

Frequently Asked Questions

1. What is the Notre Dame Research Visa® Prepaid Card Program?

The Notre Dame Research Visa Prepaid Card Program is an exciting new research payment solution that allows your payments to be loaded to a Visa prepaid card. This program will provide you with flexible, convenient and secure ways to access your payment.

2. What is the Research Visa Prepaid Card?

The Research Visa Prepaid Card can be used to make purchases wherever Visa cards are accepted—at millions of locations worldwide—including online and phone purchases. It can also be used to withdrawal cash at any ATM that displays the Visa logo (fees apply).

3. Where can you get cash with your Visa prepaid card?

With the Visa prepaid card, you can withdrawal cash at any ATM that displays the Visa logo. Review the materials included with your card package for important fee information.

4. Will your name be printed on your Visa prepaid card?

No. Your card will not be personalized with your name; however, the underlying account is personalized. When making purchases, merchants will use the name in the signature panel on the back of the card to verify your identity.

5. Is the Visa prepaid card a credit card?

No. There is no credit line associated with the Visa prepaid card, and there is no credit check or approval process required to receive and use the card. The purchase and withdrawal limit is the balance on the card.

6. Will a Visa prepaid card affect your credit?

No. As stated above, the Visa prepaid card is not a credit card and does not require a credit check.

7. How will you receive your Visa prepaid card?

The research leader will distribute the Visa prepaid card following completion of the study.

8. What do you need to do upon receipt of your Visa prepaid card?

Upon receipt of your card, you must:

1. Sign the back of your card and review the materials included with your card package, including the cardholder agreement, privacy policy and fee information.
2. If you plan to withdraw cash from an ATM (fees apply), you must set a Personal Identification Number (PIN) by calling 1-855-244-7993. The PIN allows you to make ATM cash withdrawals. If the PIN is not set, the card can still be used for signature-based purchases which do not require a PIN.

Your PIN should be kept strictly private and confidential and known only to you. The Hyperwallet Customer Services Team will NEVER contact you by phone, email or text message for card information, such as the card number or PIN, unless you contact them first. You should NOT provide your card information to anyone, including the Notre Dame Research team.

9. How do you check your Visa prepaid card balance?

You can check your balance in many ways:

- On demand text alerts
- Cardholder website
- Automated telephone system
- Live Customer Service representative

10. Why it is important to know your card balance?

If you use your card for a purchase or to withdraw funds from an ATM and it is declined, fees will be charged. You can find out your balance by calling the customer service at 1-855-244-7993, or by registering your card and viewing your balance online or signing up for text alerts so you can check your balance while you are in the checkout line.

11. What do I do with the card when the balance is zero?

If the survey you are participating in provides payments on an installment basis you should keep the card. Otherwise you can destroy the card and discard it.

12. How can you track your spending?

A complete record of your account information including balances, transactions, fees, and payment amounts can be accessed online at the website listed on the back of your card (www.prepaidnd.com). The same information can also be accessed by calling the number listed on the back of your card (1-855-244-7993). **The University of Notre Dame will not have access to cardholder information and will not be able to provide information regarding individual accounts.**

13. What other sources of funds can be added to your Visa prepaid card?

At this time, only University of Notre Dame research study payments can be loaded to your card.

14. What do you do if your card is lost or stolen?

In the case of a lost or stolen card, you should call the customer service line immediately at 1-855-244-7993 to report the incident. A replacement card will be sent to you, with an option of expedited delivery (fees apply).

15. What if you detect unauthorized or fraudulent use on your card?

Call the customer service line immediately at 1-855-244-7993 to inform them of the unfamiliar charge. Next, contact the merchant using the phone number provided in your online account history (if available). If you are still unfamiliar with the charge, you will need to complete and submit the Prepaid Card Dispute Form available through the cardholder website (www.prepaidnd.com).

16. Can you overdraw your account balance?

No. If you attempt to use your card for an amount greater than the balance, the transaction will be declined and a declined transaction fee will be assessed. Refer to the Cardholder Terms and Conditions for more details.

17. Does the Visa prepaid card have any fees?

Yes. There are fees associated with certain transaction types, including:

- ATM fees: if you elect to withdrawal cash from an ATM,
- Inactivity fee: if the card has no activity after 6 months from the load date and no activity (value loaded or purchases made) in the last 180 days,
- Decline fee: if the card is declined during a transaction due to insufficient funds.

For a complete list of fees associated with your card, please refer to the Fee Schedule on your card holder agreement.

18. Who can you contact with questions about your card?

Help is available in English, Spanish or French by calling 1-855-244-7993 or via email through the Contacts link within www.prepaidnd.com. Note that questions related to specific transactions requiring assistance by Customer Service is only available from 6 A.M. to 6 P.M. PST. However, assistance for lost or stolen cards is available 24/7, 365 days per year via the same number.