

PayCard Frequently Asked Questions

Q. What is a PayCard?

A. It's a prepaid, reloadable VISA® Card issued in your name that looks and works just like a debit card or as a check if you choose. On payment date, your funds will be immediately available on your PayCard. You can then use your PayCard to deposit funds into your own bank account. Or you use it to make purchases or withdraw cash anywhere VISA debit cards are accepted – over 6 million locations in the United States and over 24 million worldwide!

Q. Can I still deposit funds into my bank account?

A. Yes. Rather than waiting for a check to arrive in the mail, you can go to your bank on the day of funding and deposit funds from your PayCard into your own bank account. You can either use a bank teller or an ATM machine to withdraw cash from your PayCard and then deposit that cash into your bank account. You will have one free bank or ATM transaction per payment cycle.

Q. Is my PayCard actually a credit card?

A. No. It's a prepaid VISA card that is loaded with your funds on the morning of every payment date (every other Friday). Each time you use the PayCard, the transaction is deducted from the amount of money available on the PayCard.

Q. How do I know how much money I have left on my PayCard?

A. It's always a good idea to keep track of your money as it is loaded on the PayCard every payment date and as you spend it. If you are not sure of your balance, check it at <http://www.pncpaycard.com> or by calling 1-866-453-5071. These services are available 24x7, 365 days a year. You can also get account history online. Remember, merchants can't tell you how much money is on the PayCard.

Q. How do I use my PayCard?

A. You will be able to use your PayCard at any merchant that accepts VISA debit cards. Just give the PayCard to the cashier, waiter or attendant, and sign for your purchase. If you want to get cash back, use your Personal Identification Number (PIN) at stores that offer this service – grocery and convenience stores usually do. Use your PIN at an ATM, and when prompted press "Checking". You can also use the PayCard to make purchases online, via telephone, and by mail order. Note daily spending limits may apply to your PayCard.

Q. What is a PIN?

A. Your PIN (Personal Identification Number) is a secret four-digit code that gives access to your PayCard account. Always keep it separate from your PayCard, and never give it to anyone, especially over the phone.

Q. What if the cashier asks "debit" or "credit"?

A. Both responses will access the balance available on your PayCard. If you say "credit", you will have the convenience of just signing for your purchase; if you say "debit" you must enter your PIN. If you want to receive cash back from a merchant that provides this service, you generally will be required to enter a PIN.

Q. Can I use my PayCard to buy something that costs more than the amount of money I have on my PayCard?

A. Some merchants will allow you to pay with two forms of payment. By using another form of payment in addition to your PayCard, you can still make purchases that exceed your available balance on your PayCard. You can pay for part of your purchase with your PayCard and pay the other part with a second type of payment.

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Q. What happens if I need to return an item that I purchased using my PayCard?

A. Every store has its own return policy and will handle the return in the same way as any other VISA transaction. The store may “credit” your PayCard, or provide a cash refund or store credit. A credit to your PayCard may take up to one week to process before it’s available for use.

Q. What should I do if the merchant tells me the PayCard was “declined”?

A. Declines generally occur when the purchase amount is more than the available funds on your PayCard. Check your available balance and then you may offer to pay the merchant partly with the funds on your PayCard and partly by another payment method acceptable to the merchant. Note that daily spending limits may also result in a decline.

Q. What happens if my PayCard is lost or stolen?

A. You must immediately call 1-866-453-5071 to report a lost or stolen PayCard and order a replacement. As long as you report your PayCard lost or stolen right away, you will not lose any money if someone uses the PayCard without your permission. This is one of the major benefits of having your funds loaded on a PayCard.

Q. Whom do I contact if I have a question regarding my PayCard?

A. You can contact PayCard Services at 1-866-453-5071, 24 hours a day 7 days a week.

Q. Will I receive a statement showing my transaction activity?

A. Online, printable account statements for the last 12 months are available at www.pncpaycard.com.

Q. Does my PayCard have an expiration date?

A. Yes. You will receive a replacement PayCard the month before your PayCard expires.

Q. Do I receive a new PayCard each time a balance is loaded?

A. No. You will continue to use the same PayCard until it expires.

Q. How does my PayCard work at gas stations and restaurants?

A. When you’re paying at the pump, some stations will check to see if you have enough money to fund a full tank (up to \$75) because they don’t know how much you are going to buy. If your PayCard is declined, and you know you still have money available on your PayCard, go inside the station and tell the attendant how much gas you want to buy and sign the purchase receipt for that amount. As for restaurants, some will verify that your PayCard has enough money to cover the cost of the meal and a 15%-20% tip. If it doesn’t, the transaction may be declined. On the receipt, you may write in a tip in any amount, or leave a cash tip. Only the amount you sign for will be deducted from your account.

Q. What fees are associated with the PayCard?

A. Refer to the PayCard Cardholder Agreement for fees you may be assessed with the PayCard. VISA® is a registered trademark of Visa U.S.A. Inc. ©2010 The PNC Financial Services Group, Inc. All rights reserved.