



eCash Card Frequently Asked Questions

Please see information included with your card for the fee schedule, further instructions & more helpful information.

How quickly can I access funds that have been loaded to my card?

Immediately!

Where can I use my card?

After your card has been activated and funded, you have the ability to immediately access cash at ATMs displaying the Mastercard® Acceptance Mark. You may also use your card to pay for goods and services at Point-of-Sale ("POS") retail merchants that accept Mastercard prepaid cards utilizing the Mastercard Brand Mark printed on your card. Many merchant locations will provide a "cash back" option with your purchase.

Are there locations where I cannot use my card?

Redbox locations (DVD rentals). For gas purchases, we suggest that you pay inside with the merchant rather than paying at the pump. Some gas stations will hold funds on the card for pre-authorization purposes when you pay at the pump.

How are my funds secured?

Your prepaid card is protected by a unique Personal Identification Number ("PIN") as well as security measures designed to protect you from misuse of the card.

What if I forget my PIN?

A new PIN can be assigned to you by calling customer service at 800-416-6373. You will be asked to provide your name, address, city, state, zip, date-of-birth, Social Security Number and your last three (3) transaction amounts before your PIN can be reset to the default PIN. Before you can use your card, you will be required to call the automated voice system at 800-416-6373 and select another PIN number.

How do I check the balance on my card?

Register your card at www.paynover.com and select the See Activity arrow on the tiles under the Accounts tab to find out your account balances or call 800-416-6373 and follow the prompts for a balance. You may also visit any ATM displaying the network logos on the back of the card (fees may apply).

What if my card balance is not an even amount or less than the minimum ATM dispense amount?

You may deplete the remaining balance on your card by engaging in a Point-of-Sale ("POS") transaction. You may also select to move the remaining balance to your bank account by selecting the card to bank move option on this website or by calling customer service. If you need information on these services, please contact customer service at: 800-416-6373.

What if I insert my card in an ATM and the machine does not give it back?

You should contact the ATM owner or call Customer Service Center at 1-800-416-6373. You may also come into any TB&T location to get a new card the same day with a valid picture ID.

Will I be charged a fee at an ATM?

Most ATM owners will charge a nominal fee, which typically ranges from \$1.00 to \$2.50. This amount will be deducted from your available card balance at the time of the transaction in addition to any fees outlined in the Cardholder Terms & Conditions. The card may charge a fee for the ATM transaction depending on the card type and applicable fees associated with the card type.

Is there a dollar limit on ATM withdrawals?

The Cardholder Agreement specifically states that for security purposes, there are limitations on the use of your Card to obtain cash at an ATM or from a bank. You may withdraw no more than \$500 per day. In addition, the ATM operator or network may impose additional limitations on ATM transactions.



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How can I get money off my card* without going to an ATM and possibly being charged a fee?

You can go to a Point-of-Sale location like a grocery store that offers the Cash Back feature. You can purchase a low dollar item like gum and you can select to get cash back with your purchase. *The card may charge a small fee for the Point-of-sale transaction depending on the card type and applicable fees associated with the card type. See your Schedule of Services & Fees for your specific card type.

Is my card linked to a bank account?

Your card is not associated with a traditional bank account and there are no minimum balances required.

How do I report my card lost or stolen?

Pursuant to the Terms and Conditions of your Cardholder Agreement and Disclosure Statement, it is your responsibility to immediately report your card lost or stolen. You may do this by contacting customer service at 800-416-6373. Your card will be deactivated while you are on the phone with the representative. You may be asked to supply the following information: full card number, cardholder's name, cardholder's address, home phone number, circumstance of loss or theft, and identification verification. You may come into any TB&T location to get a new card the same day with a valid picture ID.

What happens after I report my card lost or stolen?

Your card will be deactivated immediately and will become out of service. A new card can be ordered, or a currently lost card can be reactivated by contacting Customer Service.

How can I protect my cards?

The best protection against card fraud is to know where your cards are at all times and to keep them secure. For protection of ATM and debit cards that involve a Personal Identification Number (PIN), keep your PIN a secret. Don't use your address, birthdate, phone or Social Security number as the PIN and do memorize the number.

THE FOLLOWING SUGGESTIONS MAY HELP YOU PROTECT YOUR PREPAID CARD ACCOUNTS:

- ✓ Be cautious about disclosing your account number over the phone unless you know you're dealing with a reputable company.
- ✓ Never put your account number on the outside of an envelope or on a postcard.
- ✓ Cut up old cards - cutting through the account number - before disposing of them.
- ✓ Don't carry your PIN in your wallet or purse or write it on your card.

Can I have my payroll direct deposited onto my card?

Yes, you can provide your employer with your card's Routing Number and Account Number. These numbers are located in the cardholder information that came with your card and they are also located on the back of your card. *If you have to get a new card due to lost/stolen/damaged-same day issuance, please be aware your account number will be changed to a new number which you will need to provide to your employer.

Can I have my Tax Refund deposited onto my card?

Yes, you can provide your Tax Preparer with your card's Routing Number and Account Number. These numbers are located in the cardholder information that came with your card and they are also located on the back of your card.

Are these cards like Gift Cards? Can I purchase and give to someone else to use like a Gift Card?

No, the card is registered in your Name and SSN and cannot be given away to use as a Gift Card. We do have Gift Cards available. Please ask us about those today.

Can I get checks for my card as well?

No, checks are not available with these cards since they are not linked to a checking account.



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eCash Card Portal FAQs: www.paynuver.com

How do I check the balance on my card?

Select the See Activity arrow on the tiles under the Accounts tab to find out your account balances.

How do I add new cards to my portal that I have registered?

Cards registered in your name can be created/added through either the Accounts tab or through the Transfer tab. Once you select the prompt to Add or Create a new account, you will be asked to choose the type of account you wish to add. From there, follow the steps through the account setup process.

Where can I view/respond my Account Notifications?

Account Notifications can be viewed on the Home Dashboard, via the Notifications tab, or within the specified account containing the notifications. To view the notifications within the account, select the Accounts tab and choose the payment account for which you wish to see the notifications.

Can I hide accounts from the Accounts tab?

Yes! Simply click the three-bar menu option in the upper right of the Accounts tab. You can choose to hide accounts, view hidden accounts, or unhide accounts.

Can I delete cards from the portal?

Yes, you can delete a card from the portal viewing. However, once the card is deleted it cannot be re-added to your portal. You must register a new card.

Can I change my portal password?

Yes! Simply click the More tab and go to the Account Maintenance page. Click the Change Password button and follow the steps to complete the change.

How do I Transfer money between my eCash Cards?

Click the Transfer tab, then select the account tile you wish to transfer money from and then select the account tile you wish to transfer money to. Once you select the account you wish to transfer money to, you will be prompted to enter the desired amount into the transfer slider. You will then be asked to confirm the transfer. Once the transfer is confirmed, your money will be available in the new account.

How do I set text and email alerts for my eCash Cards?

Click the More tab and then select the Alerts option. Select the account you wish to create alerts for and follow the steps to setup customized account alerts.