



InCardholder FAQs

Is the *inCard* a credit card?

No, the *inCard* is a Prepaid Debit Card. It can be used with a signature at any merchant that accepts Visa, or with the 4-digit PIN if the merchant has a PIN pad.

How do I get a *inCard*?

Your Company will provide you with a Card. Cards must be used in accordance with the card user terms of use, and at your Company's direction. Please note that all transactions are visible to the Company, and cards may be suspended, closed and have funds removed at the Company's discretion.

Are there different types of Business Debit Cards?

You have been provided an Unrestricted card – this card has access to all the functionality provided by the program including making purchases at Visa branded merchants, withdrawing cash at ATMs that display the Visa or Plus logo, or getting cash back at a merchant's point of sale. Restricted cards are also available that only allow POS signature purchases. Please note that all purchases can be monitored by your company administrator.

How does a card user activate their Debit Card?

Please call 1-888-621-1397 and follow the instructions. The 4-digit Personal Identification Number (PIN) will be provided during this process. The PIN may be changed at that time, or online at www.incardaccess.com. This number is used to get cash back at an ATM or at merchant's point of sale.

How does the *inCard* work?

Once the card is activated, your Company will move funds to your Card Account. You can use the card to make purchases anywhere Visa debit cards are accepted. You can withdraw cash at ATM's displaying the Visa® or PLUS logo. Balance and transaction details are available electronically, or through the 1-800 number. If you have questions about the card or its use, go to www.incardaccess.com or call 1-888-621-1397.

Who has access to your card information?

The card funds are in your business name and the information is held in confidence for your business via secure access utilizing your username and password on www.incardaccess.com. You have access to your card account balance and transaction history, and your own personal information.

How are funds deposited into a card accounts?

The Company Administrator can move funds into or out of your *inCard* Account instantly, in real-time, by transferring funds through the *inCard* System. Funds are available instantly for use to make purchases.

What do I do if the card is declined?

This means that the amount authorized by the merchant is more than the remaining card balance. When this situation occurs please visit www.incardaccess.com on your computer or mobile device, log in securely and check your balance. If you need to add additional funds to the card to complete a purchase, your Company Administrator will have the ability to transfer additional funds to your Card Account instantly. These funds will be immediately available to complete the purchase.

How can I check the balance on my card?

You can check your balance on-line at www.incardaccess.com or call 1-888-621-1397. You can also check your balance at any Visa or PLUS ATM by using the balance inquiry feature.

Can I use my card to get cash from ATMs?

Yes, you can get cash from ATM's anywhere you see a VISA or PLUS logo displayed on the ATM. The amount you can withdraw at one time is governed by the ATM owner and may vary. Typically there will be a charge by the ATM owner for using this ATM.



InCardholder FAQs (continued)

Can I get Cash Back with purchases?

Yes, you can get cash at the point of sale with major brand grocers, drug stores, oil companies and many other merchants who have PIN pads (if the merchant elects to offer a cash-back service). You must use your 4-digit PIN number, the same number you use for ATM access.

Do I need a PIN number to use the *inCard*?

No. Cards can be used anywhere Visa is accepted with a signature. If the merchant has a PIN pad, and you select "Debit" at the point of sale, you can enter your 4 digit PIN number, just as you would for ATM transactions.

Can the card be used to make a payment over the phone?

Yes, the 16 digit card number plus your full name on the front of the card, expiration date and the 3 digit CVV code on the back of the card must be provided.

Can I use my *inCard* at "pay at the pump" gasoline stations?

Yes, but you must be aware of the process used at pay-at-the pump. The card terminal in the "pay at the pump" stations automatically checks with the Bank to see if the card account has enough money left to pay for an "average purchase of gas" which varies among merchants but is typically \$75. If the card account does not have enough money to pay for this amount, your attempt to pay at the pump will be declined. The average gas purchase amount changes just as retail gas prices change. If this occurs, we suggest you go inside and ask the cashier to authorize an amount that is within the remaining balance on the card.

Are there any other types of transaction I should know about?

Yes. Be aware of other pre- authorization processes for all "**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. In these transactions, your 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 for you to spend elsewhere. Examples include: **Restaurants** - Restaurants may verify you have enough money on your card for the dining bill plus an added percentage to cover any 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.

Can Users pay bills with the card?

Yes. Many merchants will accept this card over the phone or on the Internet or in person to pay bills. It is accepted by many telephone, cable, utilities, cell phone and many other merchants for payments.

What should I do if my *inCard* is lost or stolen?

Immediately notify the issuer by going on-line to www.incardaccess.com or call toll free 1-888-621-1397, 24 hours a day, 7 days a week, or write to: Cardholder Services, P.O. Box 550160, Ft. Lauderdale, FL 33355-0160. Customer service representatives are available 24 hours a day, 7 days a week to handle this occurrence.