

Commerce DirectCheck Card Frequently Asked Questions

What is it?

The Commerce DirectCheck Card is a Visa® prepaid card, a safer, more convenient way to receive your salary or wages than cashing a paycheck. Your pay will be electronically deposited to the card and immediately available to you on payday.

Is a new card issued each payday?

No, you will receive one card which is reloaded each payday by your employer.

How can I use it?

Your Card can be used to make purchases or get cash (subject to the available balance on the Card). It is not a credit card.

Can I use my card to pay bills?

Yes, you may pay bills to any company that accepts Visa debit cards for payment.

Where can I use it?

- Anywhere Visa debit cards are accepted, including online purchases.
- At ATMs displaying the Visa or Plus® or Allpoint logo worldwide. Fees may apply.*
- At bank lobbies displaying the Visa logo (cash from a teller). Fees may apply.*
- At thousands of retailers accepting PIN-based transactions with fee-free cash back, including grocery, drug and discount stores.

Is there a monthly limit on the number of transactions I can make?

No. As long as funds are available on your Card, you can make as many purchases and cash back transactions as you like.

Are there any special types of transactions I should know about before I shop?

- Gas Stations - If you use your Card at an automated fuel dispenser (i.e., pay at the pump) it may result in a hold on your funds of \$75.00 or more. To avoid this hold, you may go into the gas station and pay the cashier for your purchase in advance, and specify the exact dollar amount of gas you would like to purchase.
- Restaurants and Other Merchants - Restaurants, hair salons and some other types of merchants may obtain an authorization on the Card for an amount greater than the total service bill to cover any gratuity that may be added. Be sure that the balance on the Card is sufficient to cover the cost of the bill plus any anticipated gratuity. If the Card is declined, asked the merchant to obtain an authorization for an amount equal to or less than the balance on your Card. Pay the difference with another form of payment.
- Hotels - Hotels may put a hold on your Card in the amount of your estimated bill, which will make that amount unavailable for other purchases. The hold may last from the time you check in to a few days after you check out. See the Cardholder Agreement for more information about cancelling hotel reservations or other authorizations on the Card.
- Auto Rentals- Auto rental establishments may require you to reserve your car with a credit card. They may allow you to use your Card for the final payment. Please check with the establishment for their specific procedures.

How do I get cash?

- Withdraw money at ATMs on the Visa or Plus or Allpoint network. Fees may apply.*
- Get cash back by using a PIN when making purchases at many retailers such as grocery, drug or discount stores.
- Make teller cash withdrawals at ANY bank that performs cash advances for Visa. Fees may apply.*

Are there fees associated with the Card?

See the Cardholder Agreement for complete list of fees.

How can I avoid getting charged fees?

- Make cash withdrawals at Commerce Bank or Allpoint ATMs.
- Get cash back using your PIN when making a purchase
- Make only one cash withdrawal per pay period, available from ANY bank that performs cash advances for Visa
- Monitor balance, transactions and monthly E-Statements online at CheckMyPayCard.com and limit calls to Customer Service

Can other funds be loaded onto my Card?

No, only your salary or wages from your employer can be loaded onto your Card at the direction of your employer.

Can the Card be overdrawn?

Transactions are not normally approved when funds are not available on your Card. In the event that, for any reason, a transaction with insufficient funds is authorized (for example, due to systems malfunction, a late submission by a merchant, or intervening transactions) creating a negative balance or “shortage”, you must reimburse us promptly for the amount of the shortage. We may deduct the shortage from the next funds loaded to the Card, subject to applicable law. If your Card has a negative balance and no further load occurs, you are responsible for the negative balance amount.

Will I get statements?

Electronic statements are available at no charge online at CheckMyPayCard.com, or a paper statement can be requested and mailed. Transaction history can also be obtained by calling Customer Service at 1-866-620-1367. Fees may apply.*

How can I check the balance on my Card and keep track of my purchases?

- Online at CheckMyPayCard.com
- By calling Customer Service (Spanish option available) at 1-866-620-1367. Fees may apply.*
- Sign up for Text Alerts. Log on to your Card account at CheckMyPayCard.com, choose “Profile”, choose “Text Alerts” and select from available text alert options. You can manage your text alerts options at any time. Fees may apply.*

How do I get my PIN?

You can select your PIN via CheckMyPayCard.com or by calling 1-866-620-1367. Fees may apply.

If the amount loaded to my Card is incorrect or if my Card has not been loaded, who do I contact?

Contact your employer.

What if my Card is lost or stolen?

Immediately report the Card lost or stolen by calling 1-866-620-1367. A new Card will be requested and the funds will be transferred to your new Card. The new Card will arrive in approximately 7-10 business days at your home address or other address requested. Expedited shipping is also available. Fees may apply.*

We ask, listen and solve.



Commerce Bank
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*Refer to the Cardholder Agreement for a complete list of fees.