



Company FAQs: Corporate Reloadable Prepaid Cards

What is a corporate reloadable prepaid card?

Corporate reloadable prepaid cards are company-funded prepaid cards used by businesses for corporate purchasing, expense reimbursement, petty cash, per diem and other company expenses.

What benefits do corporate reloadable cards provide to my company?

They can reduce administrative time, save on the costs of check printing, processing and distribution, and reduce your cost and risk of lost checks and check fraud. Cards can be used to access cash at ATMs, and to conduct both PIN-based and signature-based transactions. They are much safer than carrying cash, as all cards come with protection against fraudulent charges. Transactions are approved only if they are within the balance on the card.

How do I order cards?

Company will order corporate reloadable cards online through a secure website. (Other order methods are available for large orders.) Cards can be mailed to employee or to the company address. All cards come packaged with a Cardholder Agreement (compliant with all current regulations) and a helpful FAQ.

How do I load funds to the cards?

Corporate reloadable cards can be funded via ACH or via our Just Push Pay immediate funding application. You must be set up for Direct Deposit/ACH through your local bank to fund the cards.

What will this cost my company?

There are no set up costs for our standard corporate reloadable program, and we will provide one card to each employee at no cost to you. If you choose the ACH funding method, the company will be direct billed an administrative fee of \$2 per month per active card on file. If you choose our Just Push Pay immediate funding method, we will price your program based on card volume. Some fees may be charged directly to the card depending on cardholder use. If you are interested in customizing/branding your card with your logo, a one-time materials set up fee of \$500 will apply. Annual licensing fees from Visa/Mastercard may also apply.

What kind of records and access to card transactions and history will I have?

You will be given access to an online system where you can search for cards and view transaction history on demand. You can look at current month transactions or request previous months' activity.

What kind of records will the employee have?

The employee will have access to their corporate reloadable card transactions, activity and balance electronically 24 hours a day 7 days a week at the cardholder website printed on the back of their card. If they wish to receive a printed monthly statement, they

may request that for a fee.

How does the Card work?

Once a Card is activated and the company funds it, the card can be used to make purchases and get cash back anywhere debit cards are accepted worldwide, or withdraw cash from ATMs in participating networks.

Are there any special types of transactions we should know about?

There are special types of transactions that you should know about, such as "Open End" Transactions, associated with certain types of merchants that sell goods or services where the final amount they will charge to your Card is unknown at the time they first authorize your Card. Therefore, the account may be "authorized" or "have money held" for more than the actual amount of the purchase until the final transaction is complete - meaning that those "authorized dollars" are not available to spend elsewhere. Please note that we cannot manually release legitimate authorizations without a certified letter or fax from the merchant. Common examples of Open End Transactions include:

Gas Stations - Paying at the pump may cause a hold of up to \$75 or more; consider paying inside with the attendant for the exact amount and signing the receipt instead.

Restaurants - Restaurants may verify you have enough money on your card for the dining bill plus any added tip that may be added when the ticket is signed.

Hotels - Hotels may put a "hold" on the amount of your estimated bill, making that amount unavailable for other purchases. When you check out, that hold may take a few days to be removed.

Auto Rentals - You may use your card for final payment for a rental car bill, but a credit card may be necessary to reserve a rental car.

How can cardholders check the balance on their Card?

Balance and transaction details are available to cardholder online at www.payment-card.com or by phone at 1-888-621-1397.

Do cardholders need a Personal Identification Number (PIN) to use the Card?

Cardholders can use the Card with or without a PIN. Select "credit" and sign the receipt (signature transactions are always free of charge), or select "debit" and enter PIN (a transaction fee will apply when using PIN. See terms on card program for specific pricing.)



Can cards be used at ATMs? Yes. The amount you can withdraw at one time is determined by the ATM owner and may vary. Typically there will be a charge by the ATM owner for using the ATM. Other fees may apply depending on your card program.

Can cardholders get Cash Back with purchases? Yes, if the merchant is set up to provide this service. PIN must enter on these transactions.

What do I do if a Card is lost or stolen? You should report a Card lost or stolen immediately by calling toll free 1-888-621-1397.

Are there any fees for using the Card? Fees depend on how the cardholder uses the card. Signature transactions are always free. See the Cardholder Agreement for a complete list of fees.

When do the cards expire? Each card is issued with an expiration date of two years. If a card is still active two weeks prior to its expiration, a new card will be issued at no charge and mailed to the address on file.

What if there is an error on the payment amount to the card? You should handle payment errors in the same manner as if an incorrect amount had been made on a paper check or initiated via ACH to a bank account. Typically, you would reverse the ACH to correct.

What if I have a question? Who do I call? Your company will have direct access to a Prepaid Account Executive to answer all questions in a timely manner. Call (205) 871-6144 or email PayrollCustomerService@in-prepaid.com.