

# FREQUENTLY ASKED QUESTIONS

## ABOUT YOUR CARD

### WHERE CAN I USE THIS CARD?

You can use your card to make purchases anywhere Visa® or Mastercard® debit cards are accepted (card brand is noted on the front of your card).

### WHY IS THE WORD “DEBIT” ON THE FRONT OF THE CARD?

The word debit is on the front of the card because there is no “credit” extended to you as the cardholder. However, you may choose either debit or credit at the point of sale to complete a transaction. Check the materials included with your card package to determine if you are able to request cash back through the PIN debit feature.

### CAN I HAVE AN ACCOUNT WITH A BILLING ADDRESS OUTSIDE THE UNITED STATES?

No. Your billing address must be within the United States.

### WHAT IS AN “ACCOUNT MAINTENANCE” FEE?

Your account may be subject to a monthly “Account Maintenance Fee” if it is inactive. An inactive account is defined as an account that meets all three of the following criteria: **(1)** Your account has been open for at least six or twelve months (refer to the Disclosures and Fees page of the *Cardholder Agreement* for specific timing); and **(2)** You have not received a payment; and **(3)** You have not made a transaction in a 90 day period. The account maintenance fee will not take your account negative; it will only be assessed if there is a balance on the card.

### HOW IS MY CARD DIFFERENT THAN A CREDIT CARD?

A credit card gives you a line of credit in advance of receiving funds that you must pay back. Your debit card comes pre-loaded. You can spend the funds as you see fit, but you can't spend more than your current available card balance.

## MANAGING YOUR CARD

### HOW DO I ACTIVATE MY CARD?

If you received your card with an activation sticker on the front, simply call the phone number on the sticker and follow the instructions. If you do not have an activation sticker on the front of your card, your card is already activated and ready to use.

### HOW DO I VIEW MY CARD/TRANSACTION ACTIVITY ONLINE?

Visit the website listed on the back of your card and enter your login information. Click on the “My Account” tab to view your complete transaction history, including payments and spend activity. There is also an option to print your transaction details.

## **HOW DO I SET MY PIN?**

To set your PIN, call 1-800-225-1115. In order to keep your card balance secure, you must protect the confidentiality of your PIN. If you suspect that your PIN is no longer secure, contact Customer Service immediately by calling the number on the back of your card. We advise against writing your PIN on your card or keeping a notation of your PIN with your card. You are responsible for the protection of your PIN and you will not be able to recover funds lost as a result of unauthorized use of your PIN.

## **WHAT SHOULD I DO IF MY CARD IS LOST OR STOLEN?**

Report a lost or stolen card immediately by calling Customer Service. The Customer Service number is listed on the back of your card. If reported in a timely manner, you will not be responsible for any unauthorized charges per the *Terms and Conditions*.

## **HOW DO I CHANGE MY ADDRESS?**

If you need to update your mailing address, please update your information by clicking on the Profile link at the top of the cardholder website. If you need assistance updating your account information, please contact Customer Service by calling the number on the back of your card.

## **DOES MY CARD EVER EXPIRE?**

Yes. The expiration date is printed on the front of your card.

## **HOW DO I CANCEL MY CARD?**

If you wish to cancel your card account, please contact Customer Service by calling the number listed on the back of your card. If your card is reloadable, we recommend contacting your program sponsor before closing your account to arrange for another method of payment. Otherwise, closing your card account may disrupt access to your funds.

## **SHOPPING WITH YOUR CARD**

### **HOW DO I USE MY CARD TO PURCHASE GOODS AND SERVICES?**

You can use your card to make purchases at any merchant (online or in-store) that accepts Mastercard or Visa branded debit cards (look for the logo on the front of your card). To complete a transaction, select "credit" to authorize your transaction with a signature. If the funds are available in your account, the purchase will be approved. Select "debit" to authorize your transaction by entering a PIN at the point of sale. However, this does not necessarily mean that you will be able to request cash back with the transaction. Check the materials included with your card package to determine if this feature is enabled for your card.

### **WHY DOES MY CARD NOT WORK WHEN I TRY TO PAY AT THE PUMP?**

To protect cardholders, we have disabled all cards at self-service, pay-at-the-pump gas stations. Please note that while you won't be able to pay at the pump, you can still use your card at these locations by asking the attendant inside the gas station to process your card. Ask the attendant to swipe the card after you have filled up to ensure a successful transaction.

### **HOW DO I SHOP ONLINE USING MY CARD?**

In order to complete a transaction online, just follow these simple steps: (1) Select the items you wish to purchase, (2) Proceed to "check out," (3) Select Mastercard or Visa as your payment option, depending on your card type, (4) Enter your 16-digit card number and the 3-digit Security Code (if required, the Security Code (or CVV code) can be found on the

back of the card and it is the last three digits printed in the signature panel), and your expiration date, (5) Enter the billing address associated with your card. That's it. The merchant will process your transaction.

### **WHEN SHOPPING IN-STORE, HOW CAN I SPLIT A PAYMENT BETWEEN MY CARD AND ANOTHER FORM OF PAYMENT?**

If your purchase amount is greater than the available balance on your card, and you will need to perform a split transaction. Tell the cashier that you'd like to use two forms of payment to complete your purchase. Use your card as the first form of payment and tell the cashier the exact amount authorize on this portion of the transaction. The difference will need to be made up using another form of payment. Please note, this function is not available at all merchants.

### **WHEN SHOPPING ONLINE, CAN I SPLIT A PAYMENT BETWEEN MY CARD AND A CREDIT CARD?**

You can only split a payment if the online merchant permits "split" payments. Please note, most online stores only accept one credit or debit card for per transaction. Your card is processed like all Mastercard or Visa cards, which will likely prevent you from entering more than one card number to complete a transaction.

### **WHAT IF THE AMOUNT OF MY PURCHASE IS MORE THAN MY AVAILABLE BALANCE?**

In this case, your purchase will be declined, unless you have arranged to perform a split payment.

### **WHY DID MY BALANCE ONLY DECREASE BY \$1 AFTER I MADE A PURCHASE AT A MERCHANT?**

It is common practice for certain online merchants to not immediately charge customers for the full amount of a purchase. Many will "authorize" (temporarily deduct) \$1 from your balance for verification purposes. This affects all standard credit and debit card users. In most cases, merchants that operate in this manner will debit your balance for the full amount of the purchase and return the "authorized" \$1 to your balance. The merchant may take up to 30 days to return these funds to your balance.

### **WHAT IF A TRANSACTION IS NOT APPROVED BY AN ONLINE STORE?**

In the unlikely event that your transaction is declined by an online store, please make sure that you have done the following:

- Verified that the merchant accepts Mastercard or Visa debit cards
- Selected "credit card" as the payment method
- Selected "Mastercard" or "Visa" (depending on the logo printed on the front of your card)
- Correctly entered your 16-digit card number
- Correctly entered your Security Code (if applicable)
- Correctly entered your expiration date
- Correctly entered your name (as it appears on your card)
- Correctly entered your billing address (same address provided for your account)
- The purchase amount is not more than your available balance

If these tips do not resolve your issue, please contact Customer Service by calling the number provided on the back of your card.

## SECURITY AND PRIVACY

### **ADDING & WITHDRAWING MONEY**

Please note that this section only applies to cards that have ATM access as indicated in your card package.

### **WHAT ATMs CAN I USE TO ACCESS MY FUNDS?**

You can use your card to withdraw cash at any ATM that displays the Visa or Mastercard logo (depending on the logo on the front of your card). Please note, there may be a service fee for each withdrawal. This fee, along with any other potential fees assessed by the ATM operator associated with your transaction, is automatically deducted from your balance. For a complete list of fees associated with your card, please refer to the Disclosures and Fees page on your cardholder *Terms and Conditions*.

### **HOW MUCH MONEY CAN I WITHDRAW FROM MY CARD AT AN ATM ON A DAILY BASIS?**

Please refer to the cardholder *Terms and Conditions* to determine the maximum daily ATM withdraw limit for your card. If your daily cash requirements are greater than these limits, contact our Customer Service team to request that your limit be adjusted. Please note, however, that certain ATMs have machine-imposed limits and may not allow you to withdraw the maximum daily amount.

### **HOW DO I KNOW HOW MUCH MONEY I HAVE IN MY AVAILABLE BALANCE?**

You can check your available balance anytime by visiting [www.login.northlane.com](http://www.login.northlane.com), by texting for balance information (if applicable for your program) or by calling Customer Service using number printed on the back of your card.

### **CAN I DEPOSIT MONEY ONTO MY CARD AT AN ATM?**

No. You cannot deposit money onto your card at an ATM.

### **HOW DO I KNOW MY PERSONAL AND CARD INFORMATION IS SECURE?**

All transactions take place on a secure server and all of your personal and card information is encrypted using a Secure Socket Layer (SSL). We encourage you to carefully review our Privacy and Security Policies.

### **WILL YOU DIVULGE MY PERSONAL INFORMATION TO ANYONE?**

No. North Lane will not divulge personal information to any third party without your authorization. Please read our *Privacy and Security Policies* for more details. If a partner of North Lane provides your card, it may be necessary for North Lane and the partner to transfer your personal data between one another to setup and maintain your profile. Please contact the partner providing the card for more details.