

## Receive Your Pay Faster Direct Deposit and Personalized Pay Card Options

UCPath offers three options for receiving your pay: 1) direct deposit, 2) personalized pay card, and 3) paper paycheck. In UCPath paper paychecks are issued on pay day and take several days to arrive to your home address via US Postal Service mail. Because you are currently being paid with paper paychecks, we encourage you to review the *direct deposit* and *personalized pay card* information below and consider making a change.

### Direct Deposit Benefits

- There are no checks or pay cards to be lost, stolen or replaced.
- Your money is available on your payday, even if you are out of town or otherwise unable to get to your financial institution.
- Many financial institutions will deposit your check a day early if the payday falls on a holiday.
- Many financial institutions offer free or lower-cost checking for customers with direct deposit because it saves them the cost of processing paper checks.
- Avoid bouncing checks because deposits are direct and on time.
- Save trips to the bank/credit union and avoid long lines at teller windows and ATMs.

### Signing Up for Direct Deposit

To set up direct deposit follow the instructions at <http://directdeposit.ucdavis.edu> or [atyourservice.ucop.edu](http://atyourservice.ucop.edu)

### Personalized Pay Card Benefits

- The personalized pay card option is similar to direct deposit. Your money is available on your payday, even if you are out of town or otherwise unable to get to your financial institution.
- You enjoy the benefits of a debit card, with the ability to transact using a PIN or a signature.
- There are no fees for paying bills by phone or online using standard bill pay. (Note: there is a fee for *expedited* bill payments online).
- You have the ability to receive cash back with point-of-sale transactions at participating retail locations.
- ATM withdrawals are available from in-network locations.
- Tools are available for managing your card, including a website ([mycard.adp.com](http://mycard.adp.com)), a phone app, bill payment capability and alerts.
- The card is a Visa prepaid debit card, not a credit card. Each payday your pay will be loaded onto the card.
- Each time you use the card, the purchase amount is deducted from the available balance. Balance information is available through an app or website.

### Be Aware

- Pay cards will not be available until after go-live and will be sent via mail to the home address on file.
- Only CX (Teamsters)-represented and non-represented employee are eligible to sign up for a

personalized pay card. (Note: represented employees other than CX (Teamsters) are currently not eligible).

- You must have a social security number and a non-PO box address home address on file.
- You should call Cardholder Services immediately at (877) 237-4321 if you believe your personalized pay card or PIN has been lost or stolen so that the pay card can be deactivated.
- There is no fee for replacing one lost/stolen personalized pay card each calendar year, but there is a \$6.00 fee to replace each subsequent lost/stolen card.
- You are responsible for all authorized uses of your personalized pay card. You are not responsible for unauthorized Visa debit transactions on your card account if you notify Cardholder Services within two (2) business days and you are not grossly negligent or fraudulent in the handling of your card. Review section “XV. Loss, Theft or Unauthorized Use” in the Cardholder Agreement at <http://bit.ly/paycardagreement> for specific details.

FAQs with additional key information on personalized pay cards are attached.

### Signing Up for a Personalized Pay Card

- Review the following documents to learn more about the card and understand how to avoid fees.
  - Fee Schedule: <http://bit.ly/paycardfeeschedule>
  - Cardholder Agreement: <http://bit.ly/paycardagreement>
  - Privacy Policy: <http://bit.ly/paycardpolicy>
- Review the instructions at <http://bit.ly/paycardinstructions> then complete and sign the consent form at <http://bit.ly/paycardconsent>.
- Visit the UCPATH Portal at <https://ucpath.universityofcalifornia.edu>, click “Ask UCPATH Center”, then click “Submit An Inquiry” to submit the electronically signed form.
  - Select Topic: “Payroll”
  - Select Category: “Submit a Form Payroll Administration”
  - Enter Subject: “Personalized pay card enrollment”
  - Upload your signed form and click “Submit”.
- A personalized pay card enrollment confirmation along with next steps will be returned within one business day.
- Your card will arrive at your home address within seven to ten days after you initially sign up.
- Payments will be loaded on your card each payday.

Before go-live, if you have any questions please contact [ucpath@ucanr.edu](mailto:ucpath@ucanr.edu). After go-live, please visit UCPATH at <https://ucpath.universityofcalifornia.edu> and click “Ask UCPATH Center” to submit an inquiry. You can also call the UCPATH Center to speak with an associate Monday through Friday 8:00 a.m. to 5:00 p.m. at (855) 982-7284.

Thank you,  
UCPATH Team