

## How to use your Prepaid Card Solutions Card

Prepaid Card Solutions has chip technology, which makes your card more secure when making purchases where this technology is available. Cards with chip technology are extremely difficult to counterfeit or copy when used with a chip-enabled terminal or ATM. The chip contains information used to process your transactions at a merchant terminal or ATM. No personal information is stored in the chip.

Chip technology is being installed at merchant terminals and ATMs in the U.S. In the meantime, you can continue to use the magnetic stripe on your card as you do today at merchants and ATMs that do not yet have chip-enabled terminals.

- 1. Check your balance** — Easily keep track of your balance online, through the touch-tone phone service, or at an Automated Teller Machine (ATM).
- 2. Make purchases** — For chip-enabled terminals, with the chip facing up, insert the chip end of your Card into the terminal. Follow the prompts on the terminal screen, and if necessary, enter your Personal Identification (PIN). Keep the card in the terminal throughout the transaction, or the transaction will be cancelled. When your transaction is complete, remove your card. If the merchant does not have a chip-enabled terminal, you can continue to use the magnetic stripe on the card as you do today and sign for the purchase. You can make purchases at any merchant displaying the symbol of a network in which Wells Fargo participates.

- 3. Get cash** — Insert your Card into a chip-enabled terminal, or swipe your Card in a magnetic stripe terminal; press **Debit** and enter your PIN. Or, withdraw cash at any Wells Fargo ATM and any ATM displaying the symbol of a network the card program supports.

### Tips on how to use your card and avoid paying fees

**Withdraw funds from a Wells Fargo ATM.<sup>1</sup>** Surcharges imposed by non-Wells Fargo ATM owners and operators may apply. Use Wells Fargo ATMs to avoid any additional fees or surcharges.

**Request over-the-counter cash advances at any bank that issues credit or debit cards matching the card network logo displayed on your Card (e.g., MasterCard<sup>®</sup>).<sup>1</sup>**

There are three ways to check your balance at no charge. Do this before initiating a transaction.

- Use the cardholder website at [myprepaysolution.com](http://myprepaysolution.com).
- Use the touch-tone service at 1-866-307-4737.
- Use a Wells Fargo ATM. (Charges may apply at non-Wells Fargo ATMs.)

### Things to know about your Prepaid Card Solutions Card



#### At gas stations — pay first.

Paying at the pump may result in a decline or a temporary hold of additional funds.<sup>2</sup> Avoid this by paying the attendant before you pump.



#### When tipping — know your balance.

It's important your card has a balance necessary to cover a temporary hold (of the transaction amount, plus up to 20%) that might be placed on your card when paying certain merchants where tipping is involved.



#### Returning a purchase — it may take time.

Merchants have their own return policies. Keep in mind that it may take up to one week for a credit to appear on your card.



#### Unauthorized transactions — you're covered.

Your card transactions are protected from liability for unauthorized transactions when reported promptly.<sup>3</sup>

<sup>1</sup> Please refer to the Prepaid Card Solutions Card Terms and Conditions for fees that may apply.

<sup>2</sup> Please refer to the Prepaid Card Solutions Card Terms and Conditions for additional information on authorization holds.

<sup>3</sup> Please refer to the Prepaid Card Solutions Card Terms and Conditions for information on liability for unauthorized transactions.

### Prepaid Card Solutions Card

## It's a convenient way to pay



Together we'll go far

