

It's Easy To Use

Use Your Card for Everyday and Special Purchases

Important: You must set up your PIN by calling 1-866-402-1237. Please refer to your card carrier for more detailed instructions.

1. **Use your TotalPay Card:** Use your card at millions of ATMs and retail locations across the U.S. Call 1-800-809-0308 or visit www.allpointnetwork.com to locate a surcharge-free ATM near you.
2. **Check your balance** – Know how much you have available on the card before you shop. Visit www.moneynetwork.com and click on the TotalPay card link to access your account or call 1-866-402-1237 and follow the prompts to check your balance.
3. **Present and Sign for Purchases** – Present the card to the cashier, sign the receipt, and go.
4. **Keep track of your money** – Remember to note how much you spend, and subtract it from your balance. Don't forget to immediately record your pay loads and ATM withdrawals too.

How to make purchases

When making purchases at stores or restaurants:

1. Hand your card to the cashier or server.
2. Sign the receipt.
3. Take your card and keep a copy of the receipt.

When making purchases using a PIN pad:

1. Swipe your card through the PIN pad.
2. Press "credit" and sign the receipt.
3. Or, if you want to get cash back, press "debit" and enter your PIN. Many grocery stores and drug stores will give you cash back with a purchase.

To get cash from an ATM

1. Insert your card and follow the steps on the screen.
2. Enter your PIN and select "**Withdraw from Checking.**"
3. Select the amount of cash you want to withdraw.
4. Be sure to take your card and receipt.

Know How It Works

Here are some tips for using your TotalPay Card:

Gas stations

When you pay at the pump, some stations check to see if you have funds to pay for a full tank (up to \$50). If your card is declined even though you still have funds, tell the attendant how much gas you plan to buy, and sign the receipt for that amount.

Restaurants

Some restaurants will verify that your card has enough funds to cover the purchase and a 15%-20% tip or they'll decline the transaction. Only the amount you sign for will be deducted, so you can leave a tip with your card or in cash.

Hotels

The hotel clerk will verify that your card has sufficient funds to pay an estimated bill for your stay. That amount will be "held" in your account, making it unavailable for other purchases. When you check out, the "hold" will be removed and the actual bill amount will be deducted.

Rental cars

Some rental car companies may require that you use a credit card to make a reservation. Your TotalPay Card is always welcome for final payment.

Returning a purchase

Each merchant location has its own return policy and will handle the return in the same manner as any other Visa® transaction. You may receive a credit to your card, a cash refund, or a store credit. It may take up to one week for a credit to appear.

Not enough money on the card

If you want to make a purchase but don't have enough money on your card, some merchants may allow you to make a partial payment with your card and pay the remainder with cash.

How to use the TRANSCHECKSM check.

Here are some tips for using your TotalPay Card and Transcheck check:

How to access your funds with a TRANSCHECK check

1. Call 1-866-402-1237 and press 1.
2. Follow voice prompt for account login.
3. Press 4 to load your Transcheck with funds.
4. Enter the 8 or 10-digit **Check Number**, which includes the **Digit number** followed by the "#" sign. (See figure 1)
5. Follow the voice prompts to enter the **Dollar Amount** followed by the "#" sign.
6. Record the 7 digit **Transaction Number** that you are given from the voice automated system. (See figure 2)
7. Complete the Transcheck with the date, recipient's name and dollar amount. (See figure 2)

Figure 1



Figure 2

Your completed Transcheck will look like the illustration below.



Cancelling a Transcheck

Once you have received the transaction number for your Transcheck, the money is deducted from your available TotalPay Card balance. If you need to cancel the Transcheck after it has been purchased, call customer service and speak to a representative. You will be asked to send the Transcheck check to customer service in order to have the funds reapplied to your TotalPay Card balance.

Cashing your Transcheck check

You can cash your Transcheck paper check for free at participating Wal-Mart stores*. Transcheck checks can also be cashed at participating banks and check cashers where fees may apply.