Commerce Bank Prepaid Expense Card - Frequently Asked Questions

What is it?
The Commerce Bank Prepaid Expense Card is a Visa® prepaid card, a safer, more convenient way to receive funds for expenses. Funds will be electronically loaded to the Card by your Sponsor and immediately available to you.**

Is a new Card issued each time money is disbursed?
No, you will receive one Card which can be reloaded by your Sponsor.

How can I use it?
Your Sponsor determines how you can use your Card. If authorized, your Card can be used to make purchases or get cash up to the available balance on the Card.**

Can I use my Card to pay invoices?
Yes, you may pay invoices to any company that accepts Visa debit cards for payment.

Where can I use it?
You can use the Card:**

- Anywhere Visa debit cards are accepted, including online purchases.
- At ATMs displaying the Visa or Plus® 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 purchases and cash back transactions.**

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.
- 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 network.** Fees may apply.*
  - Commerce Bank ATMs are free of charge
- 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?
Yes, see the Cardholder Agreement for complete list of fees.

How can I avoid getting charged fees?

- Make cash withdrawal** only at Commerce Bank ATMs
- Get cash back** using your PIN when making a purchase
- Monitor balance, transactions and monthly E-Statements online at www.commercebank.com/expense and limit calls to Customer Service

Can I load my personal funds onto my Card?
No, only your Sponsor can load expense funds onto your Card.

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 is authorized when your Card has insufficient funds, (for example, due to system malfunction, a late submission by a merchant, or intervening transactions) creating a negative balance or "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, the Sponsor may hold you responsible for the negative balance amount.

Will I get statements?
Electronic statements are available at no charge online at commercebank.com/expense, or a paper statement can be requested and mailed for a fee.* Transaction history can also be obtained by calling Customer Service at 1-844-688-4720.

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

- Online at www.commercebank.com/expense
- By calling Customer Service at 1-844-688-4720.
- Sign up for Text Alerts. Log on to your Card account at www.commercebank.com/expense, 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.*
- Mobile App. Download the mobile app from the Apple® App Store℠ or Google Play™

How do I get my PIN?
You can select your PIN via commercebank.com/expense or by calling 1-844-688-4720.

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

What if my Card is lost or stolen?
Immediately report the Card lost or stolen by calling 1-844-688-4720. 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.*

Commerce Bank™
Member FDIC

*Refer to the Cardholder Agreement for a complete list of fees.
** Sponsor can restrict where the card can be used and cash access.

commercebank.com / 844-688-4720

Commerce Bank Prepaid Expense Card Mobile App-Frequently Asked Questions

Will it work on my phone?

You must have at least 64kb of free memory and OS Systems Android 4.0 or above or IOS 7.1 or above.

How do I sign up for the Mobile App?

Download the **Commerce Bank Prepaid Expense Card** app from the App Store.
Open the app and tap *Create Account*.
Accept the terms and Conditions; Tap *I Accept*.
Follow the enrollment flow. Enter Full Name, Email Address; Username and Password and tap *Create Account*.
Check your email for a verification email. Enter the code provided on the *Verify Email Address* screen. Click *Continue*.

My Verification code will not work in the App.

The verification code is valid for 30 minutes. If it is outside of that timeframe, request another verification code.

My mobile app session timed out.

For security purposes after 3 minutes of inactivity, the session will expire and you will need to log in again.

How do I reset my password?

Tap the *Forgot?* link in the password section of the login screen
Enter your Username and tap *Send Instructions* or *Continue*
Check your email for a verification email and enter the verification code provided. Then click *Continue*.
Enter a new password and confirm it; then you'll be taken to the login screen.

How do I reset my username?

Tap the *Forgot?* link in the username section of the login screen. Follow the prompts and click *Continue*. You will then receive an email with your username.

Where do I manage my Alerts?

You can manage your alerts within the app on your mobile phone or from the website.

Commerce Bank™
Member FDIC

*Refer to the Cardholder Agreement for a complete list of fees.
** Sponsor can restrict where the card can be used and cash access.

commercebank.com / 844-688-4720