

Prepaid Cardholder
Quick Reference Guide



Cardholder Website Overview and Frequently Asked Questions

Version 2.0

Statement of Confidentiality

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Bank of America
Merrill Lynch 

Cardholder Website Overview

Introduction

The purpose of this guide is to serve as an overview of Bank of America Lynch's Prepaid Card Programs. This guide addresses common cardholder concerns and explains what access cardholders have on the prepaid card website. This guide is intended for Bank of America Merrill Lynch's Prepaid Card clients as a reference for any questions that may be asked by cardholders. **THIS GUIDE IS NOT INTENDED FOR DISTRIBUTION TO CARDHOLDERS.** Cardholders should be referred to the terms and conditions and FAQ's specific to their card, which can be found at the cardholder website. The website address is listed on the back of their card.

Overview

The cardholder website is provided to cardholders as a feature of your prepaid card program with Bank of America Merrill Lynch. This site offers convenient and quick access to all account activity 24 hours a day, 7 days a week, 365 days a year. The responsive architecture resizes the screen based upon the size of the device, thus providing an optimal and consistent viewing experience across a wide range of devices (smartphones, tablets, laptops, and desktops). This guide outlines the common features of the cardholder website (available to cardholders only), including:

- Card Activation and Sign In
- Balance and Transaction History
- Statements
- Dispute Transactions
- Alerts
- ATM Locator
- Frequently Asked Questions
- Forgot PIN and Change PIN

Card Activation and Sign In

Cardholders may activate their card on the website by clicking the "Activate My Card" link on the home page. Once they enter the appropriate security information, the card will be activated and they will be prompted to create a user name and password for future sign in. For added security, cardholders must provide an email address and select and answer several security questions for Knowledge Based Authentication.

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Note: The cardholder will be locked out of the website for 24 hours if 5 or more unsuccessful attempts to login are made. Customer Service Representatives have the ability to reset the cardholder’s password after the appropriate authentication, and the cardholder will need to close the web browser and reopen to logon to the website.

Balance and Transaction History

Once signed in, the home screen provides a convenient view to the available balance and recent transactions. Cardholders will be able to view any pending transactions and up to 24 months of transaction history on the website. Below, the Balance & Transactions Screen displays (Figure 1).

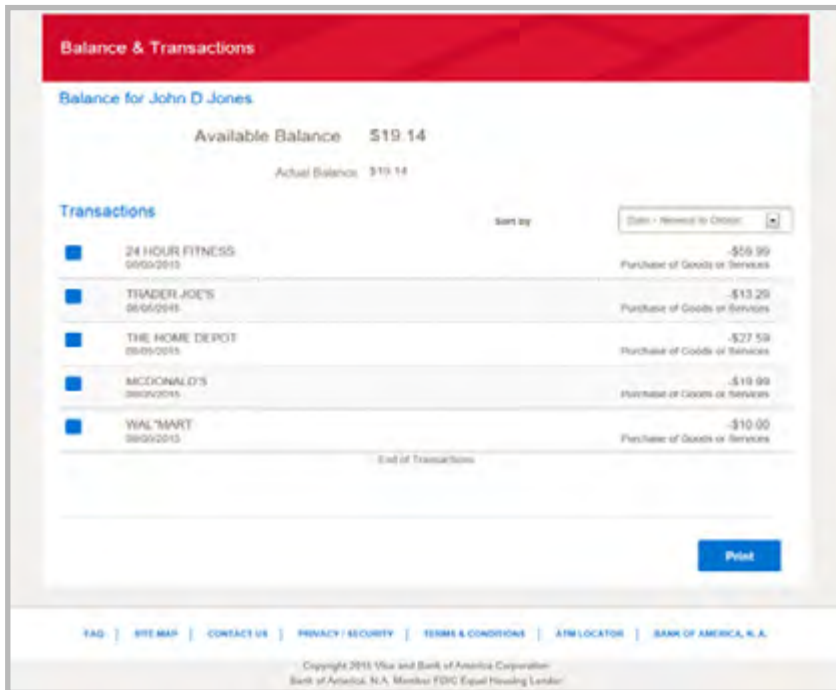


Figure 1: Balance and Transaction Screen

Statements

Cardholders may view and download their monthly statements at any time on the website. They can also change their preference to receive paper or electronic statements, if offered by the prepaid card program. Up to 24 months of statements are available on the cardholder website.

Dispute Transactions

Cardholders must call Cardholder Services to dispute a transaction, file a claim, or learn more about the process. They should call or write as soon as they believe there is an error on their statement. Cardholder Services must hear from cardholders within 60 days from the date of the statement on which the error displays. A Customer Service Representative will provide the cardholder with the required information to file a dispute.

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Alerts

This functionality is only available as a feature on select prepaid card programs. If your program offers alerts, cardholders will be offered the option to enroll for text and/or email alerts through the website. These alerts provide convenient access to important account information, such as when a load occurs and when the card has a low balance. On the Alerts page of the website, cardholders can select which alert messages they would like to receive via email, text message, or both. If selecting text alerts, they will be prompted to provide a mobile phone number which requires verification before alerts begin. Alert options can be updated at any time on the cardholder website.

ATM Locator

Cardholders have convenient access to ATM locators via the cardholder website. The link is available on the footer of all pages of the website, including the landing page. Bank of America Merrill Lynch recommends that you reference the website, should your cardholder have questions regarding the location of ATMs supported by your card program.

Frequently Asked Questions

Bank of America Merrill Lynch has provided answers to common cardholder questions which are available for view on all screens of the cardholder website, including the home screen. This can be viewed and used as a resource should your cardholders have general questions about their card. The most common cardholder concerns are provided in the Frequently Asked Questions section of this guide.

Forgot Pin and Change Pin

Cardholders have the ability to change their PIN anytime on the cardholder website by entering in their old PIN and new desired PIN. If the cardholder has forgotten their PIN, they can select the Forgot PIN link - this function will require entering in the appropriate security information before a new PIN can be created. Alternatively, they may contact Cardholder Services for assistance by calling the number on the back of their card.

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Frequently Asked Questions

The following table provides information needed to answer common cardholder questions regarding the use of their prepaid card.

General Questions

Question	Answer
How do I register the Prepaid Card?	You may register the card by visiting the cardholder website or contacting Cardholder Services using the number on the back of your card. Please be sure to provide all required information.
Why should I register the Prepaid Card?	Registering the card has several benefits: <ul style="list-style-type: none">▪ It enables you to make purchases online. Most online retailers do not accept payments without a valid “billing” address. Your registered address will serve as the “billing” address that retailers require.▪ It enables Customer Service representatives to quickly assist you when you need assistance.▪ It protects you if the card is ever lost or stolen. By registering the card, our customer service representative will be able to identify you as the cardholder and may be able to reimburse you for lost funds.
How to order a replacement card?	If a cardholder has a damaged card they should call customer service and request a replacement card. Customer service will advise when the cardholder can expect to receive this new card. A fee may apply for this service.
How to close an account?	Cardholders may call customer service if they wish to close their account. Upon request, Bank of America Merrill Lynch will send a check to the cardholder for any remaining balance that is on the card at time of closure. A fee may apply for this service.

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Usage

Question	Answer
How do I make a purchase using the Prepaid Card?	You can use the card anywhere debit cards are accepted. Just press the “Credit” button on the terminal pad and you may be asked to sign a receipt to make your purchase. Alternately, some merchants may require you to enter your PIN for the transaction.
How do I get cash when making a purchase?	Many merchants, such as grocery and convenience stores, will offer the ability to get cash back with a purchase. Just press the “Debit” button on the terminal pad and use your PIN to complete the transaction. The amount that you can withdraw varies by merchant. This may not be available on all prepaid card programs.
Can I make a purchase for more than the amount remaining on the Prepaid Card?	You must FIRST tell the cashier or merchant the amount you want to pay on the card and pay the remainder through another means (credit card, check or cash). If you do not tell the cashier or merchant and try to make a purchase for more than the amount on the card, the transaction will be declined because you don’t have enough money on the card. It is important to keep track of the card balance so you do not try to make purchases for more than the amount remaining on the card. Check your balance on the cardholder website or by calling Cardholder Services using the number on the back of your card.
Can I go into a Bank of America banking center and withdraw cash at the teller counter?	Yes. You can go into any Bank of America banking center and withdraw cash at the teller counter. There may be a fee associated with this type of over-the-counter transaction, which will be deducted from the balance on the card. Please review the Schedule of Bank Fees that you received with the card. This may not be available on all prepaid card programs.
Can I add more money to the Prepaid Card?	No. Your sponsor is the only one that can add additional funds to the card. Sponsors are never permitted to provide account and routing information to their cardholders.
Can I transfer money to another account?	You can transfer money to another account by setting up a funds transfer on the cardholder website or calling Cardholder Services. This service may not be available on all prepaid card programs.
What should I do if the Prepaid Card is lost or stolen?	Call Cardholder Services as soon as possible to report the card lost/stolen, 24 hours a day, seven days a week. Bank of America Merrill Lynch will cancel the card and send you a replacement card. The balance on your previous card will be transferred to the new card, minus any lost/stolen fees if applicable. Please check the Schedule of Bank Fees that you received with the card.

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Question	Answer
<p>What if I have a remaining balance after the Prepaid Card expires?</p>	<p>The card expires on the date listed on the front of the card. If a balance remains on the card after expiration on a Personal Fund Program that does not renew, you may call customer service and request a check for any balance remaining on the card. A fee may apply for requesting a paper check. Please refer to the Schedule of Bank Fees that you received with the card. If the card renews, you will receive a new card in the mail approximately one month prior to the expiration date of the existing card. When you activate the new card, the old card will be deactivated. If any balances are left on a business fund card, a check will not be issued to you. Any remaining funding on business expense cards is returned to the program sponsor.</p>
<p>Can I use a local Bank of America banking center for customer service?</p>	<p>You should direct all customer service inquiries to either the cardholder website or Cardholder Services by calling the number on the back of the card. Bank of America branches are not equipped to assist you with any questions pertaining to the use of the prepaid card.</p>

Disputed Transactions

Question	Answer
<p>Am I responsible for transactions that I did not make?</p>	<p>Bank of America provides a “Zero Liability” Policy for the card. If the card is ever lost or stolen, we will reimburse you for any unauthorized transactions when reported within 60 days from the date of the statement on which the unauthorized first transactions displays. This is subject to certain conditions.</p>
<p>How do I dispute a transaction?</p>	<p>All account disputes should be directed to Cardholder Services. You should call or write as soon as you believe that there is an error on your statement. Cardholder Services must hear from you within 60 days from the date of the statement on which the error displays. A Customer Service Representative will provide you with the required information to file a dispute.</p>

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Various Transaction Usages with the Prepaid Card

Question	Answer
Can I use my prepaid card at restaurants?	Yes. Restaurants will verify that you have enough funds on the card to cover the bill PLUS 20% to cover the tip.
Can I use prepaid card at hotels?	The hotel clerk will verify that the card has sufficient funds to pay an estimated bill for the number of days you have requested. The amount of the estimated bill will be “held” in your account, making that amount unavailable for other purchases. When you check out, the “hold” will be removed and the final bill amount will be deducted from the card.
Can I use my prepaid card at car rental agencies?	Some rental car companies may require that a credit card be used to make a reservation and may not allow a prepaid card to be used. However, the card will always be accepted for final payment (provided the funds are available).
Can I use my prepaid card to pay at the pump at gasoline stations?	“Pay at the pump” gas stations may secure an authorization/ approval on the card as a set limit above the final amount/ price of gas you put in your vehicle. For instance, they will authorize the transaction for \$100.00. This is done to ensure that adequate funds are available to cover the final purchase. You must go inside the gas station and speak with the clerk. Tell the clerk that you want to purchase \$10 in gas and to authorize the transaction for \$10. Also, let the clerk know that it will be a CREDIT transaction.
Can I make online purchases?	Online purchases are subject to the merchant’s security policy governing the acceptance of bankcards. If the card had an available balance AND your online purchase was declined by the Internet merchant, the decline would be based on the merchant’s security policy. The transaction amount may be held against the available balance on the card for seven days, since funds were approved for the online purchase, even though the merchant declined the transaction due to their security policy.
Can I split transactions?	Sometimes you will not have enough money on the card and it will be rejected. If this occurs, you can still make the purchase, but you must FIRST pay the remaining balance with either cash, check or a credit card and then use the card for the remainder of the balance. For instance, if you have \$2.82 on the card and your purchase is for \$20, pay the sales clerk the \$17.18 and use the card for the remaining balance. The clerk should authorize the card as a CREDIT card transaction. The balance will then be taken down to \$0, and if the card is not a reloadable card, you can dispose of it. If it is a reloadable card, save it until more funds are loaded by your sponsor.

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