



## Rewarding Excellence Visa® Prepaid Card FAQs

1. **Does my Visa Card expire?**

Yes, your card does expire. Check your card to see its expiration date.

2. **When do I get paid?**

Payments are deposited onto the Rewarding Excellence Visa Prepaid Card the **first and third Friday** of each month. Some months have a third deposit.

3. **How do I activate my Visa card?**

There are two easy ways to activate your card. Both methods will require you to enter your 16-digit card number and the first 4 numerical digits of your SID. For example: If your SID is S12345A, you would enter 1234.

a. **ONLINE:** Visit [awardcardservices.com/prepaid](http://awardcardservices.com/prepaid)

In addition to activation information, online enrollment will require you to select a username and password, as well as set a security question. Upon successful login, your card will be automatically activated and you will be asked to select your personal ATM PIN.

b. **PHONE:** Call **1-888-887-6192**, then follow the prompts to transfer to Visa DPS. If you are activating your card over the phone, you will be asked to set up a Personal Identification Number (or PIN). Your PIN will be required for ATM transactions.

4. **How do I select my PIN?**

Upon activation of your card, you will be asked to designate your PIN (Personal Identification Number).

5. **I forgot my PIN. How do I reset it?**

You can reset your PIN online at [awardcardservices.com/prepaid](http://awardcardservices.com/prepaid). Go to **My Settings > My PIN > Forgot PIN**. You can also call **1-888-887-6192** and follow the prompts to transfer to Visa DPS.

6. **How can I access my card balance and transaction information?**

For your real-time card balance, visit the Rewarding Excellence Performance Center at [RewardingExcellence.com](http://RewardingExcellence.com). For up-to-the minute transactions, visit the bank's website at [awardcardservices.com/prepaid](http://awardcardservices.com/prepaid) and register your card. You will be asked to create a username and password. By registering your card, you will be able to access your card balance, statement and card activity. You will also be able to use your card online for purchases.

You may also call **1-888-887-6192** and follow the prompts. This information is available anytime, day or night.

7. **Q. My name is printed incorrectly. How can I get a corrected card?**

A. You must contact your dealership's Systems Coordinator to correct the spelling of your name in My Personnel on DealerCONNECT. Next, call **1-888-887-6192** to alert Rewarding Excellence Program Headquarters of the change and to request a new card. A \$10 replacement card fee will apply if the card has been previously issued. Please see your Cardholder Agreement for complete details.

8. **How do I change my home address?**

Contact your dealership's Systems Coordinator to change your home address in the "My Personnel" section of DealerCONNECT. If your card has already been sent to an incorrect address, you will be charged a \$10 replacement card fee to have a new card sent.

9. **How do I know which programs/VINs my deposit reflects?**  
To review payment details, active employees can use this website ([RewardingExcellence.com](http://RewardingExcellence.com)). Go to **Payments/Earnings > Pay/Pre-Pay Summary**. To review eligible VINs, go to **Program Information > Program Rules**.
10. **Do I keep the same Rewarding Excellence Visa Prepaid Card throughout the program year?**  
Yes. When you first qualify for an award, you will be mailed a Rewarding Excellence Visa Prepaid Card preloaded with your award amount. Keep this card. Each time you earn, your awards will be loaded onto the same card. For subsequent awards, a deposit will be made to your card on the **first and third Friday** of each month.

## Using Your Card

1. **How do I make a purchase with my Rewarding Excellence Visa Prepaid Card?**  
At the time of purchase, present the card to the merchant and sign the receipt if prompted. If asked, swipe the card through the keypad and press **Credit**. If **Credit** is not an available option, press **Debit** and enter your PIN to process the transaction.  
  
*Please Note:* You can select Credit because this is a prepaid card and it does not require a PIN for purchases.
2. **My card has a Visa brand mark. Does that mean I can charge with it?**  
Your card functions like a Visa debit card that accesses a prepaid balance. There is no credit line associated with the card. It can be used anywhere Visa debit cards are accepted, up to your balance.
3. **Why was my card declined even though I had enough funds in my account?**  
Some retailers, such as gas stations and restaurants, might automatically add a dollar amount to the transaction to cover tips or customary fees. These additional amounts may cause your card to be declined even if there are enough funds on your card to pay for the final bill. To properly process your card at a gas station, you may need to go inside to pay because the pump has been preauthorized to an amount larger than your balance.
4. **How do I use my Rewarding Excellence Visa Prepaid Card at a hotel?**  
Your Rewarding Excellence Visa Prepaid Card should be used only **at checkout** for payment due. Use a personal credit card (not your prepaid card) to guarantee reservations and to secure your room at check-in.  
  
*Please Note:* Hotel holds can stay on your Rewarding Excellence Visa Prepaid Card for up to 45 days if used for an authorization.
5. **How do I spend the last few dollars remaining on my Rewarding Excellence Visa Prepaid Card?**  
Check your balance prior to entering a retail store at [awardcardservices.com/prepaid](http://awardcardservices.com/prepaid) or by calling the toll-free number at 1-888-887-6192. Before the merchant handles your transaction, inform them of the card balance and make it known how you will pay for the remaining amount of your purchase.  
  
*Please Note:* Not all merchants are set up to take two forms of payment for one transaction.
6. **How can I access my card balance via my cell phone?**  
You may sign up for text messaging at [awardcardservices.com/prepaid](http://awardcardservices.com/prepaid). Once you have registered your card, you have the option to set how frequently you are notified of your balance. Please note, you will be charged a minimal fee per text message. Please see your Cardholder Agreement for details.
7. **Will I be charged a fee for using my card to make a purchase at a retail location?**  
You will not be assessed a fee for using your card anywhere that Visa debit cards are accepted. (Please see Card Fees chart.)
8. **Say I had \$50 in my account. Why was I unable to withdraw it from the ATM?**  
ATM fees and service fees were deducted from your balance. You should have received a message indicating charges for using that particular ATM. These ATM charges are in addition to the funds you plan to withdraw.

9. **What is ACH?**

ACH (Automated Clearing House) provides you with the ability to electronically take funds deposited onto your card and move those dollars to a personal bank account. The funds will arrive in your personal bank account 2 to 3 business days after the transfer is initiated. A \$10 ACH Transfer Fee will apply for each ACH transfer. Please see your Cardholder Agreement for complete details.

10. **How is an ACH transfer initiated?**

You will need to log in to [awardcardservices.com/prepaid](http://awardcardservices.com/prepaid) and perform a request to authorize and originate the transaction. A minimum balance of \$1,000 will be required before ACH functionality is accessible to you.

11. **How do I withdraw cash at an ATM?**

You will be assessed a Domestic ATM Cash Withdrawal Fee of \$2 per automated withdrawal. You may also be assessed a surcharge by the owner of the ATM, which will be included as part of your withdrawal amount. Fees for manual withdrawals at a bank counter may be more than the automated fee. Bank fees vary per ATM/bank and will be disclosed at the time of each transaction. Please refer to the Terms and Conditions enclosed on your card carrier for full disclosure. For fee information, see your Cardholder Agreement for complete details.

*Please Note:* You can only withdraw \$900 per transaction, for up to \$930 per day. You cannot exceed 3 withdrawal transactions per day.

12. **How do I use my Rewarding Excellence Visa Prepaid Card for an over-the-counter teller withdrawal?**

You may also use your Rewarding Excellence Visa Prepaid Card at a banking institution. This transaction is often referred to as a *Cash Advance*. The bank teller will run your card through as credit and no PIN will be required. A \$5.00 fee will be assessed for the transaction. You may withdraw a maximum of \$5,000 per day using over-the-counter teller withdrawal.

13. **I suspect fraudulent activity/unauthorized use of my Rewarding Excellence Visa Prepaid Card. Who do I contact?**

If you feel your card was used without your knowledge, you are required to submit a document to the bank with details of the fraudulent transactions. Click [here](#) for a copy of the form, and follow the instructions on page 1.

14. **How long will it take to receive my new award card?**

It can take up to 7-10 business days for a new/replacement card to be mailed to the address provided in MyPersonnel on DealerCONNECT. You will be charged at \$10 replacement card fee. You may request expedited services, which will overnight your card for a \$25 fee (in addition to the \$10 replacement card fee). This fee is automatically deducted from your card's balance.

*The Rewarding Excellence Visa Prepaid Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC. The Rewarding Excellence Visa Prepaid Card may be used everywhere Visa debit cards are accepted*

<b>INACTIVE ACCOUNT:</b>	\$10.00 (after 6 months of no activity)
<b>LOST/STOLEN CARD REPLACEMENT:</b>	\$10.00 (per Card; when a Card is reported as lost or stolen.
<b>EXPIRED CARD REISSUANCE:</b>	\$10.00 (per Card; when a Card is reissued or replaced after expiration if you are not active in the program)
<b>REPLACEMENT CARD FEE:</b>	\$10.00 (per Card; when a Card is reissued or replaced for any reason other than lost or stolen or expiration)
<b>EXPRESS DELIVERY (UP TO 3 BUSINESS DAYS):</b>	\$25.00 (per instance)
<b>INTERNATIONAL TRANSACTION FEE:</b>	3% (of the transaction amount completed in more than once currency)
<b>INTERNATIONAL TRANSACTION FEE - SC:</b>	3% (of the transaction amount completed in a single currency)

*ATM CASH WITHDRAWAL - DOMESTIC:	\$2.00 (per withdrawal)
*ATM BALANCE INQUIRY - DOMESTIC:	\$1.00 (per inquiry)
*ATM CASH WITHDRAWAL - INTERNATIONAL:	\$5.00 (per withdrawal)
*ATM BALANCE INQUIRY - INTERNATIONAL:	\$2.00 (per inquiry)
FUNDS TRANSFER; (CARD TO ACCOUNT TRANSFER)	\$10.00 (per transaction)
TELLER CASH FEE - DOMESTIC	\$5.00 (per transaction)
APPROVED BILL PAY TRANSACTION:	\$1.00 (per transaction)
<b>Card Fee Summary</b>	