




CERIDIAN / COMDATA PAYROLL CARD



WHAT IS A CERIDIAN/COMDATA PAYROLL CARD?

- The Comdata Payroll Card is a prepaid card and **not a credit card**.
- You do not have a credit line or overdraft protection. You may NOT use your Comdata card to make a purchase or withdraw funds in an amount GREATER than the value on the card.
- Only your Company may load value/money to your Comdata Card, and you may only redeem the value loaded to your Comdata Card in accordance with the Cardholder agreement.
- Your company determines when and if a value load should be made and the amount of the load.
- Payroll cards offer the benefits of direct deposit and a debit card without the restrictions of having to open a bank account (This is an option for employees that do not have a bank account to receive their pay electronically).
- Payroll cards are a great alternative for companies that want to go green. It reduces the amount of paper wasted from printing checks.

PAYROLL CARD BENEFITS

- **You no longer have to wait for paper checks.** Payroll is automatically deposited onto your card every pay day.
- **You can check your balance anytime.** Keep track of your money anywhere by checking the balance online or by phone.
- **Text message alerts** are extremely useful. You'll get a text every pay day when money has been loaded. You'll also receive an "available balance" text after every transaction you make.
- **You can set up automated transfers of funds** to your personal bank account, just like direct deposit.
- **Use your card anywhere** (anywhere that MasterCard is accepted), like cash!
- **Pay your bills online and shop online.** Most online sites let you enter your card number as a payment method.
- **Withdraw cash from ATMs at your convenience.** You can avoid ATM fees by going to an Allpoint ATM, MoneyPass or Regions Bank.
- You can also use other ATMs, but they must be branded with one of these card logos:
- **Please note there is an Inactivity Fee** for 60 calendar days of inactivity). An increase or decrease in available funds until balance is \$0.00.

USING THE CARD

- Once you receive your personalized card in the mail, you must immediately activate it by calling the number on the sticker, placed on the front of the card.
- You have 24 hour access to the IVR phone system (1-888-265-8228).
- You will choose your ATM pin when you activate your card.
- You can also set up your text message alerts during the activation call.
- You can use your card anywhere that MasterCard is accepted. You may use the card as a debit transaction (where you must enter your pin) FREE, or you may use the card for credit transactions (where you have to sign your name to complete the transaction) FREE.
- It is important to **read and understand** the fees that may occur when using the card.
- Users of the card avoid fees by utilizing the text message alerts, IVR phone system and online registration. You can check your balance for free and transfer money to other accounts online (free if it is the first "fee-based" transaction of the pay period).





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MANAGE YOUR ACCOUNT ONLINE

- When you receive your card and activate it, you can visit:
www.cardholder.comdata.com to register and create a profile online (have your card handy, because you will need it to register online).
- You can choose a unique username and password to use when you log in.
- Once you've registered online you can use the Cardholder website to :
 - » Check Your Account Balance
 - » Set up direct deposit
- » View account activity
- » Print account statements
- » Deposit money into your bank account
- » Enroll for text message alerts
- » Dispute a transaction

DIRECT DEPOSIT

- Cardholders can set up direct deposit online: www.cardholder.comdata.com or by calling: **1-888-265-8228**.
- There is a **10-day pre-note waiting period** before the Direct Deposit is effective (pre-noting is a verification process that is run to ensure that the account and routing numbers are valid).
- If the pre-note process is completed **before** funds are loaded to the card, the transfer will occur automatically. If you receive funds on your card before the pre-note process is completed, a manual transfer of funds is required to move the money.
- Funds from a direct deposit transfer will not be available in your bank account for **two business days**.

This will count as your "free transaction" for the pay period.

TEXT MESSAGE ALERTS

How to Enroll:

- » Login to Cardholder Web (www.cardholder.comdata.com)
- » Select Banking and then Text Messaging.
- » Enter your phone number
- » Select both notification boxes
- » Read and accept the Terms & Conditions

OR:

- » Call **1-888-265-8228** and follow the prompts to set up text message alerts.

Receive text message alerts when money is added to your card and after each time you use your card. You will receive your card balance with each text message.



The text message alert service is available from Comdata at no charge. However, standard message and data rates charged by your cellular service provider may still apply.

FEES

FIRST TRANSACTION AFTER EACH LOAD, REGARDLESS OF TRANSACTION TYPE: **FREE \$0.00**

- **Point of Sale Transactions**
 - » CREDIT/Signature Based: **FREE**
 - » DEBIT/PIN-Based: **FREE**
- **ATM Transactions**
 - » ATM Withdrawal **\$1.75**
 - » ATM Balance Inquiry, and/or Decline **\$1.25**
- **Bank Teller Withdrawal** (at participating banks where MasterCard is accepted)
 - » **FREE**
- **Card-to-Bank Transfer**
 - » Automatic **\$1.00**
 - » Manual **\$1.50**
- **Cross-Border Currency Fee**
 - » International Transactions **1%**
- **Comcheck Draft**
 - » **\$3.00**
- **Claim Research - Invalid Claims**
 - » **\$50.00**
- Your Payroll Card Account will not charge Live Customer Service or Web Access Fees.
- **Inactivity**
 - » **\$2.95** fee for 60 calendar days of inactivity; an increase or decrease in available funds until balance is **\$0.00**.





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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%
Comcheck 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.