

Prepaid Card Solutions card (Reloadable)

Frequently asked questions

What is the Prepaid Card Solutions card?

Your Prepaid Card Solutions card is a prepaid debit card funded through a deposit from the company that loaded the card. You can use the card to make purchases or to withdraw cash at automated teller machines (ATM) up to the amount left on the card.

The card has chip-based technology, which makes your card more secure when making purchases or ATM transactions where this technology is available.

What benefits do I get with a chip-based card?

The encrypted microchip in your card makes your card more broadly accepted internationally and more secure when making purchases where this technology is available.

Why are chip cards more secure?

Cards with chip-based technology are extremely difficult to counterfeit or copy when used with a chip-enabled device or ATM.

What information is in the chip?

The chip contains information used to process your transactions at a merchant terminal or ATM. No personal information is stored on the chip.

How do I use my chip card to 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 Number (PIN). Keep the card in the terminal throughout the transaction, or your transaction will be cancelled. When your transaction is complete, remove your card.

Can I use this card at locations without a chip-enabled terminal?

Yes, you can continue to use the magnetic stripe on the card at merchants and ATMs that do not yet have chip-enabled terminals.

Is there any additional charge for the chip-based technology?

No, the chip comes with your new card at no additional cost.

How can I use my Prepaid Card Solutions card?

You can use your Prepaid Card Solutions card to make purchases at any merchant displaying the symbol of a network in which Wells Fargo participates. You can also use the Prepaid Card Solutions card to get cash at ATMs displaying the symbol of a network in which Wells Fargo participates. Each time the card is used, the amount spent will be deducted from the available balance.

Is my Prepaid Card Solutions card a credit card?

Your Prepaid Card Solutions card is not a credit card. It is a prepaid debit card that you can use to access the funds loaded on your card by the company sponsoring the card. You can only spend what has been loaded.

Is there a fee for using the Prepaid Card Solutions card?

There is no fee for using the card for the purchases you make. 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 do I do if a merchant tells me the Prepaid Card Solutions card 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 Prepaid Card Solutions card 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 Prepaid Card Solutions card'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 Prepaid Card Solutions card?

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.

Together we'll go far



Will I receive a statement?

You can retrieve transaction history on the Prepaid Card Solutions card website, myprepaidsolution.com. You may also request a paper statement by calling 1-866-307-4737.

What happens if my Prepaid Card Solutions card is lost or stolen?

You must immediately call 1-866-307-4737 to report a lost or stolen card, and order a replacement. Please note there is no charge for your first replacement card each year. Additional replacement cards may result in a fee. You will not lose your money if someone uses the card without your permission as long as you promptly report your card has been lost or stolen. 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 and for details regarding liability for unauthorized transactions.

Can I add more money to my Prepaid Card Solutions card?

No. Only the company sponsoring your card can load funds that can be accessed with your Prepaid Card Solutions card.

How much money can I withdraw at the ATM?

You can withdraw funds up to your current balance, \$1,500¹, or the ATM limit, whichever is less. You receive one (1) domestic or international ATM withdrawal per month² at no charge. Additional withdrawals in the same period are charged \$1.50 each.

Non-Wells Fargo ATM owners may charge additional fees for withdrawals.

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.

How can I find a Wells Fargo ATM near me?

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

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

Yes. Many retailers will allow you to specify an amount of cash back in addition to your purchase, although not all retailers offer this option and some may charge a fee. To use this feature, you must select a debit transaction and enter your PIN.

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.

¹ During each 24-hour period from midnight to midnight, Central Time, ATM withdrawals are limited to five (5) transactions and \$1,500 total.

² Please refer to the fee schedule you received with your card to determine if the program you are enrolled in allows for one Wells Fargo ATM withdrawal per week or per deposit at no charge.

How does the over-the-counter cash back work?

First, determine the current balance on your card. You can check your balance on the cardholder website at myprepaidsolution.com, or by calling 1-866-307-4737. 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.

Second, present your Prepaid Card Solutions card to a teller at a financial institution which issues credit or debit cards matching the card network logo displayed on your card (i.e., MasterCard) and request a cash withdrawal for an amount up to your available balance. The teller may ask to see photo identification. Once approved, the teller will give you the amount of cash you requested.

You are allowed one (1) over-the-counter withdrawal per month at no charge. 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.

Do certain merchants place a hold on available value on the Prepaid Card Solutions 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 three (3) days from the authorization request date to settle 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 the Prepaid Card Solutions card 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 get a secondary card?

No. Secondary cards are not allowed.

Why do I sometimes have problems using my Prepaid Card Solutions card 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 Prepaid Card Solutions card 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.

Who do I call if I have questions about the Prepaid Card Solutions card?

Call cardholder customer service toll free at 1-866-307-4737. This phone number is also printed on the back of your card. Please note there is no charge for your first live operator assisted call each month. Additional operator assisted calls may result in a fee. Balance inquiries over the automated touch tone menu at 1-866-307-4737 are at no charge and unlimited. 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.

You can check your balance or view your transaction history 24 hours a day on the cardholder website at **myprepaidsolution.com**. Call the toll free customer service number 1-866-307-4737 anytime for a lost, stolen, or damaged card, or a dispute or inquiry about your Prepaid Card Solutions card. Both English and Spanish languages are supported. Many inquiries can be answered using the automated touch tone 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 at **myprepaidsolution.com** for details on the fees applicable to use of your card.

Can I transfer money online from my Prepaid Card Solutions card 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.

Can I have my bills automatically deducted from my Prepaid Card Solutions card?

If your biller accepts card payments, you may use your Prepaid Card Solutions card. It will support recurring payments if you have the available balance on your card.

How do I keep my Prepaid Card Solutions card 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.