



Pay Card

Frequently Asked Questions

How can I get a pay card?

You may contact Treasury Services for assistance in obtaining the application. The completed application should be forwarded to Treasury Services, Office of the Controller and Treasurer at 320 McArthur Hall, MSU Mail Stop 9602, or faxed to (662) 325-1464. It will take approximately five to seven business days for you to receive your card in the mail.

What type of card will I have?

Your card will be Mastercard branded and function much like a debit card. The biggest difference is that it's not tied to a checking account. Your card will be embossed with your name and look like a debit card.

How will I activate my card?

You will activate your card by calling the number on the sticker attached to your card.

How will I know what my PIN is?

You will be asked to select your own PIN at activation. You will use your PIN to check your balance at an ATM, to withdraw money from an ATM, and when you make PIN-based purchases.

Can I change my PIN?

You will be able to select your own PIN when activating your card. You will also be able to change your PIN by calling 1-866-353-1269.

Where can I use my pay card?

You can use your card to purchase goods and services at thousands of Mastercard merchants. You can also obtain cash using your card at any ATM or local Renasant Bank branch.

Will I be charged if I use an ATM?

Transactions using a Renasant ATM are free. If you use a domestic non-Renasant ATM, you will be charged \$2.50 per transaction. You may also incur a charge by the owner of the ATM which may vary.

How do I check my account balance?

Balance inquiries may be obtained using an ATM, calling 1-866-353-1269, or going to onlinepaycard.com/renasant.

Will I receive a statement?

If there is a deliverable address on file you will receive a paper statement and you may also look at your statement online, or call 1-866-353-1269 for account balance inquiries and recent transactions.



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How long is the card valid?

Your card is valid for two years. A new card will be reissued before the expiration date.

Where are the Renasant branches and ATMs located?

A full list of Renasant branches and ATMs is available at www.renasantbank.com.

Can I still use my card after I leave MSU?

If you are separated from employment with Mississippi State University, your card will remain active until you use or withdraw any remaining funds from the card. After that time period, your card will no longer be valid. Your card will also become inactive after 6 months if no funds have been loaded onto your card.

Who do I call if I have a problem with my card?

You may call Renasant Bank customer service at 1-866-353-1269.

Are there any limitations set on my card?

A maximum daily transaction limit amount of \$3,000 as well as a maximum of five (5) ATM transactions per day has been set for your card.

How do I withdraw the entire balance from my pay card?

To withdraw the entire remaining balance from your pay card, you may visit a teller at any Renasant banking center (or any banking location in the Mastercard network) and request a cash advance of the balance on your card. See *How do I check my account balance?* for that information.

Can I transfer money to the card myself?

No, only Mississippi State University can load funds to the card.

What if I want to make a purchase, but do not have enough money left on my card for the entire amount?

You may request a split transaction. In this case, the merchant will use the remaining funds on the card and you will pay the difference using another form of payment. Not all merchants may accept this type of transaction.

What if someone else uses my card without my permission?

You should treat and protect your card as if it were cash. If you give your card to someone, you authorize him or her to use it and are fully responsible for use of the card by that person. If your card has been used without your permission, you may have limited liability. Please refer to your agreement for specific terms and conditions.

What if I have a pay card, but I decide to change to direct deposit?

You must notify MSU Treasury Services at (662) 325-2826 to change from a pay card to direct deposit.

What if I have more questions about my card?

Many of your questions may be answered by the terms and conditions that you receive with your card. For additional assistance, you may call 1-866-353-1269.