

Comdata Express Cash®

Express Cash (eCash) is a proprietary Comdata product that allows companies to distribute payroll, settlements, reimbursements, and other cash advances to drivers and employees. Cardholders can use Express Cash to check their account balance, pay bills, register a Comchek draft to subsequently cash or deposit, as well as many other features. Follow this guide to get up and running with Express Cash.

How to Begin Using Your Comdata Express Cash:

When you receive your Comdata Card, you *must* activate it by calling the Interactive Voice Response Unit (IVR) system to set up a personal identification number (PIN). Services available through the IVR include:

- Accessing your card balance and transaction history
- Direct depositing money into your personal bank account
- Moving funds to a Comchek Draft for cashing
- Speaking with a Comdata Customer Service Representative (CSR)

How to Set up a PIN:

1. Dial the IVR at 1-800-741-6060 (the number is also located on the back of the card).
2. Enter your full 16-digit card number.
3. The IVR will ask you to set up a 4-digit PIN. This will be used anytime you conduct a PIN-required transaction, such as an ATM withdrawal. When choosing your PIN, do not use:
 - Numbers in a row, such as 1234 or 7654
 - Four numbers that are the same, such as 2222
 - The last four digits of your social security number
 - The last four digits of your card number

Note: If you forget or need to change your PIN, contact your company card administrator (the person that issued you the card) to have it reset.

How to Access Cardholder Web Services:

Cardholder Web is a self-service website that provides features for managing your account, such as:

- Checking your account balance (activity is in real time)
- Viewing account activity
- Printing transaction reports (up to 14 months)
- Finding the nearest ATM

To access Cardholder Web:

1. Go to www.cardholder.comdata.com.
2. First time users must register and create a profile.
3. Enter your card number and the activation code (*your company card administrator will provide a unique ID, sometimes referred to as an employee ID*)

How to Access your Funds through ATMs:

The Express Cash card can be used *only* at ATMs branded with the Cirrus® or Maestro® trademarks. To avoid ATM decline fees, check your balance through the IVR or online (www.cardholder.comdata.com) before making a withdrawal.

If you try to withdraw more than your balance allows, a decline message will be sent and a fee may be deducted from the card balance. To access your funds through an ATM:

1. Swipe or insert your card into the ATM
2. Enter your PIN when prompted
3. Select “Withdraw From Checking.” If you make the wrong selection, you will receive an error message and a fee may be deducted from your card’s balance.
4. Enter the dollar amount to be withdrawn. Upon authorization, the ATM dispenses the requested amount.

If you call the IVR or log in to www.cardholder.comdata.com, you can immediately see your updated balance and transaction information.

Note: Most ATM owners will assess a surcharge in addition to your Comdata Card transaction fee, if applicable. By law, the ATM must tell you the surcharge amount before you request the withdrawal.

How to Make a Purchase:

You can use your Comdata Card to make purchases at any location that displays the Maestro® brand. Be sure to check your card balance through the IVR or online (www.cardholder.comdata.com) before making a purchase. It is important to allow for service fees when determining if funds are available to make a purchase.

The point-of-sale (POS) device will vary from merchant to merchant. Some will automatically ask for your PIN, while others may ask for a signature or give you the option to choose between the two.

PIN-based Debit payment option:

You can request “Cash Back” with PIN-based payments.

1. Swipe your Comdata Card.
2. Follow the instructions on the POS device.
3. Enter your PIN when prompted.
4. Request the amount of “Cash Back” you would like to receive. Each retailer will have its own “Cash Back” limit policy.
5. The cashier will complete your purchase and give you the requested cash.

Signature-based Credit payment option:

1. Select the “Credit” button on the POS device.
2. Swipe your Comdata Card.
3. Sign the receipt.

Split tender purchases:

A split tender purchase is any transaction where part of the total amount is paid with your Comdata Card and the remaining amount is paid with another form of payment, or vice versa. Most retailers allow this type of transaction, but check with the retailer before making the purchase.

You will also need to tell the cashier the exact amount you want taken from your card. It is important to allow for service fees when determining the amount of funds available for the purchase. Instructions may vary by merchant.

How to Set Up Direct Deposit:

You must provide your bank account information to your card administrator. There is a 10-day pre-note waiting period once your account information has been set up for direct deposit. Until then, your funds will only load to your card.

How to Make a Direct Deposit through the IVR:

Follow the steps below to make a direct deposit through the IVR system:

1. Dial 1-800-741-6060. When prompted, press (2) for Direct Deposit.
2. Enter the deposit amount without a decimal and then press pound (#). For example, enter 10000# for \$100.00 or enter 9532# for \$95.32.
3. The IVR repeats the amount you entered. Press (1) if the amount is correct and to complete the transaction, press (2) to change the amount, or press star (*) to cancel the transaction.

Note: It may take 24-48 hours before funds are available after a direct deposit.

How to Register Funds to a Comchek Draft:

1. Dial 1-800-741-6060. When prompted, press (1) for Draft Registration.
2. Enter the deposit amount without a decimal and then press pound (#). For example, enter 10000# for \$100.00 or enter 9532# for \$95.32.
3. The IVR repeats the amount you entered. Press (1) if the amount is correct or press (2) to cancel the transaction.
4. Enter the draft number located in the upper right-hand corner of the Comchek. The IVR repeats what you entered and gives you an option to continue or re-enter the draft number.
5. If all the information is correct, the IVR will respond that draft registration is complete. You may then take your check to be cashed, deposited into your bank, used to pay bills, etc.

How to Dispute a Transaction:

To dispute a transaction, contact Comdata in one of the following ways:

Web:

Submit a claim using Comdata's online form found at www.cardholder.comdata.com. You will need to provide:

- Your name and card account number
- Why you believe there is an error and the dollar amount involved
- Approximately when the error took place.

Letter:

Comdata Cardholder Disputes
5301 Maryland Way, Brentwood, TN 37027

Phone: 1-888-265-8228

When prompted, press (4) to dispute a transaction. Your call will be forwarded to a Comdata Customer Support Representative for further instructions.

What to Do if Your Card is Lost or Stolen:

If you discover that your Comdata Card may be missing, contact your payroll administrator immediately or contact Cardholder Services at 1-800-741-6060 to report the card as lost or stolen. The card should/will be blocked immediately. Your card administrator will order a replacement card for you.

Helpful Hints:

- The IVR will talk you through all the steps for your services.
- The pound key is (#); the star key is (*).
- Press (*) to return to the previous menu.
- Press (9) to access the main menu.
- Follow the prompts if you need to speak with a Customer Support Representative.
- A fee may be charged for checking your balance at an ATM; however, you can go online at www.cardholder.comdata.com or log on to our mobile app, FleetAdvance/Mobile to check your balance free of charge.

For more information, please refer to the Cardholder Agreement. If you have any questions regarding the services outlined here, please call Cardholder Services at 1-800-741-6060.