

# State of Washington Payroll Card Program

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## Payroll Card Administration Tips (for Employers)

- For hints and resources for using Bank of America's Program Administration Tool (PAT), see the CashPay Visa Quick Reference Sheet.
- Initial Employer (state agency) enrollment: We suggest you enroll your agency in the Program Administration Tool (PAT) with your agency's physical address, not a PO Box.
- Key the Routing Transit Number and Account Number into your payroll system just as you would for a regular checking account (Account Type "01" in HRMS).
- HRMS agencies may find it helpful to identify Payroll Cards with "CashPay Card" in the Purpose field in IT0009.
- It is recommended that employees enroll with physical address, not PO Box. If PO Box is used, there is no ability to track the card if lost or misrouted in the mail.
- It is important to document the collection and verification of personal data to maintain compliance with banking laws and the state's contract with Bank of America. You can document compliance using the CashPay Enrollment Form. We suggest you maintain a separate copy of this form in a central PayCard file.
- Email: Do not complete email field in PAT. If the email address is completed, a confirmation with full routing and account numbers will be sent over unsecure networks in plain text to user email accounts upon enrollment.
- There is a \$5,000 deposit limit placed on the card. If funding is attempted above this limit, the account will be temporarily frozen—the employee will not have access to funds until Bank of America confirms the funding is not fraudulent. You may want to consider establishing controls to prevent payments to payroll cards in excess of this limit.
- Like all VISA cards, these payment cards expire. The expiration and reissue process will be transparent to you as the employer.
- To prevent limiting employee access to funds, we suggest you wait until each employee confirms receipt of the CashPay card in the mail before entering account information in the payroll system. Also, be aware that it takes an additional 3-10 days for payroll systems to perform prenotification on the account.

- Payment reversals for payroll cards work exactly the same as ordinary ACH reversals. Be careful: the employee may still have access to funds before a reversal can be completed, just as in ordinary ACH reversal transactions.
- The employee can choose to have non-payroll payments credited to this account, just like any other HRMS bank account.
- Transfer—Losing Agency: Don't unaffiliate in PAT until coordinated with next agency and new card received.
- Transfer—Gaining Agency: Check pay method on transfers in – Is it a payroll card? Work with losing agency to cancel and reissue CashPay, or offer ACH to another account. Collect identity data—you won't have access to the old identity data from losing agency in PAT.
- Cardholder account becomes inactive after 180 days of inactivity.
- Lost card: Have employee contact Prepaid Support
- Administrators have power to add other users and administrators to PAT. We recommend developing controls to help prevent abuse or fraud.
- Web Funding should be disabled because it will fund directly from the state's Concentration Account, and not your agency's payroll revolving account. Do not attempt to fund cards via Web Funding.