

Prepaid Card Solutions PayCard (Reloadable)

Frequently asked questions

Why spend your time standing in line to cash a check? With the Prepaid Card Solutions PayCard, you can access your pay at more than 426,000 automated teller machines (ATM) in the United States. You can also buy groceries, gas, or services from more than 30 million merchants that accept MasterCard® debit cards. Best of all, there is no minimum balance requirement, no credit check, and no lengthy approval process.

How does it work?

- You receive a flexible, multi-use payroll card instead of a paper check.
- Each payday, your funds are added to your PayCard electronically, giving you faster access to your money.
- No more lost or damaged checks.
- You will be able to access all of your pay at no charge each pay period; however, fees may be associated with certain card transactions. Please see the Terms & Conditions and the Fee Schedule included in your card materials package and posted to myprepaidsolution.com for details on the fees applicable to your card.

Is cardholder customer service available?

Each month you receive one (1) general purpose operator assisted customer service call at no charge. Additional operator-assisted calls may result in a \$2.00 fee. Please see the Terms & Conditions and the Fee Schedule included in your card materials package and posted to myprepaidsolution.com for details on the fees applicable to your card.

Can I use a Wells Fargo ATM to access my pay?

Yes, you can access your pay using Wells Fargo ATMs with no surcharge. For non-Wells Fargo ATM withdrawals, additional fees may be assessed by the ATM owner. Please see the Terms & Conditions and the Fee Schedule included in your card materials package and posted to myprepaidsolution.com for details on the fees applicable to your card.

What does it cost?

Each time a payment is credited to the card, you receive one (1) Wells Fargo ATM withdrawal at no charge; subsequent transactions may result in fees to your card as described in the Fee Schedule to the Prepaid Card Solutions Terms and Conditions. These transaction fees and other fees that may be applicable to your card are listed below:

Signature point-of-sale purchase:	No Charge
Over-the-Counter cash back:	No Charge
PIN point-of-sale purchase:	No Charge
Domestic or international ATM withdrawal:	\$1.50*
<i>(after one (1) domestic or international withdrawal per deposit at no charge; if there is no deposit, one (1) domestic or international withdrawal per month at no charge)</i>	
International transaction:	3%
<i>(percent based on total transaction amount)</i>	
Card to account transfer:	1%
<i>(percent based on total transaction amount)</i>	
Live customer service call:	\$2.00
<i>(after one (1) call per month at no charge)</i>	
Secondary Card:	\$15.00
Manual check:	\$15.00
Domestic card replacement:	\$15.00
<i>(after one (1) replacement per year at no charge)</i>	
Express delivery of domestic card replacement:	\$15.00

NOTE: The fees listed above may differ from the fees applicable to your card; refer to the Fee Schedule to the Prepaid Card Solutions Terms and Conditions when you receive your card for the listing of fees that apply to your card.

*For non-Wells Fargo ATM withdrawals, additional fees may be assessed by the ATM owner.

Together we'll go far



How can I find a Wells Fargo ATM near me?

You can find a Wells Fargo ATM at wellsfargo.com/locator/.

Can I use the PayCard in a retail store?

Yes. You may use the card wherever you see the MasterCard debit card symbol displayed. At a merchant's card reader, when asked to select a payment type, you can select **Credit** and sign for your purchase or **Debit** and enter your Personal Identification Number (PIN). The transaction should be approved as long as it does not exceed the current balance on your card.

Can I get cash back above the amount of my purchase?

Many retailers will allow you to specify an amount in addition to your purchase. To use this feature, you must select a **Debit** transaction and enter your PIN number. Not all retailers offer this service and some may charge a fee to do so.

How does the cash withdrawal work?

First, determine the current balance on your card to ensure that you do not request more than that amount. Balance inquiries are available at no charge when you use the touch-tone phone service at 1-866-307-4737, the cardholder website at myprepaidsolution.com, or a Wells Fargo ATM. (Please note this balance may not reflect all of your transactions, such as transactions that have been approved but not yet submitted for payment by the merchant.) A bank teller will not be able to tell you what your balance is, so you must check it using one of the methods mentioned above. Then, present your PayCard to the teller and request a cash withdrawal and specify the amount. The teller may ask to see a picture ID. The teller will swipe your card through a card reader device and get an approve or decline message. If the transaction is approved, the teller will give you the amount of cash you requested. You will not be charged a fee for this service.

Can I transfer money online from my PayCard to one of my bank accounts?

If your program supports this feature, you can do this using the cardholder website at myprepaidsolution.com. There is a fee for this service. Please see the Terms & Conditions and the Fee Schedule included in your card materials package and posted at myprepaidsolution.com for details on the fees applicable to use of your card.

What if my PayCard is lost, stolen, or damaged?

You can contact Cardholder Customer Service for a replacement. Card delivery takes five to seven business days; there is also an express delivery option at an additional cost. Your balance will automatically be

transferred to a new card. Please see the Terms & Conditions and the Fee Schedule included in your card materials package and posted at myprepaidsolution.com for details on the fees applicable to use of your card.

Tell me about the 24-hour customer service

Cardholder Customer Service manages all customer service functions. You can call any time for a lost, stolen, or damaged card, or to dispute a charge or inquire about your PayCard account. Both English and Spanish languages are supported. Many inquiries can be answered using the automated phone system. Some live operator assisted calls may be subject to a fee. Please see the Terms & Conditions and the Fee Schedule included in your card materials package and posted to myprepaidsolution.com for details on the fees applicable to your card.

Will I receive a statement?

Your monthly statement will be available on the cardholder website at myprepaidsolution.com. With the online option, you can check your statement and current transactions at any time. Transaction activity is updated nightly. You may also opt for a paper statement by calling 1-866-307-47374.

Who has access to my PayCard besides me?

Only you have access to your PayCard. Not even your employer's payroll department has access to information about the account, including your Wells Fargo PayCard account number.

Can I make purchases on the internet with my PayCard?

Yes. You must first register your card at myprepaidsolution.com. Once you register your card you can use your PayCard account number just like you would a debit card number

Do certain merchants place a hold on available value on my PayCard card in excess of the actual transaction amount?

Some retail establishments (such as hotels, car rental companies, restaurants, or gas stations) may seek authorization of the Prepaid Card Solutions card, approval of the anticipated purchase amount, or both. An anticipated purchase amount may exceed the amount of the actual purchase transaction. The bank may place a hold against the card value for the anticipated purchase amount (an "Authorization Hold"). This may take up to seven (7) days from the authorization request date and during this period you will not be able to use any balance subject to this Authorization Hold. If you use your Card for car rental or hotel stays, the Authorization Hold time may be up to 30 calendar days.

Does my PayCard work at gas stations?

Yes. If you use your card to purchase gasoline, we recommend you pay inside the station, not at the pump. If you pay at the pump, an Authorization Hold may be placed on your funds until the transaction settles. Avoid this Authorization Hold by purchasing gasoline inside the station. Please refer to the Terms & Conditions included in your card materials package and posted at myprepaidsolution.com for details.

Can I have my bills automatically deducted from my PayCard?

Yes. If your biller accepts card payments you can provide your PayCard number to make payments.

What do I do if a merchant tells me the PayCard is declined?

Declines generally occur when the purchase amount is more than the balance left on your card. Some merchants may allow you to pay for a purchase by using the available PayCard funds and paying the remaining purchase amount in cash. To avoid declines, be sure to check your balance before making a purchase.

Some merchants (i.e. restaurants, mail order companies, and cruise lines) require the PayCard's available balance be greater than the purchase amount to ensure sufficient funds for tips or incidental expenses.

How do I know how much money I have on the PayCard?

There are several ways to check your balance at any time at no charge. Please do one of the following before initiating a transaction:

- Use the cardholder website at myprepaidsolution.com.
- Use an ATM to perform a balance inquiry. A balance inquiry at a Wells Fargo ATM is available at no charge.
- Use the automated telephone touch-tone service at 1-866-307-4737. If you request live customer service assistance, you may be charged a fee.

Note: You receive one (1) live customer service call per month at no charge. After that, you will be charged \$2.00 for each live customer service call. Please see the Terms & Conditions and the Fee Schedule included in your card materials package and posted at myprepaidsolution.com for details on the fees applicable to use of your card.

Please note the balance may not reflect all of your transactions, such as transactions that have been approved but not yet submitted for payment by the merchant.

Can I add more money to my PayCard?

No. Only the company sponsoring your card can load funds that can be accessed with your PayCard.

How do I get a PIN?

You will receive your PIN through the automated touch tone menu when you call 1-866-308-1143 to activate your card. You may change your PIN using the automated touch tone menu by calling the same number.

Can I get a secondary card?

Yes. One (1) secondary card is permitted. You can request one via the cardholder website at myprepaidsolution.com. Please see the Terms & Conditions posted at myprepaidsolution.com and the Fee Schedule included in your card materials package for more details and fee information. Only you as the primary cardholder can cancel a secondary card. To cancel a secondary card, call cardholder customer service at 1-866-307-4737 (TTY Line 866-307-7630).

Why do I sometimes have problems using my PayCard at restaurants, and hair or nail salons when I have enough money left on my card to cover the purchase?

Sometimes merchants will check your PayCard balance to see if there's enough money to pay for an anticipated purchase amount, which might be more than the actual purchase amount (such as including a tip). If the anticipated purchase amount is greater than the actual purchase amount and you do not have enough money on the card to pay the anticipated purchase amount, the merchant may decline your card. To avoid this, tell the merchant up front how much you'd like to pay with your card. If the merchant allows it, you could use another form of payment for the remainder.

How do convenience checks work?

If your card program has the convenience check feature, you will receive your convenience checks in the mail soon after you have received your card. All checks will be preprinted with your name as the payee. To use a check, call 1-866-307-4737 (TTY Line 866-307-7630) to authorize a check for any amount up to your available balance. You will need to provide the check number and the amount you are authorizing. When the authorization is confirmed, you will be provided an authorization number. On the check you are authorizing, you must write the authorization number, the date of the authorization, and the amount that was authorized. Once these steps are completed, you can deposit the check. Three hours after the authorization, you can present the check at a bank teller for cashing. The check will be valid for 60 day after it is authorized.

Please see the Terms & Conditions and the Fee Schedule

included in your card materials package and posted at myprepaidsolution.com for details.

How do I keep my PayCard safe?

- When selecting your PIN, do not use any number or word that appears in your wallet (such as birth date or address).
- Memorize your PIN and never share it with anyone.
- To protect your account, we recommend that you change your PIN every six months.
- Shop with merchants you know and trust.
- Review your account history frequently to verify your transactions. Contact us immediately if you identify any discrepancies.
- Make sure any internet purchase activity you engage in is secured with encryption to protect your account information. Look for "secure transaction" symbols.
- Always be sure to log off from any site after a purchase transaction is made with your card. If you cannot log off, shut down your browser to prevent unauthorized access to your account information.
- Do not send your card number through email as it is typically not secure, and do not provide it over the phone unless you initiated the call.
- If this is a replacement card, be sure to destroy your old card.
- If you have forgotten your PIN or would like to select a new one, please call 1-866-307-4737.
- If your card is ever lost or stolen, immediately notify us at 1-866-307-4737.