

# FAQ - Frequently Asked Questions

## What is online self service?

Online self service is where you can go to:

- Card Information - Review and update personal information
- Card Activity
- Pending Fees
- Update your PIN
- Request a statement
- Set up alerts regarding account activity
- Change User Password

All of these services are accessed through the Self Service portal by going to <https://www.carveraccess.com> and clicking on the "Continue" button on the right side of the page. After clicking on the button you will be taken to the self service portal.

If you have not registered your card you will need to follow the steps in the "[How do I start using online self service?](#)" on this FAQ sheet. If you have already registered your card, you can enter your User ID and Password.

After you login, you are automatically taken to the Card Information page. From there, you can use the navigation links on the left side of the page to get additional information.

## How do I start using online self service?

When you receive your prepaid Visa card, go to <https://carveraccess.com>

On your first visit to this site, you need to register your card and setup user authentication tools to help protect your account from being accessed by anyone but you.

Click on "**New User? Enroll Now!**" on the bottom of the screen.

You will then be prompted to enter your 16 digit card number, the PIN setup with the card (or if you changed your PIN, your new PIN number), and the CSC code on the page (this is the sequence of letters and numbers used for security reasons that you are asked to enter).

The next page will have you start providing answers to questions that may be used to confirm your identity should you forget your username or password to access the system. Once this process is complete, you will be taken directly to your account information.

This process will need to be done for both the instant issue card and the personalized card received in the mail.

## How can I add money to my prepaid account?

You can add money to your prepaid account by cash loads or direct deposit.

### How do Direct Deposits work?

Direct deposit is the simplest, most cost effective way of adding funds to your account. The Carver Cash Access Card can receive payroll and government benefits through ACH. See your payroll or benefits provider to complete a direct deposit form with your prepaid card number. The bank's routing number for the prepaid card is 026073163.

Direct Deposit costs \$0 to start and \$0 to maintain. You also get your pay or benefits immediately upon payday (as long as your employer or benefits provider processed the ACH file) often times direct deposit pay is available hours before a physical check is even passed out. You don't even need to be present on payday because your funds will be sent automatically to your safe and secure VISA prepaid card.

The maximum you can load on your card via direct deposit on any day is \$9,900.00.

### How do Cash Loads work?

Adding cash to your account is easy. You can go directly to a [Carver retail location](#) with your cash to load and your prepaid visa card. A teller will be able to accept your funds and post them onto your account.

### After I add money to my prepaid account, how fast can I access it?

Direct deposits and electronic payments are available the same business day they are received.

Cash deposits made through money transfer services are generally available as soon as the transfer steps are completed.

### How much money can I add to my prepaid account at one time?

There is no minimum amount you can add to your account; however Direct Deposit or ACH loads may not exceed \$9,900.00 at any given time. Similarly, cash loads may not exceed \$9,900.00 at any given time (please refer to your Cardholder Agreement). Certain third party money transfer services may have their own limits.

### Can I direct other people to add money to my prepaid account?

Yes, you can have anyone add cash to your prepaid account by directing your employer or government benefit provider to add money using free direct deposit.

### Are there any limits to the amount of money I can add?

Yes, there are daily, monthly and overall limits on the amount of money you can add to your prepaid account. There are daily and monthly limits on the number of loads as well and there may also be minimum load amount requirements. Please see your [TERMS & CONDITIONS](#) and [FEES](#) for a description of our current load limits. Money transfer service providers may have their own more restrictive limits.

### How can I get cash off of the prepaid account?

There are two ways to remove cash from the prepaid account. You can use an ATM or get cash back with purchase.

You can remove cash at any ATM that carries the Visa, PLUS, Allpoint or ACCEL logo. Each ATM owner may charge a fee for using their ATM to withdrawal funds. This is in addition to the fee listed on the [TERMS & CONDITIONS](#) and [FEES](#) for your account.

You can also get cash back with purchase at participating merchants like grocery stores when you do a PIN transaction. Some merchants may have limits on the amount of cash you can get. There is typically no fee charged by the merchant for this service.

### Is there a limit on how much money I can withdraw?

You can withdraw up to \$500.00 in cash per day. There may be a fee for domestic ATM withdrawals (see [TERMS & CONDITIONS](#) and [FEES](#)). International ATM withdrawals are not permitted. In addition, each individual ATM location may impose an additional surcharge.

### How much can I spend each day?

Your daily spending limit with your prepaid Visa for cash and purchases combined (\$1,500 for PIN-based transactions and \$1,500 for Signature-based purchase transactions).

### How do I sign up for Text and Email Alerts?

Setting up Text, (often called SMS) and email alerts can be done on the Self Service portal by going to <https://www.carveraccess.com> and clicking on the "Continue" button on the right side of the page. After clicking on the button you will be taken to the self service portal.

If you have not registered your card you will need to follow the steps in the "[How do I start using online self service?](#)" on this FAQ sheet. If you have already registered your card, you can enter your username and password.

After you login, click on the Alerts link on the left side of the account page. You will then be presented with various options to customize which alerts you receive.

### How do I talk to a live Customer Service rep?

When calling into the customer support number, (866) 318-7910, it is best to have your card number readily available. Most information can be obtained free by using the online customer service site, setting up text message or using the automated phone system (your carrier may access an SMS fee).

At any time after providing your card number, you can hit 0 twice and be taken to a live customer support rep.

### What happens if I forgot my PIN?

In order to keep your information and money protected there is only one way to recover a forgotten PIN. You must call the customer support number at (866) 318-7910 and request a PIN reminder to be mailed out to you. Please note that the customer rep does not know your PIN and will not be able to change it on your behalf.