Autoload FAQs

1. Why Autoload?

With the cashless Autoload process, payment at the Mensa, cafés, Infothek and even at the coffee vending and washing machines of the Studierendenwerk is easy, fast, and comfortable. Meanwhile, the payment transactions of many universities in Mannheim are also completely cashless.

Autoload has a number of advantages, for example:

- Comfortable and secure handling
- Never run out of money on your card
- Autoload service pages (www.stw-ma.de) or the StudiPlus²®-App will allow you to
  - manage bank account data,
  - oversee your card activity,
  - set and re-set your recharge amounts,
  - block your card or deactivate Autoload anytime you like,
  - reimburse of balance if you lose your card,
- and take advantage of bonus or discount campaigns like Coffeeload® (digital bonus card).

2. What is Autoload and how does it work?

Technically, Autoload is a direct debit authorization/a SEPA direct debit mandate for your private bank account. As soon as the balance on your card falls below your individually selected minimum credit line, your card will be recharged during the payment process at one of the Studierendenwerk's cash registers. The cashier will ask you, if you want to recharge your card. That way, you can ensure there is always sufficient credit on your card. The minimum recharge amount is EUR 5,00.

3. Where and how can I recharge my card in the future?

You can recharge your card cashless at all cash registers of the Studierendenwerk as well as at special Autoload terminals at some universities. For security reasons, recharging your card at registers as well as at coffee vending and washing machines is only possible once per day. At the Autoload terminals, you can recharge your card as often as you like after entering your PIN code. You will receive your PIN code with the Autoload registration. You can change your PIN code anytime you like on the Autoload service pages.

4. Where can I sign up for Autoload?

In order to be able to use Autoload you need to register once. Either when you receive your student card, or anytime after that at specific registers in the Mensa, cafés, or at the Infothek. During the registration your written consent to the direct debit process/SEPA will be arranged between you and the Studierendenwerk Mannheim. To verify your bank account data you need to present your student card and your electronic cash debit card. Together with the
confirmation of your registration you will receive an initial password (PIN Number) for the Autoload service pages. The service pages offer many more advantages. For example, you can block your card immediately if you lose it.

At DHBW Mannheim you can sign up for Autoload also on the campus Coblitzallee at the central study services. At the other study sites of DHBW you can register at the administration offices.

5. Can international students use Autoload?

New! Autoload is now possible with a European bank account!**

European account holders who wish to register for Autoload can now do so. **Requirement is that your bank must be a part of the SEPA. Please make sure that you have sufficient funds in your account upon signing up for Autoload. Charges will occur if there are insufficient funds. The amount of the charges may vary; see your bank for more information.

6. Will I be able to recharge my student card with cash in the future?

Autoload is an option and your participation is voluntary. If you do not want to use Autoload you will be able to recharge your student card at some cash registers in the cafes of the Studierendenwerk or at the Infothek. The current Autoload participation rate shows that the majority of users decide in favor of Autoload as it comes with many advantages like the option to block your card immediately if lose it (see no. 8).

7. What happens to my personal data?

We do not store any data or user profiles on the student cards such as name, day of birth, or address. Only the bank data that was provided with your direct debit authorization and your student card number will be stored. We will not store any other data. We strictly adhere to the Data Protection Act of the Land of Baden-Württemberg.

8. What can I do if I lose my PIN?

If you forget or lose your PIN, you can get a new PIN at the cash registers of the Studierendenwerk, at the Infothek (Mensaria near the Schloss) or at the card service center at your university. Please bring along your student card, identity card and your EC-card. This will ensure that you are the authorized account holder. This procedure is necessary because we do not save any names with the bank data in our system. With the new PIN you are able to access your personal settings at the Autoload service portal and as needed you can select a new PIN of your choice. Please understand that because of the safety reasons mentioned above, we are unfortunately not able to send you the PIN by E-Mail, mail or phone.
9. What can I do if I lose my card?

You can deactivate your student card anytime on the Autoload service pages if you lose it. Please go to www.stw-ma.de/kartenservice or open the StudiPlus®-App and log in with your card number and the PIN that you have received with your registration. If you do not have your PIN, please note point 8. In addition to the Autoload portal you can also block your card upon presentation of your EC-card at the Infothek, at the cash registers at the cafeterias of the Studierendenwerk, or at the card service center at your university. For the reimbursement of your credit balance please use the form at www.stw-ma.de/Guthabenerstattung.

Please note that after the reimbursement of your balance, your student card cannot be used any more.

Important note: The Studierendenwerk Mannheim is only able to block the payment function of your student card. If you lose your card, please additionally contact your university to disable the other functions like access data.

10. What can I do if my card is blocked due to an overdue payment?

You can reactivate your card by balancing out your account. Your account can be balanced out in CASH ONLY at the cash registers of the Mensa and the cafés of the Studierendenwerk Mannheim.

How do overdue payments happen?
If you put money on your card with Autoload, it takes three to five days for the respective amount to be drawn from your bank account by direct debit. For various reasons it is possible that your bank rejects the direct debit mandate. In this case, your own bank and the bank of the Studierendenwerk will charge a fee (EUR 1.00 to EUR 6.50) for re-transferring the money. The overdue sum consists of the amount that was to be uploaded and the fee for the rejected direct debit mandate.

11. How can I withdraw from Autoload?

It is up to you, if and for how long you want to use Autoload. You can withdraw from Autoload anytime via the Autoload service pages, at some registers in the cafés or at the Infothek. Please note: If you withdraw from Autoload, the reimbursement is not automatic. You will be reimbursed after you have handed in your card.

12. Why should I need to pay cashless at the Studierendenwerk?

The actual payment process can be handled a lot faster if it is cashless. Typically, there is less waiting in lines. Your food should not get cold from having to wait at the register. This is a sign of quality cafeteria management. Therefore, most cafeterias in Germany have adopted
a cashless payment process. Moreover, the card allows for a quick classification if one pays as a student, employee, or guest. This is necessary for tax purposes. Additionally, there are significantly less cash discrepancies.

Small mistakes are normal during the rather hectic lunch times. The fast cashless payment process is more secure for the cashiers and minimizes sources of error.

13. Who can answer my questions around Autoload?

In case you have any further questions regarding Autoload or cashless payment please send an e-mail to autoload@stw-ma.de.

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