



CERIDIAN / COMDATA PAYROLL CARD

REPLACEMENT CARDS

IF YOU LOSE YOUR CARD, CALL CUSTOMER SERVICE IMMEDIATELY!

 **1-888-265-8228**

- Report the card stolen and request a new personalized card.
- You may also contact the Lead Payroll Administrator at your work site to request a new personalized card.
- The Payroll Administrator can also give you a temporary card. The temporary card does not have your name/personal information printed on the front. The Payroll Admin will work with the Corporate Payroll Dept to have the card assigned to your account.
- Assigning the temporary card to your

account will give you access to all of the funds in your account. This card works just like your personalized card; but a temporary card should only be used until your new personalized card arrives in the mail.

- **Temporary cards can also be given to all new hires as a preventative measure in case their personalized card does not arrive in the mail by Pay Day.**
- Some banks will only allow you to cash out your account if you have the personalized card. The temporary card does not have your name printed on it; so to prevent fraud, they prefer that you use your personalized card to cash out the account.

BEST USE PRACTICES

- **ALWAYS KNOW YOUR AVAILABLE BALANCE**
- **Do not check your balance at the ATM for your first "free" transaction.** Call the customer service line, or sign-up for text message alerts**
- **Your first transaction each pay period is FREE of Comdata fees**
- **PURCHASE transactions are FREE all the time.** (Signature/credit and PIN/debit with cash back are FREE)
- **You do not have to take all of your money off of the card.** Use your card like cash when you need it.
- **If your transaction is declined, you will be charged a fee;** do not continue to swipe the card.
- **You cannot use your payroll card at the gas pump.** You must go inside and pay as a credit or debit (FREE transaction).
- **Instead of using the ATM with a fee** (if you've already used your free transaction), **you can get your cash for FREE by selecting cash back when making a PIN (debit) purchase.**
- **If you choose to use an ATM, avoid the ATM surcharge fee by using an Allpoint ATM (www.allpointnetwork.com) or Regions Bank ATM (www.regions.com).** Allpoint has a free APP you can download to your smart phone, to find ATM locations near you.
- **If you incorrectly enter your PIN three times, the card will be blocked as a security measure.** Contact Customer Service to have your card unblocked.
- **MasterCard participating banks will cash out your card/account for a partial or full amount; this is FREE if it is your first transaction after your payroll load.** Remember, you can get your cash for FREE by selecting cash back with a PIN (debit) purchase.
- **Always use the checking option when using the ATM machine to withdraw cash.**
- **When using your Ceridian/Comdata payroll card at a hotel or car rental company, the vendor will hold an amount from your card until the charge clears.** This could take up to 7 business days.

CONTACT INFORMATION

LOST YOUR CARD

- » Call customer service **1-888-265-8228** to report the card stolen/lost. They will restrict access to that card. The customer service rep can order a new card for you. The Admin at your company can contact payroll to order another card for you as well, but they cannot "restrict" a lost/stolen card.

NEVER RECEIVED YOUR CARD

- » Contact the Admin at your company. They will contact payroll to have another card ordered for you. They can also assign a temporary card to your account so that you have access to your funds until your new personalized card arrives.

DISPUTE A TRANSACTION

- » Call customer service at **1-888-265-8228** or dispute a transaction online.

CANCEL/CLOSE THE ACCOUNT

- » Contact the Lead Admin at your office to notify them that you would like to close the account.



PAYROLL CARD SCHEDULE OF FEES

The fees listed below will be deducted from your Payroll Card balance for each transaction after your first transaction each payday. There is no fee for the first transaction made after pay has been loaded to your Payroll Card.

| Cardholder Fees | |
|--|----------------------------------|
| Customer Service (Bilingual, 24/7) | |
| Via Web | \$0.00 |
| IVR | \$0.00 |
| Live Operator | \$0.00 |
| Transactions | |
| | Domestic or International |
| First Transaction after each Load, regardless of Transaction Type | \$0.00 |
| Point of Sale Transactions: Signature-Based Purchases, Refunds, Declines | \$0.00 |
| Point of Sale Transactions: PIN-Based Purchases, Refunds, Declines, Cashback with Purchase | \$0.00 |
| ATM Transactions | |
| ATM Withdrawal | \$1.75 |
| ATM Balance Inquiry, and/or Decline | \$1.25 |
| Bank Teller Withdrawal (at participating banks where MasterCard is accepted) | \$0.00 |
| Other | |
| Text Message Alerts (charges specific to mobile carriers may apply) | \$0.00 |
| Expired Card Replacement | \$0.00 |
| Lost Card Replacement (One free per year) | \$5.00 |
| Companion Card (per request) | \$5.00 |
| Card-to-Bank Transfer, Automatic | \$1.00 |
| Card-to-Bank Transfer, Manual | \$1.50 |
| Cross-Border Currency Fee (International Transactions) | 1% |
| Comchek Draft | \$3.00 |
| Claim Research - Invalid Claims | \$50.00 |
| Inactivity Fee (60 calendar days of inactivity; meaning an increase [load from payroll] or a decrease (purchase/withdrawal) of the available funds; until Balance is \$0.00) | \$2.95 |

Your Payroll Card charges no fees for the following:

- Overdraft Fees
- Inactivity/Dormancy Fees when Balance is \$0.00
- Minimum Balance Fees
- Live Customer Service, VRU or Web Access Fees
- Point of Sale Purchases
- Text Message Alerts

FREE Text Message Alerts¹

For the easiest way to manage your Payroll Card, sign up to receive text message alerts to your mobile phone. Getting your transaction and balance information has never been easier! You can sign up one of two ways:

- Sign up online at www.cardholder.comdata.com and select Banking/Text Messaging from the drop-down menu, or:
- Sign up via phone by calling 888-265-8228 and following the prompts for setting up text message alerts

Upon enrollment, you will begin receiving text message alerts each time your card is loaded or a purchase is made.

Please read below for other helpful information.

- You will be notified of any changes in these fees.
- You will not earn interest on your funds.
- ATM owners outside of the Regions Bank™, Allpoint™ and MoneyPass™ surcharge-free ATM networks, and other places where you use your Payroll Card, may charge fees that will be deducted from your Payroll Card balance.
- **If you use your Payroll Card outside the US, or if you make a purchase in a currency other than US Dollars:**
The amount deducted from your funds will be converted into US Dollars by the card network. The card network will charge a cross-border fee of .80% and currency conversion fee of .20% (for a total fee of 1% of the transaction amount) to be included in the transaction amount. This card network cross border and currency conversion charge is independent of and in addition to any international fee indicated in the Schedule of Fees above.

¹ Your carrier's message and data rates may apply.