



Posh Pay

FAQ



What are the requirements to have a ProPay Account?

To have a ProPay Account, you must:

- Be at least 18 years of age
- Provide your Social Security Number
- Provide a valid physical address in the United States
- Not be listed on the Visa®/MasterCard® Merchant Terminated File
- Provide your real name, phone number, and other basic contact information
- Have a bank account established within the United States that can accept incoming ACH transactions
- Have access to the internet with a compatible web browser and printer. Read and accept the terms provided in the Payment Services Agreement
- Not be listed on the U.S. Treasury Office of Foreign Asset Control's (OFAC) Specially Designated Nationals List

How do I log into my ProPay Account?

From the ProPay home page, enter your email address and click continue. You may be asked to answer your challenge questions, and enter in the CAPTCHA image. When prompted, enter your password and click login.

What should I do if I am not sure what e-mail address I used?

Please contact ProPay Customer Service for assistance at 866.573.0951. They can be contacted Monday through Friday between the hours of 6:30 AM and 7:00 PM Mountain Standard Time.

Why is my temporary password not working?

ProPay recommends that you copy and paste the temporary password into the password field in the login area. Be sure to not copy any spaces before or after the password as this is a common error that will prohibit the password from working. By copying and pasting your new password, you will avoid any potential for typing errors.

If you don't know how to copy and paste, do the following:

1. Highlight the password by clicking and holding the left button on your mouse while you drag the cursor over the password.
2. As the password is highlighted, click the right button on your mouse and select copy.
3. Then put the cursor in the password field in the login area to your ProPay Account.
4. Click the right button on your mouse and select paste.
5. Your password should then be pasted in the field and you can click login.

Also note when you request a temporary password, your previous password is overwritten and will not work.

I was logged into my account and received a timed out notification prompting me to log back in.

For your security, ProPay will log you out after a period of inactivity. The intention is to minimize the risk of another person using your ProPay Account. If your session expires, simply log back in and you may continue using your ProPay Account.

What should I do if I have forgotten my password and my e-mail address has changed?

If you have forgotten your password and your email address has changed, please contact ProPay Customer Service at 866.573.0951. They can be contacted Monday through Friday between the hours of 6:30 AM and 7:00 PM Mountain Standard Time.

How do I access my funds?

With your account you can access the available balance several ways. These include transferring funds to your bank account and to another ProPay Account. Another option is to use your linked Prepaid MasterCard® Debit Card. You can use this card anywhere MasterCard debit cards are accepted. With more than a million ATMs in over 210 countries, you are never far from your money.

Can I transfer funds to any bank account I want?

Yes you can, as long as the account is a valid bank account within the U.S. and can accept incoming ACH transfers.

Do I need a computer to use ProPay?

Yes, you need to have access to an internet enabled computer with a compatible web browser to access ProPay's website.

How do I contact ProPay Customer Service?

ProPay's Customer Service number is 866.573.0951. They can be contacted Monday through Friday between the hours of 6:30 AM and 7:00 PM Mountain Standard Time. In addition, you may e-mail ProPay at customerservice@propay.com, or use the Contact them from the form on your ProPay page.

Can I have funds automatically sent to my bank account?

No, all transfers to your bank account must be initiated by you from within your ProPay Account. Remember that the funds in your ProPay Account can be used for a variety of purposes.

May I have more than one ProPay Account?

Yes, you may have multiple ProPay Accounts as an individual. ProPay requires having a separate ProPay Account for each business you have.

Why am I required to provide my Social Security Number as part of the signup process?

We can understand your hesitation regarding providing us your Social Security Number. Like banks or other financial institutions, ProPay requires your Social Security number to verify your identity.

ProPay uses your Social Security Number for verification purposes only. They do not send it to third parties, and the sign-up form is completely secure. Please refer to their Privacy Policy to see how your confidential information is used.

Why was my ProPay Account not activated after I signed up?

Typically when an account is not activated immediately after completing the signup process, it is because ProPay was unable to verify your identity through the automatic process. This means that your account needs to be manually reviewed.

When I try to sign up for an account I receive the message that my email address has already been used.

ProPay requires a different e-mail address per account. If you are receiving this message, we already have an account on file with this email address. Please contact ProPay Customer Service at 866.573.0951 for further assistance. They can be contacted Monday through Friday between the hours of 6:30 AM and 7:00 PM Mountain Standard Time.

May I sign up for a ProPay Account using my business name and tax ID instead of my own personal information?

Unfortunately because ProPay requires a personal guarantee, the account is set up in an individual's name, not an entity's. This requires the use of personal information, such as your Social Security Number, not a tax ID. You are welcome to provide your business name for your customers' reference only.

Is it possible for my account to become inactive?

Yes. If you opt not to renew your account after your one year term and there are no funds available in the account, it becomes inactive.

How are ProPay's fees deducted?

The first year's annual fee is to be paid by debit or credit card or a personal check. Subsequent annual fees can be deducted from your ProPay Account balance or your credit or debit card.

PrePaid Card Fees

Service Fees

ATM Withdrawal Fee: \$2.00

Card Replacement Fee: \$4.95

International Over-the-Counter Withdrawal in Foreign Currency Fee: 2.0% of the transaction

Other Fees

Changes in regulations have compelled the Cards Brands to assess additional fees that ProPay may pass along to its customers. Some fees are volume based while others are assessed on a transaction basis.

How Do I Renew My Account?

ProPay allows you to renew your account 30 days before it expires. When you attempt to login you will see a renewal notification page. ProPay will also notify you via email that your account is up for renewal. Email notifications are sent 30 days and 15 days prior to the expiration date and on the expiration date itself.

In order to renew your account, follow the steps below:

- Log into your ProPay Account
- When the "Account Notification" page appears, click on Renewal Options
- Select the account you want
- Verify the information on the screen
- Pay for the account and submit the information

If for some reason your account expires, you will continue to receive the notification screen when you attempt to log in. To renew, simply follow the steps above.

How do I cancel my ProPay Account?

Once your account balance is \$0.00, you can cancel your ProPay Account in one of two ways:

(Please note, ProPay cannot send a check for the balance on your account, you will need to login and transfer the funds.)

- Call ProPay Customer Service (866.573.0951) and verify your date of birth, last 4 digits of your Social Security Number, and mailing address. We will then close your account.
- Mail a letter that includes the above information and request that your ProPay Account be closed to:
Account Cancellation ProPay, Inc.
3400 N Ashton Blvd. Suite 200
Lehi, UT 84043 USA

Is there a fee if I decide to cancel my ProPay Account?

There is no fee to cancel your ProPay Account. If your account has been canceled within thirty days, you are eligible for a partial refund of your Annual Fee.

Will my personal information be removed from ProPay's database?

ProPay is required by federal regulations to retain such information for a certain period of time. Please review their Privacy Policy for information about how your information is protected.

If I have a balance can ProPay send me a check for the remaining balance?

Unfortunately, ProPay cannot send a check to you for the remaining balance. You will need to transfer the funds out of your ProPay account.

Can I have a check mailed to me?

No. ProPay is a paperless system. All transactions are done electronically to increase ease of use and efficiency. All ProPay account holders are required to have a bank account that can be used as a depository account for their ProPay funds.

Can I transfer funds to any bank account I want?

As long as the account is a valid bank account within the United States and can accept incoming ACH (electronic check) transactions, you should be able to use the account with ProPay.

It should not matter if the account is a personal or a business bank account, but we do suggest that you contact your bank to be certain.

Can I transfer funds to a savings account?

Yes, ProPay supports ACH transfers to any U.S. savings and checking accounts.

How long does it take to transfer funds?

A funds transfer to your bank account will generally be completed in 2 to 4 business days.

To transfer funds to another bank account:

1. Log into your ProPay Account.
2. Select Transfer Funds To Another Bank Account located under the Transfer Funds menu option.
3. Enter the required information, making sure to enter the routing and account numbers correctly.
4. Click the Submit button.
5. Confirm the information you entered and click Submit again.

Once you initiate the Transfer Funds to Another Bank Account process, the money will generally reach that account within 2 to 4 business days.

What is the fee to transfer funds to another bank account?

ProPay charges a flat fee of up to \$1.00, depending on your account type, to transfer funds to another bank account. This fee is deducted from your ProPay Account balance. If there is not enough money in your account to cover the fee, ProPay takes the fee from the transaction amount itself before it is deposited into your bank account. The confirmation screen will notify you of the fee being deducted.

How long does it take to transfer funds to another bank account?

A funds transfer to another bank account will generally be completed in 2 to 4 business days.

Can I send money to a savings account?

Yes, ProPay supports ACH transfers to any U.S. savings and checking accounts.

The Transfer Funds to Another ProPay Account feature allows you to transfer money from your ProPay Account to another person's ProPay Account.

To transfer funds to another propay account:

1. Log into your ProPay Account.
2. Select Transfer Funds to Another ProPay Account located under the Transfer Funds menu option.
3. Enter the required information and click Submit.
4. Confirm the information you entered and click Submit again.

Be absolutely sure to enter the receiving email address correctly. If it is not entered correctly, the transaction may be declined or end up in the wrong ProPay Account.

What is the fee to transfer funds to another propay account?

There is no fee charged for a Transfer Funds to Another ProPay Account transaction.

Can I cancel a transfer funds to another propay account transaction?

You cannot cancel or dispute a Transfer Funds to Another ProPay Account transaction once the transfer has been executed because it is not a credit card transaction and the movement of funds is instantaneous. Be absolutely sure to enter the receiving email address correctly.

Is there a limit to the amount I can transfer with a Transfer Funds to Another ProPay Account transaction?

No, you are only limited by the amount of money available in your ProPay Account.

What is Add Funds?

The Add Funds feature allows you to transfer funds from your bank account into your ProPay Account. Adding funds can increase the available balance in your ProPay Account to help cover the cost of refunds, negative balances, or to even use your account like a separate business account with your linked Prepaid MasterCard® Card.

How do I add funds to my ProPay Account?

You may add funds only from your validated bank account. [Click here](#) learn more about validating your bank account.

To add funds from your validated bank account:

1. Log into your ProPay Account.
2. Select Add Funds, located under the Transfer Funds menu option.
3. Enter the amount you wish transferred from your bank account to your ProPay account and click Submit.
4. Confirm the information you entered and click Submit again.

The money will be available in your ProPay Account within 7 to 9 business days.

What is the fee for an Add Funds transaction?

There is no fee to transfer funds from your bank account to your ProPay Account.

How long does it take to complete an Add Funds transaction?

An Add Funds transaction will be completed and the funds will be available in your ProPay Account in 7 to 9 business days.

Why does it take 7 to 9 business days to add funds to my ProPay Account from my bank account?

ProPay holds incoming ACH transactions for a certain period of time because they need to be certain that there are no problems with the transaction. The bank sending the funds can sometimes reverse Add Funds transactions. In order to lessen ProPay's risk, Add Funds transactions are held for a period of time. They can be reasonably certain after the 7 to 9 business days that there are no problems with the transaction and that the possibility of the ACH transaction being reversed is significantly decreased.

While the transaction may have been deducted from your bank account shortly after having processed the Add Funds transaction, the waiting period will still apply without exception.

Are there limits for Add Funds transactions?

Yes, you are limited to adding \$1,000.00 per month and up to \$250.00 at a time from your bank account to your ProPay Account.

Can I cancel an Add Funds transaction?

Yes, you may cancel an Add Funds transaction by doing the following:

1. Log into your ProPay Account.
2. Select Pending Transactions, located under the View Reports menu option.
3. Click the transaction number of the request you want to cancel.
4. Click the Void Transaction.
5. You will be given a Void Success message.

You can always attempt to void the pending Add Funds transaction, but if it has been sent for settlement you will no longer see an option to Void Transaction.

When I try to add funds to my ProPay Account I get a message that I need to validate my bank account first.

For security purposes, so you are not able mistakenly transfer money from a bank account that is not your own, you must first validate your bank account with ProPay. Once you have validated your bank account, you will be able to Add Funds to your ProPay Account. [Click here](#) learn more about validating your bank account.