

We've replaced the paper paychecks with a Visa prepaid card. The card is **greener, safer** and **more efficient** for employees than paper checks, and it's in keeping with the Tribe's climate emergency declaration.

(Click [here](#) to read the resolution.)

The pay card works a lot like a debit card. Your pay will go right onto the card, and you can use it anywhere a Visa debit card is accepted – stores, ATMs, post offices and more. You can even transfer your money into a bank account. You'll get 24/7 customer service – and there's even an app to get the most out of your card.

No more lost checks, and no more standing in line to cash a check. The cards are also easy to replace if you happen to lose yours. Watch the video below that explains how the card works.

After an extensive process, we chose to go with the vendor, Rapid!, because its program offered the most value and ease to employees.

Here are some answers to recent questions. If you have more questions, contact Accounting at (253) 573-7841 or Accounting@PuyallupTribe-nsn.gov or Rapid at 1-844-346-9847.

[FAQs \(Last updated 8/14/2020\)](#)

[Benefits](#)

What can your pay card do for you?

There are many benefits. You can access your money quicker, you won't need to wait until the next payroll cycle to receive payment. COVID-19 has made us reassess the health risks associate with the use of paper checks, using your pay card limits your in-person interactions and decreases the associated health risks.

How quickly can I get money with the pay card?

It's the same timing as with paper checks. There is immediate access to funds without cashing a paper check and there is an added benefit of not needing to go payroll to pick up a check and finding a bank to cash the check.

Can I get travel checks, reimbursements and bonuses on the card?

No decision has been made on other uses of the card outside of payroll.

Why did the Tribe introduce these cards?

COVID-19 prompted the introduction out of safety concerns. The Tribe also is trying to cut its carbon footprint after Council declared a climate emergency in 2019. The cards also bring benefits to employees such as faster and safer access to cash.

How does this save money for the Tribe?

The cards reduce paper, postage – and more importantly your time as an employee. There's no need to return or wait for the paper check to be processed.

I don't have a card but think I might want one. How do I get it?

Request a card through Payroll at (253) 573-7841 or Accounting@PuyallupTribe-nsn.gov.

[Security](#)

It looks like a credit card. Does it affect my credit score?

No, not at all. It's not a credit card and no employee's credit was checked to issue the card. Plastic payment cards are used for a lot of purposes – ATM cards, prepaid phone cards, store gift cards, reward or loyalty cards, even the Players Club cards at EQC.

How do we know our private information is safe?

The card company does not sell or share your information. It stays within the company.

Were employees given an option?

Paper paychecks needed to go away due to the COVID-19 pandemic to reduce in-person contact, touch points and avoid potential spread. ... You can always opt out if you don't want to participate.

How are replacement cards handled to make sure only the right people get them?

Contact Payroll at (253) 573-7841 or Accounting@PuyallupTribe-nsn.gov. Payroll can issue a temporary card, which is assigned to the right employee's account through our payroll system and Rapid!

Can someone garnish your wages off the card?

Although the card company does not report out your information, if you or someone you knew provided a court with this information, the company would legally have to follow any court orders.

Rapid!

How was the vendor chosen?

Rapid! had the ability for a secure fund transfers with same day turnaround at no cost and the lowest fee structure.

Who else in the bank's network gets our information?

No one unless the employee provides further information for other benefits. For example, the employee might provide a telephone number for text alerts. The number would be provided only to the texting app and not sold or given away to other third parties.

Does the company keep our information safe?

It is a federally regulated institution and has to follow all federal banking regulations.

Has the company been hacked?

No.

What steps are in place if there is fraud despite the security measures?

For the employee, these funds are protected by VISA.

Using the card: [Fees, apps and turnaround time](#)

Is this a "chip" card?

It doesn't have a chip. You just swipe the card to use it.

Do gas stations "hold" money from the card?

Yes, it's an industrywide practice for nearly all cards to hold \$50/\$75/\$100 until the transaction is released and reconciled by the gas station.

Is there an app?

Yes! You can use the mobile app Rapid! Access. It's free on the app store.

How long does it take from requesting money, such as for a vacation buyout, to getting money on the card?

We try to process these in the same day, provided the information is completely filled out.

Is there a cutoff time to receive money each day?

We try to make sure that these are processed in the same day provided the information is completely filled out and submitted timely.

I haven't activated my card yet. Will I be charged an inactivity fee?

No.

What is the fee for non-use?

If you don't have any transactions that change the balance for 6 consecutive months, a monthly fee of \$4.95 will be applied. This can be avoided if you move the remaining funds into the savings account program at no cost.

What if I get an advance, withdraw all of it and then don't use the card again for a year? Would I be charged an inactivity fee?

No. If your card balance is zero, you won't be charged an inactivity fee.

Will fees be reported to creditors or collectors?

No.

OK, I just took a vacation buyout and received money on the card. I want to withdraw it. How do I do that?

You can use an ATM or bank teller, or transfer the money to your bank account via the app.

How do I transfer money from the card to my checking account?

You can go to your bank and speak to a bank teller, or through the Rapid! card app.

I took the card to a credit union and was denied access. Why would this happen?

The cards are accepted at all VISA-supported banks. If you try to use it at a place that doesn't support VISA, it will be turned down. Contact Rapid! with any questions.

How will I get my pay stub (with leave balance and tax deductions)?

Payroll will get it to you.

When is customer service available?

24/7, every day of the year. Call Rapid! at 1-844-346-9847.

Is there a fee for calling customer service?

No.

What other fees should I watch for?

Insufficient funds and out-of-network ATMs. ATMs are available at multiple convenient locations. For more information, see the app or ask Accounting for help at Accounting@PuyallupTribe-nsn.gov or (253) 573-7841.

If we accumulate fees, will we be sent to a collection agency?

No.

How can I check my balance?

Call customer service, send a text message, or use the app or website.

[More questions?](#)

What if I don't see money on the card? Where do I call?

Call Rapid! at 1-844-346-9847.

What if I lose my card?

Contact Rapid! to suspend the card and let Payroll know so they can issue a temporary card until your personalized card arrives in the mail.

What about travel checks, stipends, bonuses, etc.?

No decision has been made on other uses of the card outside of payroll.

Can I opt out? How? What are my other options?

It's easy. Email Accounting@puyalluptribe-nsn.gov and sign up for direct deposit. Be aware that if you choose direct deposit only, you will need to defer vacation buyouts and payroll advances to the following payroll cycle. Due to COVID-19, paper paychecks are no longer an option.