

Comdata® Payroll Card

Helpful Hints

PLEASE NOTE



You must **ACTIVATE** your payroll card at 1-888-265-8228 before using it. The Comdata automated system (IVR) will talk you through all the steps for activating your card and provide other information.

The pound key is [#] and the star key is [*]

Press [*] to return to the automated system previous menu

Press [9] to access the main automated system menu

Press [0] to speak with a Customer Service Representative

1. Always know your available balance – **FREE** ways to obtain your balance:
 - a. Text message alerts*: sign up for text alerts through the IVR prompts at 1-888-265-8228 or at www.cardholder.comdata.com *text service is free from Comdata however your cell carrier may charge for texts
 - b. Register for web access and monitor all card activity including balance at www.cardholder.comdata.com
 - c. Simply call 1-888-265-8228 and follow the prompts for current balance
2. **FREE** transactions – best way to use your card:
 - a. Your first transaction each pay period is **FREE** of Comdata Fees.
 - b. Purchase transactions are **FREE** all the time (Signature/credit and PIN/debit with cash-back are FREE).
3. You do not have to take all your money off your card. Use your card like cash when you need it.
4. Instead of using the ATM with a fee (if you've already used your free transaction), you can get your cash for **FREE** by selecting cash back when making a PIN (debit) purchase.
5. If you choose to use an ATM, avoid the ATM surcharge fee by using an Allpoint ATM (www.allpointnetwork.com) or Regions Bank ATM (www.regions.com). You can call Comdata Customer Service at  **1-888-265-8228** to locate an ATM near you. Allpoint also has a free app to download to your smartphone. 
6. Always use the "Checking" option when using the ATM machine to withdraw cash.
7. You cannot use your payroll card at the gas pump. You must go inside and pay as a credit or debit (FREE transaction).
8. MasterCard participating banks will cash out your card for a partial or full amount; this is free if it is your first transaction after you get paid. Remember, you can get your cash for FREE by selecting cash back with a PIN (debit) purchase.
9. If your transaction is declined, you will be charged a fee; do not continue to swipe the card. Avoid this from happening by knowing your card balance before making a transaction. Call Customer Service for assistance, **1-888-265-8228**.
10. If you incorrectly enter your PIN three times, the card will be blocked as a security measure. Contact Customer Service to have your card unblocked, **1-888-265-8228**.

CARD FEES After Your Free Transaction Has Been Used

POS Credit (Signature)	FREE
POS Debit (PIN) w/cashback	FREE
Text Message Alerts	FREE
Customer Service - Interactive Voice Response (IVR)	FREE
Customer Service – Live Operator	FREE
Website: www.cardholder.comdata.com	FREE
Card To Bank Transfer (automatic/recurring)	\$1.00
ATM Decline	\$1.25
ATM Balance Inquiry	\$1.25
ATM Withdrawal	\$1.75
Comchek Convenience Check	\$3.00
Bank Teller Withdrawal	\$5.00

Comdata® Payroll Card Helpful Hints

Use Your Comdata Payroll Card Wherever MasterCard® is Accepted:

Examples:

Grocery store
Mall

Movie theatre
Concert tickets

Beauty salon/barber shop
Sporting events

Nail salon
Jewelry store

Car wash
Convenient store

Hardware store
Doctor's office

Restaurant
Fast food

Light bill
Phone bill

Water bill
Cable bill

Online bill pay and purchase
Pay bills by phone

Car repair shop
Gas station – pay inside only

*Hotel

*Rental car

Budgeting

Entertainment

**Shopping
Allowance**

Emergencies

Vacation

**My Payroll
Card makes
my life
easier!**

Holiday Fund

Savings



REMEMBER:

Use your Comdata Payroll Card the same way you would use cash – PIN (debit) and Signature (credit) purchases are always **FREE**

**Some rental car companies will not accept your Comdata Payroll Card. When using your Comdata Payroll Card at a hotel or a car rental company, the hotel and car rental car company will hold an amount from your card until the charge clears. This could take up to 7 business days (not including Saturday and Sunday).*