Q: Why were point-of-sale (POS) transactions declined?

A:

If a card was declined at a gas station, restaurant, or similar establishment, the card may have been denied due to a hold placed by the merchant (typically \$50-\$100 or 20% above the transaction amount) to account for unknown final charges. If the card does not have enough funds to cover this hold, the transaction will be declined.

Participant can ask the cashier to process the transaction for a specific amount that does not exceed your available balance. If a PIN has been established, try using the card as a debit card (with the PIN), or as a credit card (without the PIN).

Q: Participant is unable to add bank account to transfer funds on the website. What should they do?

A:

Ensure that you are entering a U.S. bank account. When adding your bank details, make sure to input your bank name, routing number, and account number correctly. Mistyped information could result in errors. Transactions take (3) three business days to process.

For further assistance, please contact Suvoda's 24/7 customer support (1-866-952-3795, select option 3 (for lost or stolen cards), and speak with a live agent) or you can contact Bursar's Office Monday through Friday, 8 AM to 5 PM. Pettycash@uga.edu

Q: Does the policy on monetary incentives apply only to sponsored projects or all research studies? A:

The policy applies to all studies involving U.S. participants, regardless of funding source. Monetary incentives must be provided via Prepaid Visa Cards or a check request.

Q: Can I still use electronic gift cards for reimbursement with grant funds?

A:

Prepaid Visa Cards now feature an electronic gift card option and is the method used for these types of incentive payments going forward. Please reach out to us for more information or visit Assign a Virtual Card .

Q: Why is Personally Identifiable Information (PII) required from participants?

A:

The USA PATRIOT Act's Section 326 mandates that reloadable prepaid cards issued by banks, credit unions, and similar institutions comply with "know-your-customer" regulations. This requires collecting PII to verify identities, which also helps UGA track participants across multiple studies and issue 1099

forms when required by law. Additionally, collecting PII ensures transparency and facilitates assistance should participants have any issues with their card adding a verification check to prevent fraud or theft of funds. PII information is not shared among programs or with anyone else at UGA unless a 1099 is found to be required. Study Coordinator and Approver only have access to their study and participant information.

Q: How can participants avoid ATM

fees? A:

Participants should use the Suvoda website or mobile app to find a nearby 5/3 Bank ATM, which does not charge a fee. If using an ATM from another bank, participants may incur fees from both that bank and 5/3 Bank. Alternatively, participants can visit a local bank offering cash advances on Visa cards. Bring the Prepaid Visa Card and a government-issued ID to the teller window to withdraw funds without incurring a fee.

Q: Can another payment method for small incentive payments be used?

A:

Prepaid Visa Cards should be used for all human subject incentive payments, regardless of the amount. The system provides several time-saving features, such as bulk load options and milestone payments, to streamline the process and lessen administrative burden.

Q: What are the options for international human subject participant incentive payments?

A:

These types of unique situations should be directed to Bursar & Treasury Services for assistance.

Currently, Prepaid Visa Cards can only be issued to participants with U.S. addresses and activated within the U.S. If you need to pay international participants, please submit a Petty Cash request that includes project details such as budget and timeline. We are working on identifying the best payment methods for international incentives.

Q: My study places restrictions on how compensation can be used, such as prohibiting purchases of items like alcohol or cigarettes, how do I proceed?

A:

Please contact Bursar & Treasury Services for guidance on such specific situations as this. We are happy to assist you with ensuring the proper incentive method is provided.

Q: How can I provide feedback or process improvement ideas?

A:

We are always open to suggestions for process improvements and value your feedback. Your insights help us continuously refine our approach and deliver better results. Please email our office or contact us directly (pettycash@uga.edu/706-542-2965).

Q: How can I get customer service assistance for Prepaid Visa Card issues?

A:

Participants can call 1-866-952-3795, select option 3 (for lost or stolen cards), and speak with a live agent. Customer service is available 24/7. For other inquiries, you can also contact the Bursar's Office Monday through Friday, 8 AM to 5 PM. Pettycash@uga.edu

For more assistance or specific questions, please feel free to reach out! We are here to help.