

TranZonix Prepaid MasterCard® Card Quick Help Guide

Information for using and managing your card account



HOW TO ACTIVATE YOUR CARD

You will receive your card in the mail within 7-10 business days. You will receive a separate PIN Mailer with your 4-digit ATM PIN in the mail. This is mailed to you separately for security purposes. To Activate Your Card:

1. Call 1-866-426-9264
2. Choose "1" for English or "2" for Spanish
3. Enter your 16-digit Card Number

Once your card is activated, you may call the cardholder automated account system at the number on the back of your card (1-866-426-9264) anytime to change 4-digit ATM PIN number. You must know the original 4-digit PIN number you received with your card before you can change your PIN. You will need your PIN anytime you wish to obtain cash or balance information at ATM locations. You should NEVER give your PIN to anyone and keep it in a safe place. If you forget or lose your PIN, contact cardholder customer service and a new PIN mailer will be mailed to you.

Once your card is activated, go to www.tranzonix.com/prepaid card to register for online access. You can check your balance, transaction history, update your contact information or change your ATM PIN online anytime free of charge.



HOW TO ADD FUNDS TO YOUR CARD ACCOUNT

You may add funds to your card account in several ways, so you can choose what works best for you.

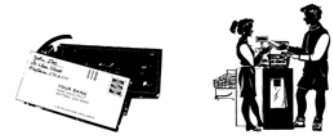
Authorized TranZonix Agent Location – Each time you cash a payroll check at an authorized TranZonix Agent location, the proceeds from your payroll will be electronically deposited directly to your TranZonix Prepaid MasterCard Card account. Funds will be available within minutes.



HOW TO USE YOUR CARD AT AN ATM LOCATION

You can obtain cash and balance information at ATM locations worldwide following these simple instructions:

1. Insert your card into the ATM
2. Enter your 4-digit ATM PIN number
3. Choose "Checking" as the account type
4. Choose either: Withdraw or Balance Inquiry



HOW TO USE YOUR CARD TO MAKE PURCHASES OR PAY BILLS

You can use your card to pay bills or make purchases anywhere Visa debit Cards are accepted; at retail locations, online or over the phone.

- **Retail Locations** – You will need to hand your card to the cashier or swipe it through their credit card terminal. You may choose “credit” to process as a regular credit card transaction and sign your receipt, or “debit” to process as a debit card transaction. If you choose “debit” you will be prompted to enter your 4-digit ATM PIN number. You may choose to use “debit” at retail locations that offer cash back options.
 - **Quick Tip** – If you use your card for delayed settlement transactions such as pay-at-the-pump locations, some restaurants, hotels or for rental cards, remember that your card will have a temporary hold on the estimated final purchase amount until the transaction is completed. You will not have access to these funds until the transaction is completed. Delayed settlement holds are generally released within 1-2 days of completing your transaction. If you want to avoid any delayed settlement holds at pay-at-the-pump gas stations, pay inside with your card.

- **Online or By Phone** – You will be asked to enter or give your card information to the business processing your payment. You will need to provide your 16-digit card number and expiration date (month and year) from the front of your card and your 3-digit security code from the back of your card. The 3-digit code can be found on the back of your card to the right of the signature line. For security purposes you may also be asked to validate your card billing address. If you have moved since you received your card, you will need to contact cardholder customer service to update your billing address. Transactions processed online or by phone will always be processed as “credit” transactions. You should NEVER give your 4-digit PIN number out to anyone online or over the phone.



HOW TO CHECK YOUR CARD ACCOUNT BALANCE AND ACTIVITY

There are several ways you can obtain balance and transaction history for your card account.

1. AUTOMATED PHONE INQUIRY:

Call the cardholder services number on the back of your card: 1-866-426-9264

Choose “1” for English or “2” for Spanish

Enter your 16-digit Card Number

Choose option to “Check Balance”

Reminder: You can transfer to a live customer service representative by pressing “0”. You will need to speak to a live customer service representative to report your card lost or stolen. You may change your PIN, address, email or phone number through live customer service or online at www.tranzonix.com/prepaidcard .

2. **ONLINE:**

Go to www.TranZonix.com/prepaidcard , then click on Access My Account

Enter your 16 digit card number or User Name

Enter your online password. You will need to click on Register for a Web Account to set up your online access before you can check your balance or obtain your transaction history online.

- You can check your card account balance, view transaction history, print your monthly statement, change your contact information and ATM PIN anytime online. Remember to update your address if you move to ensure that you can use your card for online purchases and that you'll receive your replacement card upon expiration.



CARDHOLDER CONTACT INFORMATION

Card Activation Line	1-866-426-9264	Press "1" for English or "2" for Spanish
Automated Phone Access	1-866-426-9264	Press 0 to transfer to live customer service
Online Access	www.TranZonix.Com/prepaidcard	Click on Prepaid Card