### University Controller’s Office
#### Prepaid Debit Card Program Matrix

For questions, contact cards@mailbox.sc.edu

<table>
<thead>
<tr>
<th>Prepaid Debit Card Program</th>
<th>Description</th>
<th>Card Details</th>
<th>Order Lead Time</th>
<th>Cash Withdrawal Option</th>
<th>Reloadable?</th>
<th>Maximum Request Amount</th>
<th>Account Code</th>
<th>Required Documentation</th>
</tr>
</thead>
</table>
| **Participant Anonymous** | To pay program participants a one-time payment | • Program participant - card does not have to be registered with the issuing bank  
• Funds belong to participant and cannot be unloaded  
• Cards cannot be returned to Controller’s Office once loaded | 3-5 days | No | No | $100 per card | Prepaid 19010  
Expense 54535 | Card Orders: Participant Card Request Form  
Settlement: Proof of card distribution to participants |
| **Participant Registered** | To pay program participants a one-time or recurring payment | • Program participant - cardholder information does have to be provided to the Controller’s Office for order  
• Funds belong to participant and cannot be unloaded  
• Card is personalized | 7-10 days | Yes | Yes | $100 per load | Prepaid 19010  
Expense 54535 | Card Orders: Participant Card Request Form  
Settlement: Proof of card distribution to participants |
| **Business Expense (BE)** | To advance funds for:  
• Educational programs (e.g. study abroad, summer programs, etc.)  
• Participant electronic gift cards  
• Athletic per diem | • Cardholder must be USC employee  
• Funds belong to USC and remaining funds can be unloaded  
• Card is personalized | 7-10 days | Yes | Yes | $10,000 per load  
(if program needs exceed $10,000, contact Controller’s Office) | Prepaid 19011  
Expense varies per charge | Card Orders: BE Card Request Form  
Settlement: BE Card Settlement Form  
Food Memo required for acct code 53005 Receipts |

**Guidance below applies to all card programs:**

- Cardholder must have US address.
- International Transactions incur 3% fee.
- Open card orders must be partially or fully settled prior to subsequent requests.
- Cards are subject to suspension by Bank of America’s fraud prevention services. In such cases, cardholder must call BOA at number on back of card immediately for reactivation.
- The department is responsible for maintaining W-9s from participants where total payment in any form including cards is expected to exceed $600 per calendar year. (see procedures)
- Participation by USC employees is highly discouraged. If participants are USC employees, any and all payments must be reported to payroll for inclusion on the employees’ W-2s.