UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 8-K

CURRENT REPORT Pursuant to Section 13 OR 15(D) of The Securities Exchange Act Of 1934

Date of Report (Date of Earliest Event Reported): May 17, 2011 (May 12, 2011)

PrepaYd, Inc. (Exact name of registrant as specified in its charter)				
(State or other jurisdiction	(Commission File Number)	(I. R. S. Employer	
	of incorporation)		Identification No.)	
20271 S.W. Acacia Street #200, Newport Beach CA			92660	
	(Address of principal	executive offices)	(Zip Code)	
Iss	uer's telephone number, inclu	uding area code <u>877-237-6260 x 1</u>	110	
Prepaid Card Holdings, Inc. 18500 Von Karman, Suite 530 Irvine, CA 92612				
		e or former address, if changed sine		
Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions				
	Written communications pu	rsuant to Rule 425 under the Secur	rities Act (17 CFR 230.425)	
	Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)			
	Pre-commencement commu CFR 240.14d-2(b))	unications pursuant to Rule 14d-2(b	o) under the Exchange Act (17	
	Pre-commencement commu CFR 240.13e-4(c))	unications pursuant to Rule 13e-4(c	e) under the Exchange Act (17	

Item 5.03. Amendments to Articles of Incorporation or Bylaws; Change in Fiscal Year.

On May 12, 2011, Prepaid Card Holdings, Inc. (the "Company") changed its name to PrepaYd, Inc. The Company filed the Amendment to its Articles of Incorporation with the State of Nevada on May 9, 2011 with a post-effective date of May 12, 2011. The purpose of the name change is to match the Company's new brand, "PrepaYd", and to reflect the expansion of the Company's business plan to provide additional prepaid products besides prepaid debit cards.

The name change is not in connection with any acquisition, merger, reorganization, or other change of control of the Company. Other than expansion into additional prepaid products, the business of the Company will remain the same. The Company's symbol, "PPDC.pk" will also remain the same.

Item 8.01. Other Events

On May 15, 2011, the Company issued the press release included herein as Exhibit 99.1

Item 9.01. Financial Statements and Exhibits

The following are included herein as Exhibits to this Current Report on Form 8-K:

No. Description

- 3.1 Articles of Amendment of PrepaYd, Inc. (f.k.a. Prepaid Card Holdings, Inc.) filed May 9, 2011 and effective May 12, 2011.
- 99.1 Press Release dated May 15, 2011.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PrepaYd, Inc.

(f.k.a. Prepaid Card Holdings, Inc.) (Registrant)

Dated: May 17, 2011 By: \s\ Bruce A. Berman

Bruce A. Berman Chief Executive Officer



ROSS MILLER Secretary of State 204 North Carson Street, Suite 1 Carson City, Nevada 89701-4520 (775) 684-5708 Website: www.nvsos.gov

Certificate of Amendment



090201

Ross Miller Secretary of State State of Nevada

Document Number **20110347765-36**

Filing Date and Time

05/09/2011 2:52 PM

Entity Number

C7098-1986

(PURSUANT TO NRS 78.385 AND 78.390)

USE BLACK INK ONLY - DO NOT HIGHLIGHT

ABOVE SPACE IS FOR OFFICE USE ONLY

Certificate of Amendment to Articles of Incorporation
For Nevada Profit Corporations
(Pursuant to NRS 78.385 and 78.390 - After Issuance of Stock)

1. Name of corporation:	
Prepaid Card Holdings, Inc.	
2. The articles have been amended as follows: (prov	ride article numbers, if available)
1. The name of the Corporation is PrepaYd, Inc.	
<u> </u>	
3. The vote by which the stockholders holding shar a least a majority of the voting power, or such gre required in the case of a vote by classes or series,	ater proportion of the voting power as may be
articles of incorporation* have voted in favor of the	amendment is: a majority of outstanding shares
4. Effective date of filing: (optional) Thursday,	May 12, 2011
	t be later than 90 days after the certificate is filed)
J. Signature. (required)	
X \s\ Bruce A. Berman	Bruce A. Berman, President
Signature of Opinion	
*If any proposed amendment would alter or change any preference outstanding shares, then the amendment must be approved by the the holders of shares representing a majority of the voting power of limitations or restrictions on the voting power thereof.	vote, in addition to the affirmative vote otherwise required, of

IMPORTANT: Failure to include any of the above information and submit with the proper fees may cause this filling to be rejected.

This form must be accompanied by appropriate fees.

Nevada Secretary of State Amend Profit-After Revised: 3-5-09

Prepaid Card Holdings, Inc. Changes Name to PrepaYd, Inc. Stock Symbol and Business to Remain the Same

NEWPORT BEACH, Calif. May 15, 2011 Prepaid Card Holdings, Inc. (OTC:PPDC.PK - News) announced today that it has changed its name to PrepaYd, Inc. effective today. The Company has notified FINRA of the corporate action and has received notification from FINRA that the company's name change will take effect on May 12th 2011. The purpose of the name change is to match the Company's new brand, "PrepaYd", and to reflect the expansion of the Company's business plan to provide additional prepaid products besides prepaid debit cards.

About PrepaYd, Inc. FKA Prepaid Card Holdings, Inc.

PrepaYd , Inc. is a provider of financial services in the prepaid debit card industry. The company, through its wholly owned subsidiary, offers prepaid debit cards to America's estimated 60 million underbanked citizens. In addition to the underbanked consumer demographic, small and mid-size businesses have found a much needed product with the company's Prepaid Business Expense Card Program. With the diminishing credit card markets, companies need a new way to fund employees' expenses other than through traditional credit cards or cash reimbursements. For more information about Prepaid Card Holdings, Inc. visit www.PrepaYdInc.com .

FORWARD-LOOKING SAFE HARBOR STATEMENT: To the extent that this release discusses any expectations concerning future plans, financial results or performance, such statements are forward looking within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, and are subject to substantial risks and uncertainties. Actual results could differ materially from those anticipated in the forward-looking statements. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof and reflect only management's belief and expectations based upon presently available information. These statements, and other forward-looking statements, are not guarantees of future performance and involve risks and uncertainties and the company assumes no obligation to update any of the forward-looking statements in this release.

Contact: PrepaYd Inc. Nona Vahdat, Investor Relations 949-553-9044 ext 221