FAQS

Questions about CashPass Network

▫ Who is CashPass Network?

CashPass was founded in Burnsville, MN in 2003, with the goal of providing financial resources to the "unbanked" and "underbanked". The CashPass Pre-Paid card is a secure way for customers to keep their money without being charged excessive fees. The CashPass card is accepted anywhere in the world that Debit Visa is accepted as credit, debit, or ATMs.

▫ Who are CashPass Network customers?

CashPass' primary focus is on providing financial services and security to those who do not have checking accounts or credit cards. We cater to the "unbanked" and "underbanked" without excessive banking fees and restrictive practices which traditional financial institutions impose.

▫ What bank network or partner access is available?

Your CashPass card can be used anywhere in the world that Debit Visa is accepted as credit, debit, or at ATMs.

▫ Which bank issues the CashPass card?

Metropolitan Commercial Bank™, located in New York, issues the CashPass Prepaid Visa Card. However, cardholder card accounts are managed by CashPass and individual cardholders do not have a personal bank account with Metropolitan Commercial Bank.

▫ Is the card account insured by the FDIC?

Yes. All card accounts are individual accounts with FDIC insurance up to $250,000 per card account. Card accounts are FDIC insured after cardholder information has been verified.

▫ What type of fraud detection does CashPass employ?

The CashPass card is a Signature and PIN-accessed card. The card account cannot be overdrawn or abused. Without the PIN, the card cannot be used for ATM or debit transactions. If the PIN is stolen along with the card, the cardholder's liability is limited to $50.00 if the loss is reported promptly, per Reg. E. Once we are notified of a lost or stolen card, and the cardholder correctly identifies himself, the card account is immediately frozen.

Questions about the CashPass Website

▫ How secure is my card account information?

The CashPass website uses the latest 128 bit encryption technology to secure your card account and personal information online. CashPass follows strict procedures to ensure that your card account and personal information is never shared or misused in any way. For more information regarding your privacy, please view our privacy policy by clicking the link on the CashPass website.

▫ Which browser works best with your website?

The CashPass website is best viewed with Microsoft Internet Explorer 5.5 or higher, AOL 6.0 or higher, and Netscape Navigator 6.0 or higher.

General Questions about CashPass

▫ Do I need good credit to qualify for a CashPass card?

No. The CashPass card is a Prepaid Visa Card, not a credit card. Therefore, no credit check is done during the approval process.

▫ Do I need to have a checking account to get a CashPass card?

No. CashPass cardholders do not need to have any banking relationship to qualify for and use the CashPass card. Unlike traditional check cards, the CashPass card is not tied to an individual cardholder's checking account.

▫ Who can enroll for a CashPass card?

In compliance with the USA PATRIOT Act and other laws, you must be a U.S. resident with a valid government issued ID and a verifiable address to open a card account and order a card. Currently we do not issue cards to residents of Puerto Rico, Guam, Virgin Islands, American Samoa or other U.S. territories.

▫ Can I enroll using a business name?

No. CashPass cards are for personal accounts only. Per federal banking regulations, the identity of all applicants must be verified before an account can be created.

▫ Where can I get a CashPass card?

A list of CashPass distributors can be found at www.cashpass.com, where you can search for a distributor near you. You can also apply for a CashPass card online at www.cashpass.com, or call Customer Support at 1-877-766-3551 for more information.

▫ How long will it take to get my CashPass card?

If you apply for a CashPass card at a distributor location, you will receive an "instant issue" card in the store. This "instant issue" card gives you access to your funds immediately. You will receive the personalized card in the mail 7-10 business days after you place your order.
If you apply online for a CashPass Prepaid Visa and passed the identification process your personalized card will come in the mail 7-10 business days from the application date.

▫ Can I have multiple cards?

No. Per federal banking regulations, cardholders are only allowed one active card and one active account.

Questions about the CashPass card

▫ When does my CashPass card expire?

The expiration date for your card is listed on the front of the card.

▫ Where can I use my CashPass Prepaid Visa Card?

You can use your CashPass card anywhere where Debit Visa is accepted as credit, debit, or at an ATM. Please contact customer service for a list of blocked countries where your card can not be used.

▫ How do I make a purchase with my CashPass Prepaid Visa Card?

Your CashPass card is versatile. You can use your card as "credit", where you run the card and sign for the purchase. You can also use the card as "debit", which means that you enter your PIN to make a purchase. You can also use your CashPass card at any ATM where Debit Visa is accepted to withdraw cash. The CashPass card can also be used over the phone and online to make purchases.

▫ Can I print and use checks against this card account?

No. However, if you need to send a payment to a business or single party, you can register your account online and use Click-n-Pay at www.cashpass.com which gives you an option to have a check mailed to the payee personal or business.

▫ Can I use my CashPass card to gamble online?

No, online gambling is prohibited with the CashPass card due to Visa regulations.

▫ My card has been suspended due to negative balance, how can I get it re-activated?

If your account is suspended due to negative balance, you can load funds onto your card and contact Customer Support to get your card reactivated.

▫ How do I add cash to my CashPass card?

CashPass offers several ways to add cash to your CashPass card so adding cash is quick and convenient. You can add cash through: CashPass Retail Locations: Add cash to your CashPass card at one of several

CashPass retail locations, your payment is credited to your card account instantly. Visit us at www.cashpass.com for a list of CashPass distributor locations. ACH Money Share: Add cash to your CashPass card by loading funds from your personal checking or savings account. All ACH transactions are held up to 7 business days before being credited to your card account. Direct Deposit: Have pay, dividends, disability and government checks (i.e. Social Security, Medicare, Welfare, etc.) added directly to your CashPass card. Your payment is credited to your card account the same business day. Money orders: Send us a cashier's check or non-U.S. Postal Service money order. All cashier's checks and money orders are held 10 business days before being credited to your CashPass card. Western Union: Load money to your CashPass card at any of the over 46 thousand Western Union agent locations nationwide (go to www.cashpass.com for details). PayZone: Load money to your CashPass card at thousands of PayZone locations nationwide (go to www.cashpass.com for details).

▫ Can I load money from my checking account to my CashPass card?

Yes. You can load up to $500.00 per month onto the card from your checking account. See how to add funds to your card account for further details.

You can transfer funds from other accounts onto your CashPass card. Transfers from other accounts to your CashPass card need to be initiated at the sending financial institution. Electronic transfers will take 3-5 business days to post to your account. This load comes in the form of an ACH transfer. Please logon to your online account for specific ACH instructions or contact a CashPass customer service representative for details.

▫ How soon will my direct deposit be available?

Direct deposits post between 12:00am-11:00am CST on the date that your direct deposit is set to post. Government checks will post before the end of business day on the effective date if the deposit.

Questions about limits of CashPass card

▫ Are there any daily limits on the ATM and POS (merchant) dollar amounts or number of transactions?

The cash withdrawal limit (ATM withdrawals and cash advances at a bank) is $900.00 per day. The POS (point of sale – using debit and/or credit) limit is $5,000.00 per day. The combined limit of cash withdrawals and POS transactions is $5,000.00 per day.

▫ What is the minimum and maximum amount of money that I can put on my CashPass card?

The minimum load ranges from $0.01-$10.00 based on your card product. Remember to account for your load fee when loading small amounts to your card. The maximum load amounts are as follows: $5,000.00 per load, $10,000.00 per day with a maximum allowed balance of $20,000.00 in a 30 day period.

▫ Do I need to keep minimum balance on my CashPass card?

Your CashPass card does not have a required minimum balance, however it is a good idea to keep a small amount of money on your card so that the account remains active and you have enough to cover your monthly maintenance fee if your card product has one.

More Questions about CashPass and the CashPass card

▫ Do I have a personal identification number (PIN)?

When you call to activate your card, you will have the option to set up a PIN. The PIN is 4 digits long and should never be shared with anyone. If at any time you would like to change your PIN, you can do it by calling Customer Support, through the automated system, or online at www.cashpass.com. You will need to wait 30 minutes to use your PIN once you reset it.

▫ How can I withdraw "odd amounts" from my CashPass card?

You can use your card as credit or debit anywhere Debit Visa is accepted. If you would like to withdraw funds

from an ATM, be advised that ATMs typically dispense increments of $10.00 and $20.00. You also have the option of using your card as debit to get cash back from store locations that offer a "cash back" option. You can also use the card as credit for the amount of the purchase.

▫ Why is my PIN not working?

If you are having problems with you PIN, there could be a few different causes. You may have recently changed your PIN. When you change your PIN, you must wait 30 minutes for the new PIN to go into effect. If you enter the incorrect PIN too many times, your account will lock for security purposes. To have your account unlocked, you will need to contact Customer Support to have the PIN fail count reset.

▫ How do I view my card account activity?

You can view and manage all of your account information once you register your online account at www.cashpass.com. You can also call Customer Support during business hours or use the automated system to go through your recent transactions.

▫ How do I notify CashPass with a change of address?

You can manage all of your contact information and account information online at www.cashpass.com. You can also call Customer Support to update your contact information.

▫ What happens if my CashPass card is lost or stolen?

If your card has been lost, stolen, or compromised, please contact Customer Support to have it marked lost or stolen immediately. You can also use the automated system to report your card lost or stolen. If after business hours please use the automated system to report the card lost to prevent any unauthorized transactions. Once a card is marked lost or stolen, it cannot be used or reactivated.

Immediately call customer service and request a replacement card, they can deactivate your card to prevent unauthorized use. Cardholders may also go into a CashPass retail location and report their card lost or stolen and receive a replacement card at the location.

▫ What security measures are available for lost or stolen cards?

If your card is lost or stolen, you will want to contact Customer Support immediately, or report your card lost or stolen through the automated service. Reporting your card lost or stolen will deactivate the card immediately. The card replacement fee for a lost or stolen card is $10.00, and you will receive a new card with a new card number and account number. If you notice that there are any unauthorized transactions that occur on your account, you can call Customer Support to get information on filing a dispute. A dispute can take 60-90 days to finalize.

▫ How much does it cost to set up a card account?

Activation fees vary and are based on the card product that you have. Please contact Customer Support for more information.

▫ Does CashPass charge a fee for card account termination?

If you decide to cancel your CashPass account and have your remaining funds reimbursed, there is a $10.00 Balance Reimbursement Fee for a check to be sent to you. The check will take 6-10 weeks to arrive via USPS. If you want to cancel your account, you can use your card as credit or debit anywhere Visa is accepted until the balance is $0.00, then call Customer Support to request that your account be cancelled.

▫ What types of fees are assessed by "out of network" or "foreign" ATMs?

If you use an ATM outside of the United States, you will incur the Foreign ATM fee associated with your CashPass card, which will range from $0.00 - $3.50 depending on your card product. You may also receive a surcharge from the ATM in addition to the fee that is associated with your CashPass card.

▫ What are the fees associated with my CashPass Prepaid Visa Card?

Please see your local CashPass distributor for specific pricing or visit us at https://enrollsecure.cashpass.com/cashpass for online card order pricing.

▫ Can I upgrade to a different fee structure at some point?

If your financial situation changes and there is a different card product which would better suit your needs, you can call Customer Support to review your options. We want each customer to have the best card product to meet their needs.

▫ When I swipe my card at a gas pump I get charged $30.00 even if I only pump $10.00 worth of gas. Why?

When you pay at the pump, a pre-authorization is done for an amount between $30.00 and $75.00. This is due to the fact that the authorization is done before the amount of the transaction is unknown. If you do pay at the pump, the transaction will settle for the amount you actually pumped within 24-48 hours of the initial transaction. You can avoid this pre-authorization by pre-paying inside the store or paying after you pump.

▫ I returned a purchase I made using my CashPass card, how long does it take for the funds to go back on my card?

If the merchant has already finalized the initial transaction, you will see a merchant credit on your card in 3-5 business days. If the transaction is still pending, it can take up to 15 days from the date of the initial transaction for the funds to return to your card. Authorizations for car rentals and hotels can take up to 30 days to return to your card.

▫ What do I do if an ATM does not give me the total amount of my withdrawal, but says it did?

Sometimes ATMs have errors or simply run out of money. If you experience a problem with an ATM, you can attempt to contact the ATM owner by calling the number listed on the ATM. In most cases, the ATM runs an error report each day, which will credit your card back for the funds you did not receive. This error reporting typically takes 24-48 hours to complete. If the ATM settles the transaction as though you received the funds, you will have to file a dispute. Disputes can take 60-90 days to finalize. Contact Customer Support for more information on filing a dispute.

▫ I attempted to make a purchase with my CashPass card and was denied but I have been charged for the purchase or I simply did not authorize a transaction that is on my card account. What do I do?

First, contact CashPass Customer Support to see if the transaction shows as an error on your account. If the transaction shows pending on your account, but the merchant says that the transaction was declined, you can request that the merchant fax a statement to CashPass. The statement should be on company letterhead and include the following information:

- The company's Visa merchant ID number
- The authorization or decline code for the transaction
- A manager's name, phone number and signature
- Permission to release the funds.

If the merchant is unwilling to provide this information, and unwilling to issue a merchant credit/refund, you may file a dispute. A dispute can take 60-90 days to finalize. Please contact Customer Support for more information on filing a dispute.

▫ A merchant has authorized my card without my permission. Do I contact the store where I purchased my CashPass card?

No. The distributor location where you purchased your card will not be able to assist you. Please contact CashPass Customer Support for any issues with your card. Customer Support will advise you of your options for unauthorized transactions and filing a dispute, if necessary.

▫ My CashPass card is denied at merchants and ATMs but I know I have funds on my card, what do I do?

Please check to ensure that you are using the active card. When you receive your personalized card in the mail and call to activate it, the temporary card (the one without your name on it) is automatically deactivated. You also want to make sure that you are using the correct PIN if you are having trouble with debit transactions. If you are still having trouble, please call CashPass Customer Support for assistance.

▫ How do I use my CashPass card as calling card?

To use your CashPass card as a calling card, simply call 1-877-766-3551 (also located on the back of your card); choose option 3 to go to the automated system. Once in the automated system, you will be given the option to use your CashPass card as a calling card. Once your call is complete, the cost of the call will be deducted from your available balance.

Questions about Click-n-Pay

▫ What is Click-n-Pay?

Click-n-Pay is CashPass' electronic bill payment service that saves you time and money when paying your bills. Click-n-Pay allows you to set up one time or recurring payments for ANY bill you need to pay. We have over 5,000 billers already in our database for electronic payments. If you need to make a payment to a biller not listed in our database, simply manually add your biller and a paper check will be sent on your behalf. Once the payment is set up, the amount of the payment is immediately deducted from your balance, so you never have to worry about a bounced check.

▫ How do I use Click-n-Pay?

Once you've registered your online account, just go to the Click-n-Pay section, where you can find over 5,000 billers already in our database, or add your own billers. Click-n-Pay is easy to use. Simply enter the biller name, your account number, and the amount you'd like to pay. If your biller is already in our database, the payment should post in 1-2 business days. If you manually add a biller and a paper check is sent via USPS, your payment will post in 7-10 business days. You can view the status of each Click-n-Pay payment in your account transaction history.

▫ Which bills can I pay using Click-n-Pay?

Unlike most electronic bill pay programs, you can pay any and every bill using Click-n-Pay. If your biller is not listed in our biller database, we will send them a paper check on your behalf.

▫ How much does it cost to use Click-n-Pay?

Depending on your card product, Click-n-Pay cost can range from $.45 to $2.00 per payment. See your terms and conditions or www.cashpass.com for pricing specific to your card product.