

Comdata® Payroll MasterCard®

Frequently Asked Questions

Q: What is the Comdata® Payroll MasterCard®?

A: The Comdata® Payroll MasterCard® is an electronic alternative to receiving a paper check. Each payroll period, your net pay is deposited onto your payroll card. You can then use the card to access your money in a variety of convenient ways.

Q: Why are we being offered the Comdata Payroll MasterCard?

A: The Comdata Payroll MasterCard provides a convenient method of receiving payroll funds for those employees without a bank account or those currently receiving paper checks. With the payroll card, you will have immediate access to your funds. You will no longer need to pick up your paycheck, and you will always receive your pay on time with no need to worry about lost or stolen paychecks.

Q: How does the Comdata Payroll MasterCard benefit me?

A: There are many benefits associated with using the Comdata Payroll MasterCard.

- Immediate access to funds
- No longer stand in line to cash your check
- Eliminate the need to come in on your day off and pick up your check
- Convenience of a card with no bank account required
- Safer than cash
- Flexible options to access your money
- Eliminate problems associated with lost/stolen checks or late deliveries

Q: How do I sign up for the Comdata Payroll MasterCard?

A: Please consult with your manager or payroll administrator for detailed instructions.

Q: How do I get my money with the Comdata Payroll MasterCard?

A: There are many flexible withdrawal options.

- **Point-of-sale PIN-based Debit Transaction** – Use your card anywhere that accepts MasterCard® debit cards. Always select “Debit” on the card reader and enter your PIN. Many merchants also offer an option for cash back.
- **Point-of-sale Signature-based Transaction** – If your card has a MasterCard® logo, you can use it at any merchant that accepts MasterCard. You will select “Credit” on the card reader and sign the receipt.
- **ATM Transaction** – You may use your card at any ATM with the Cirrus® logo. To make a withdrawal, always select “Withdraw from Checking.”
- **Comchek Draft** – You can register a Comchek draft and use it like a check to pay bills or make a deposit to another account.
- **Cash Out** – If your card has a MasterCard logo on the front, you are able to cash out to the penny at any MasterCard-affiliated bank location.

Q: Will it cost me anything to use the Comdata Payroll MasterCard?

A: Your first transaction each pay period is FREE of Comdata fees. After the first transaction, Comdata fees may apply, depending on your usage of the payroll card. See your program administrator for further details.

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Q: How do I activate my payroll card?

A: To activate your Comdata Payroll MasterCard, simply call Customer Service toll-free at 1.888.265.8228 and follow the instructions. You will be asked to provide an activation code, which may consist of your date of birth, phone number, employee number or other information as provided by your company. Detailed activation instructions are included in the materials with your card.

Q: What is a PIN?

A: A PIN (Personal Identification Number) is a 4-digit number that will be used with some payroll card transactions, such as an ATM withdrawal or point-of-sale debit purchase. You will also be required to enter it when using the automated phone system (IVR). The PIN you choose should be easy to remember and never shared with anyone else.

Q: How do I sign up for Text Message Alerts?

A: You can receive text message alerts by registering for them when you activate your card, by calling Cardholder Services at 1.888.265.8228 or through the cardholder website www.cardholder.comdata.com. Text service is free from Comdata. However, your cell phone carrier may charge for texts.

Q: Why do I keep seeing the word Comdata on the instruction brochure and on the back of the payroll card?

A: Comdata is the company your employer has partnered with to offer you the benefit of a payroll card. Comdata provides payroll card services to hundreds of thousands of cardholders nationwide.

Q: What is Maestro?

A: Maestro is a PIN-based debit network that accepts approved debit cards, such as your payroll card, for payment at the time of purchase. Food, gas, general merchandise and clothing can all be purchased using the Comdata Payroll MasterCard at Maestro locations, often with the option to receive cash back. There are more than 10 million Maestro locations worldwide, including such national outlets as CVS, Kmart, Kroger, Sears, Wal-Mart, Target and nearly any other grocery store, drug store or gas station that is equipped with a PIN pad at their register. Please refer to your cardholder user guide for detailed instructions on making a PIN-based debit purchase.

Q: If I make a purchase at a point-of-sale location, can I receive cash back?

A: Yes. If you make a purchase using your Comdata Payroll MasterCard at a point-of-sale location, you may be able to get cash back with your transaction. You must select "Debit" on the card reader and enter your PIN number before requesting your desired amount of cash back. Keep in mind that each merchant will have its own cash back policy and limits. You may want to verify the limit by asking the merchant before conducting your transaction.

Q: Can I use my payroll card at any ATM?

A: Your Comdata Payroll MasterCard is accepted at more than one million ATM locations worldwide as part of the Cirrus ATM network. To make a withdrawal, always select "Withdraw from Checking." Some ATM transactions are subject to a fee charged by the ATM owner. However, Comdata offers access to two ATM networks that are free of surcharges – the Allpoint Network and Regions Bank network of ATMs. For help in locating a surcharge-free ATM, please see below or refer to the cardholder information you received with your card.

Note: Comdata fees may still apply to your transaction.

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Q: What is an ATM surcharge fee?

A: A surcharge is a fee that the ATM owner charges for use of their machine. However, Comdata has partnered with Allpoint Network and Regions Bank to provide surcharge-free ATM locations. To locate an Allpoint ATM, go to www.allpointnetwork.com. To locate a Regions Bank ATM, go to www.regionsbank.com. If you are not using an ATM within these networks, you may incur additional fees charged by the ATM owner.

Q: How can I check the balance on my payroll card?

A: You can check your balance at no charge by calling Cardholder Services at 1.888.265.8228. You can also access your balance information online (www.cardholder.comdata.com)– see the enclosure in your welcome kit for detailed instructions. You should always check your balance prior to a transaction to ensure that you have enough funds available and to avoid being charged a decline fee.

Q: What is a decline fee?

A: A decline fee will be assessed when the balance available on your card is not enough to cover your ATM or purchase transaction amount. When in doubt, you can always contact Customer Service toll-free at 1.888.265.8228 to check your balance prior to making the transaction.

Q: Can I use the internet to manage my payroll card account?

A: Yes, Comdata offers Cardholder Web Services online at www.cardholder.comdata.com. You can use this site to check your card balance, view account activity, set up a direct deposit and more. The first time you visit the site, you will need to register and create a profile. Refer to the materials included with your card for more information on accessing Cardholder Web Services.

Q: What should I do if my Comdata Payroll MasterCard is lost or stolen?

A: You should immediately notify Cardholder Services to report the card missing and have it blocked. Your manager or payroll administrator can provide further details on the process for obtaining a replacement.

Q: What information is required when I call Cardholder Services?

A: You can contact Cardholder Services at any time by dialing 1.888.265.8228. When speaking with a representative, you will need to provide your payroll card number, activation code (which may consist of your employee number, phone number or birth date), access code and name for verification.

Q: What should I do if I deactivate my payroll card?

A: If you make multiple attempts using an incorrect PIN, the payroll card will deactivate as a security measure. If this happens, you must call Cardholder Services to have your card activated again.

Q: What should I do if I forget my PIN number?

A: Contact Cardholder Services at 1.888.265.8228 to request your PIN be reset. After the agent has completed the reset, follow the prompts to activate a new PIN number. Detailed instructions on setting a PIN are included in the materials with our card.