequently Asked Questions

### General FAQ from Hyperwallet

<https://advarra.hyperwallet.com/hw2web/consumer/page/contact.xhtml>

### Questions About Prepaid Cards

Your Participant Payments card is a reloadable prepaid card. You can start using the card right away to buy things. It's free to use your card at places like stores, restaurants, or hotels. Please be aware that you must set up a Personal Identification Number (PIN) if you intend to use the card as debit. Otherwise, you are free to use the card as credit.

### I'm unable to use my card.

If your card was declined, it might be because:

- The card was used at a location that uses merchant holds.
  - Like any debit card, the purchase might be declined even when there is enough money on the card for the purchase. Some businesses (such as restaurants, hotels, gas stations, and rental car agencies) require a hold for an amount *larger* than the purchase price to cover tips or other charges. After the final payment is received, this hold is removed. If the purchase amount *plus* the hold amount is bigger than the amount on the card, the purchase will be declined.
- The card was used for a partial payment of a total.
  - Some merchants have terminal settings that don't allow splitting payments across cards. If the purchase amount is larger than the amount on the card, the purchase will be declined.

If the card was not declined, the card might not be active.

- The card might be suspended, disabled, marked as lost/stolen, identified for fraudulent activity, or locked. If you think this might be the case, contact the organization running the trial (you can also reach out directly to Hyperwallet as well).
- The card might have been run as Debit without a PIN. Cards can always be run as credit, but you can't run your card as debit without first setting up a PIN.

### My PIN doesn't work.

- You might need to set up your PIN. The card doesn't come with a pre-set PIN. To set one up, call the number on the back of your card, or log in to your PayPortal account.
- You have a new card. You need to create a new PIN for each card assigned to you. Note that any money on your previous card will be transferred to your new card automatically.

## I want to reset my PIN.

You can do this via phone or online.

- Phone: Call the number on the back of your card. You'll need to provide the last 4 digits of the Inventory Control Number (ICN) listed on your card. Note that you won't be able to change your PIN to those 4 digits. You can only reset your PIN by phone one time. After that, you'll need to change it online.
- Online: Log in to your PayPortal account and go to Home > My Cards > Action > Reset PIN.

## I don't know how much money is on my card.

To check your balance and transaction history, you need to create a PayPortal account. To do this, go to <https://advarra.hyperwallet.com/>. You can then check your balance and transaction history under the History menu.

From the History menu, you can view your **Card Balance** and **Transaction History**.

The screenshot displays the PayPortal interface. At the top, a dark blue navigation bar contains the logo on the left and menu items: Home, Transfer, History (underlined), Resources, and Settings. Below the navigation bar, the main content area is split into two sections. On the left, a 'Prepaid Card' summary card shows 'VISA \$0.00 USD'. On the right, the 'Transaction History' page is visible, featuring a search filter for 'Prepaid Card' and date/time selection options. The 'From:' field is set to 11/02/2021 00:00:00 UTC, and the 'To:' field is set to 12/03/2021 00:00:00. A yellow callout box with a black border and two arrows points from the 'History' menu item to the 'Prepaid Card' card and the 'Transaction History' page.

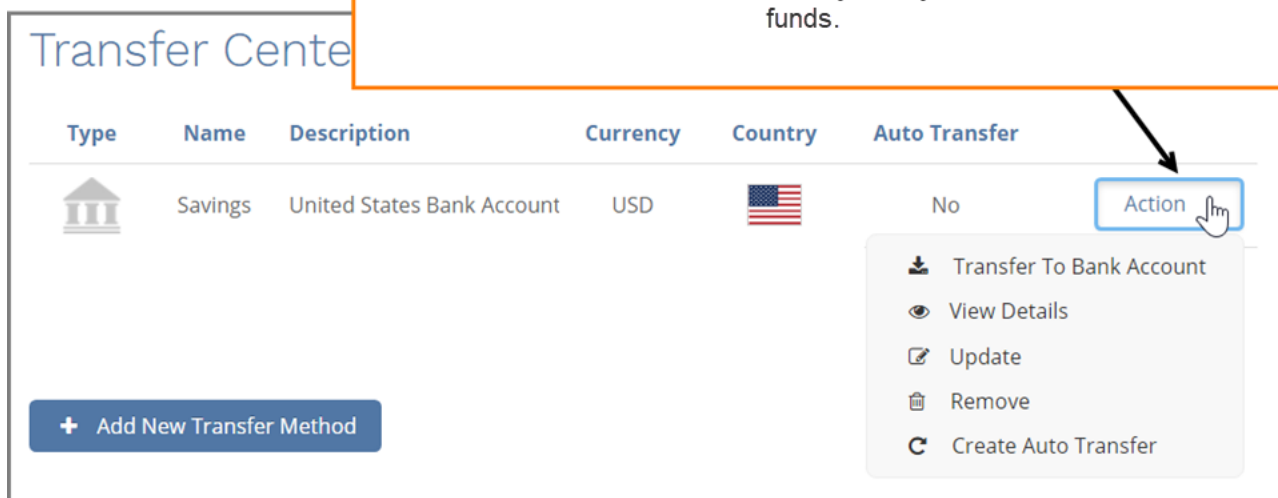
## Questions About Bank Account Payments

### My money isn't showing up in my bank account.



You need to set up your PayPortal account to have money automatically sent to your bank. Otherwise, you need to log in to your PayPortal account every time you are paid and transfer the funds to your bank account.

From the Action menu, choose **Create Auto Transfer** if you want to receive payments automatically.

If not, you will need to select either **Request a Check** or **Transfer to Bank Account** every time you want to withdraw funds.



The screenshot shows the 'Transfer Center' interface. It features a table with columns: Type, Name, Description, Currency, Country, and Auto Transfer. A button labeled 'Action' is highlighted, and a dropdown menu is open, showing options: Transfer To Bank Account, View Details, Update, Remove, and Create Auto Transfer. An arrow points from the text above to the 'Action' button.

Type	Name	Description	Currency	Country	Auto Transfer
	Savings	United States Bank Account	USD		No

[+ Add New Transfer Method](#)

- Transfer To Bank Account
- View Details
- Update
- Remove
- Create Auto Transfer