Hyperwallet vs. Dash Comparison

Topic	Current (Hyperwallet)	Future (Dash)
Stipend Recalls	Manual process; site must contact RT, who must contact Hyperwallet; takes 1-2 business days	Done in live time via API
Pending Payments	Payments may go into pending status for things like compliance audits or due to a suspended card	Payments are either successful or they fail; no pending
Minimum Cardholder Age	18	13
Replacing Disabled Cards	Manual process to replace; site must contact RT, who must contact HW. Takes 1-3 business days	Done in live time via API
Card Activation	Done during the assignment process	Cardholder must activate prior to use
Cash Transactions	Cardholder must have online portal account	Available upon activation
Custom Branded Cards	Not supported	Supported
Card Suspensions/Suspected Fraud	No notification to cardholder	Cardholder is contacted by Dash's cardholder support team
Cardholder Profile Changes	Only RT can change DOB or email address	Cardholder can contact Dash's cardholder support team for updates
Fields Required for Card Assignment	Only name and DOB required for assignment	Name, DOB, phone, and address are required due to the cardholder support enhancements
Issuance of Replacement Cards	All replacements must be issued by the research site	Active cards approaching expiration will be replaced by Dash via USPS; lost, stolen, damaged cards replaced by research site
Enterprise Card Management	Cards may only be used in the CTMS for which the cards were ordered	Cards may be used across sites within the same enterprise; each CTMS will still have a separate funding account
Subject Notifications	Subjects receive a text message and/or email when their card is loaded	Notifications of Dash payments will not be sent to the subject until a future update
Engage!	Subjects can see their card balance via Engage!	Subject will not be able to see their Dash card balance via Engage! until a future update
Error Messaging	Error messages for failed card assignments or replacements and card loads are vague	Error messaging displayed to site users is detailed

Fee Schedules & Card Limits

Description	Hyperwallet	Dash
Card Activation Fee	None	None
Domestic ATM Withdrawal Fee	One at no charge per month; $1.50 per transaction thereafter. Owner of ATM will likely charge a fee for each transaction	No fee from Dash. ATM owner will have fees.
International ATM Withdrawal Fee	$3.50 per transaction	$3.50 per transaction
Over The Counter Cash Withdrawal Fee	$5.00	No fee from Dash
ATM Decline Fee	Two at no charge per calendar month; $.25 for subsequent declines	$1.75 per transaction
ATM Balance Inquiry Fee	Two at no charge per calendar month; $.25 for subsequent declines	$.50 per inquiry
Inactivity Fee	$3.00 monthly if no transactions (loads or spend) for 90 consecutive days	$4.95 monthly after 180 days of inactivity
Transfer to Bank Account	No charge	*Coming Soon*
Foreign Transaction Fee	3% of purchase	1% of purchase + $.50
Max Card Balance (no online portal)	$1,000	$25,000
Max Card Balance (with online portal)	$10,000	$25,000
Max OTC Cash Withdrawal	$500/transaction, no transaction limit	$1,000/day
Max ATM Withdrawal	$500/transaction, no transaction limit	$1,000/day
Max International ATM Withdrawal	$500/transaction, no transaction limit	$500/day
Max Cash Back	$2,500/day	$500/day
Max Purchase Amount	$2,500/day	$2,500/day
Volume Load Limit	$10,000 within 15 days	$10,000/day
Load Frequency Limits	20 loads in 15 days	None

RealTime