

COMDATA® OnRoad Card

Empower drivers with the Comdata OnRoad Card, the trusted solution designed to do more.



OnRoad Card Frequently Asked Questions (FAQ) for Program Administrators

1. What is the Comdata OnRoad Card?

The Comdata OnRoad Card is a universally accepted Mastercard that operates in both the Comdata proprietary and Mastercard Signature Debit networks. This means your drivers can separate company funds (fuel, maintenance, repairs) from disbursements (payroll, settlement, reimbursements, etc.) all on the same card. What's more, all Mastercard Signature Debit transactions are free of fees, so there's no need to worry about losing money on purchases. The power and convenience of the OnRoad Card allows you to manage fleet spending and driver funding from one location instead of multiple. Use OnRoad today to ease management of your fleet business.

2. How can it help my business?

By using the OnRoad card, you provide drivers with access to millions of Mastercard locations nationwide with zero transaction fees. This level of universal acceptance removes many restrictions of traditional fuel cards in the past. Additional benefits of the OnRoad Card include:

- Management of company and driver funds consolidated onto a single card solution.
- Surcharge-free ATM transactions at Allpoint and Cirrus ATMs.
- Real-time reports and tracking of purchases conducted on the proprietary side of the card.

3. How do I order an OnRoad Card?

Contact a Comdata representative to learn how you can set up your OnRoad account. Once your account setup is complete, you can begin ordering OnRoad Cards via iConnectData (ICD), Comdata's online account management system.

4. How do I load money onto my drivers' cards?

Loading money is available through ICD, a feature that allows you to electronically transfer Company and Carholder funds to the OnRoad Card. Contact a Comdata representative to learn more about using ICD to fund your drivers' cards.

5. Is a PIN required?

A PIN is required only to access funds at an ATM. Your driver will need to set up their PIN when they first receive their card and instructions are included in their card envelope.

6. How do I set up usage of the OnRoad Cards?

It's important to understand there are two sides to the OnRoad Card: the proprietary side that functions as a traditional Comdata fuel card and the driver side that includes driver funds such as payroll, settlements, and reimbursements. Transactions on the driver side operate on the Mastercard Signature Debit network. There are three levels of which OnRoad Cards can be setup:

- **Company Funds Only:** This option restricts the OnRoad card to purchases on the Comdata proprietary network for company expenses (fuel, cash on card, miscellaneous products, etc.).
- **Cardholder Funds Only:** This option allows the OnRoad Card to access both the Comdata proprietary and Mastercard Signature Debit network. However, all funds are pulled from the driver's balance (Express Cash) and your company is not billed.
- **Company and Cardholder Funds:** The OnRoad Card can access both the Comdata proprietary and Signature Debit networks. Your company is billed for purchases on the Comdata proprietary network and transactions on the Mastercard Signature Debit network pulls funds from the driver's balance (Express Cash).

7. What can drivers purchase?

Driver funds on the OnRoad Card are solely the responsibility of the driver. They can purchase anything from groceries and online streaming services to airline tickets and international hotels. Think of it as a bank debit card where funds are always accessible. If the card is set up for company funds, they can purchase products of your choosing during account setup.

8. How do drivers check their balance?

There are multiple ways drivers can check their OnRoad Card's balance:

- Register for access on Cardholder Web (www.cardholder.comdata.com).
- Download the OnRoad mobile app.
- Call the toll free number on the back of the card to access automated account information via the IVR system.

9. Is there any educational material with the card?

OnRoad Cards are delivered with many educational materials, such as instructions on activating a card, setting up a PIN, registering for cardholder web, and much more.

10. Is cash back available with purchases?

No, OnRoad is a Mastercard Signature Debit card that works like a credit card, so cash back options are not available. However, drivers can receive cash at ATMs and bank tellers in the Mastercard network.

11. Will my drivers need to go through identity verification?

Yes, OnRoad requires drivers to pass an identity verification process. Note that this is not a credit check, and simply a process to ensure the drivers are who they claim to be and not on a government watch list. Identity verification is required by the federal government for financial institutions that issue credit cards. You are required to provide the following information on each driver you want to issue an OnRoad Card:

- First Name
- Last Name
- Physical Address (as is on their driver's license)
- City, State, ZIP
- Social Security Number or Employee Identification Number
- Date of Birth
- Mobile Phone Number (if available)
- Email Address (if available)

12. Can drivers use the OnRoad Card at Comdata fueling locations?

Yes, most Comdata fueling locations support both the Comdata proprietary network and Mastercard Signature Debit network. These locations usually have pumps behind the store for large semi-trucks that are setup to process over the proprietary network and pay-at-the-pump transactions at the front of the store for car traffic to process over the Mastercard network.

13. Will drivers have access to CAT Scales and the Comdata Hotel Network with OnRoad?

Drivers can use the OnRoad Card for CAT Scale weighs, but not for Hotel Network transactions at this time. However, drivers can pay for hotel rooms using the Mastercard Signature Debit feature, meaning funds are pulled from the Cardholder Funds, and your Company is not billed.

14. Can an OnRoad Card go into the negative balance?

Yes, some transactions may not provide an authorization, or may post for an amount greater than what was received in the authorization. This action can cause a card balance to go negative. A future load onto the card should bring the card out of the negative condition.

15. Is there a daily limit to ATM withdrawals?

You can set up daily withdrawals limits if you prefer. If not, then drivers will be restricted based on the rules in place for banks and their ATMs.

16. What information is embossed on the card?

This is up to your choosing during account setup. The standard embossment is to place the driver's name and company name on the card along with the full card number. If you don't want the company name to display, inform your account representative.

17. Can drivers access detailed transaction information?

Yes, drivers can view their detailed transactions at www.cardholder.comdata.com. This is also explained in the user guide that the driver will receive.

18. Is there a customer support number?

Drivers can always call the toll free number on the back of their card for more information.