

PNC PAYSOURCE® CARD

FREQUENTLY ASKED QUESTIONS

What is a PNC PaySource® Card?

The PaySource Card is a Visa-branded prepaid card that allows you to receive the benefits of direct deposit and a convenient Visa card for daily expenses and access to ATMs and over-the-counter cash back. Only direct deposit funds can be deposited to this account. Your payroll will be available to you on your regular payday. Your PaySource Card can also be used with the following mobile applications¹:

- Apple Pay
- Samsung Pay
- Google Pay

Do I have to agree to the Terms and Conditions?

Yes. By accepting the card from your employer, you are agreeing to the Terms and Conditions. You do not have to accept this payroll card. Ask your employer about other ways to receive your wages.

What is a personal identification number (PIN)?

A personal identification number ("PIN") is required to use your PaySource Card at an ATM and with some merchants. You must establish a PIN by calling 1-866-416-5689 or by visiting pnc.com/PaySource.

Do I have to select a PIN when I activate my card?

Yes. When you call to activate your card, you must select a PIN to complete activation of all card functions. You will need to use the PIN to make certain transactions with your card. To choose your four-digit PIN, call 1-866-416-5689 and select option #2 from the menu. You may also activate your card and change your PIN by logging into www.pnc.com/PaySource.

How do I get a new PIN if I have forgotten my old one or want to change the number?

You can reset your PIN by visiting pnc.com/PaySource or by calling 1-866-416-5689.

Can I set up pre-authorized payments to be debited from my PaySource Card?

Yes. Any bill that can be paid with a prepaid Visa card that can be debited from your card. You can do this by providing the card number and other information provided on your PaySource Card.

Can I use my PaySource Card to pay for purchases over the internet?

Yes. You can use your PaySource Card to make purchases over the internet wherever Visa cards are accepted. Certain transaction types are restricted; please refer to your Card Terms and Conditions.

¹ Standard message and data rates may apply.

May I have additional cards for family members?

Yes. You may designate up to three Secondary Cardholders on your PaySource Card online at pnc.com/PaySource or by calling 1-866-416-5689. The cards will be mailed to you with the names of the users embossed on the cards. Each Secondary Cardholder will have access to all available funds on the card. Please refer to the current Schedule of Fees for fees that may apply.

Will I receive checks to use?

No. The card is intended for the card-originated electronic transactions only.

Is there a minimum balance required?

No. However, cards that remain at zero balance (\$0.00) over an extended period are subject to closure. See the PaySource Card Terms and Conditions for more information.

Most ATMs dispense cash in \$20 increments. How can I get the full amount of my pay from the PaySource Card in cash?

In addition to obtaining cash at ATMs with the Visa/PLUS and AllPoint Networks, some merchants also offer cash back on purchases. You may also make cash withdrawals from tellers at any bank displaying the Visa logo. Additional fees may apply.

Will I receive a monthly statement on my account?

You will not be mailed a paper statement automatically. However, you can opt to receive a monthly paper statement by calling 1-866-416-5689 or accessing your account at pnc.com/PaySource. Upon request, a paper statement covering up to 24 months of transaction history can be generated and sent to you. There is an electronic statement inclusive of balances and transaction history of up to 12 months available on the PaySource web portal.

How do I change my address?

You can change your address on file by visiting pnc.com/PaySource or calling 1-866-416-5689.

Where can I use my PaySource Card?

You can use your PaySource Card anywhere Visa cards are accepted.

Can I use my PaySource Card at ATMs?

Yes. You can use your PaySource Card worldwide at ATMs with the Visa/PLUS and AllPoint® Network signs. Please refer to the Fee Schedule for all applicable fees.

What is the maximum dollar amount I can withdraw per day from ATMs?

Your card's daily ATM withdrawal limit for the PaySource Card is \$2,500; however, some ATMs may have lower limits.

Are there maximum dollar limits on purchases or other cash withdrawals?

In addition to the \$2,500 daily ATM withdrawal limit, there are individual transaction limits of \$2,500 daily for purchases and \$2,500 daily for all cash withdrawals, including teller window transactions. There is also a total daily limit of \$5,000 for withdrawals and purchases.

Is my PaySource Card a credit card?

No. The PaySource Card is a prepaid Visa card, where you are limited to making purchases and withdrawals using the balance that has been deposited to your card on paydays, less any prior expenses and withdrawals.

Can I use my PaySource Card at a gas station?

Yes. However, if you elect to swipe your card at a gas pump, the purchase authorization will be \$75 or more, regardless of how much gas you plan to pump. Purchase authorizations are deducted from your available balance and will clear when the actual transaction is posted to your account or within three days, whichever is sooner. You may avoid the hold on your account balance by going to the cashier to pre-pay for the exact amount of gas you plan to purchase.

What do I do if my PaySource Card is lost or stolen?

Call 1-866-416-5689 immediately anytime of the day if your card has been lost or stolen. You will be issued a new card.

My temporary Instant Issue PaySource Card does not have my name on it. Do I still sign my name when I make purchases?

Yes. You can still use your temporary card and sign for purchases even though your name does not appear on the card.

Why is my available balance different than my actual balance?

Your "available" balance will be less than your "actual" balance, if you have pending transactions or make a purchase that allows the merchant to hold balances on your account until the transaction posts.

Your available balance may increase when, for example, you return merchandise.

Do I have to have an email address to use my PaySource Card?

No. You are not required to have an email address to make purchases with your card. However, an email address is required to reset your password to the web portal if you forget your login credentials.

How do I know how much I've spent?

You can check your daily balance and transactions online or by telephone.

Can I check my balance online?

Yes, you may view your balance and transactions online at pnc.com/PaySource.

Can I check my balance by phone?

Yes. You may call 1-866-416-5689 to check your current balance and transactions. You will be asked to enter your PaySource Card number when you call.

How can I speak with a customer service representative?

When you call 1-866-416-5689, you will be given an option to press '0' to speak with a customer service representative.

What are text message alerts?

Text message alerts for your PaySource Card are a way of getting automatic notifications on your mobile phone regarding your card balance, transactions and status. You may elect to receive text messages on your mobile phone, such as when your balance changes, transactions post and the status of your account changes. Choose the alerts you want to receive by visiting pnc.com/PaySource or calling 1-866-416-5689. Message and data rates may apply. Please check with your wireless carrier about such fees.

What happens if I change my mobile phone number?

Please log in to pnc.com/PaySource. Click on 'Profile' in the upper left-hand corner and provide your new mobile phone number in 'Alert Settings'. You may also contact a customer service representative at 1-866-416-5689. Once your phone number is updated, a text message containing a Validation Code will be sent to your new phone number. Enter the Validation Code online or provide it to the customer service representative. Future text message alerts will be sent to your new mobile phone number¹.

What happens if I change jobs?

Your card balance will continue to be available until your account balance reaches \$0.00. If you wish to continue participating in a payroll card program, you will need to go through your new employer. The card is not transferable to another employer.

¹ Standard message and data rates may apply.

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