



# U.S. Bank Expense Card

## FREQUENTLY ASKED QUESTIONS

### What is the Expense Card?

The Expense Card is a reloadable, prepaid debit card issued by U.S. Bank. It provides an electronic option for receiving funds to be used toward student and faculty travel and athletic programs, as well as corporate expenses.

### How does the Expense Card work?

With this card, managing your funds is simple. Instead of using cash for your corporate or travel expenses, this personalized Visa® card can be used anywhere Visa is accepted and makes it easy to manage loads and spending.

### What are the advantages of having an Expense Card?



#### Fast

Your money is automatically loaded to your card account.



#### Secure

No need to carry large amounts of cash.



#### Track spending

Sign up to receive email or text<sup>1</sup> alerts to have account access at your fingertips, in addition to available customer service 24 hours per day.

### How do I check my balance?

**Online** – View account online at [usbankexpensecard.com](https://usbankexpensecard.com)

**Text<sup>1</sup>/Email** – Sign up to receive email or text<sup>1</sup> alerts when funds have been loaded to your account or when your balance gets low

**Phone** – Call Cardholder Services at **888-799-0030** (we accept relay calls)

**ATM** – Perform a balance inquiry at an ATM<sup>2</sup>

## Getting the card

### When the card is sent in the mail, what does the envelope look like?

For security reasons, your card comes in a plain white windowed envelope with an Indianapolis, IN, return address.

### What information or instructions come with the card?

The card comes with:

- Instructions on how to activate the card
- Fee Schedule
- The cardholder agreement, which discloses terms and conditions
- A usage guide detailing where and how the card can be used

### What do I do after I receive the card?

Activate your card and set up a Personal Identification Number (PIN) by visiting [usbankexpensecard.com](https://usbankexpensecard.com) or by calling Cardholder Services at **888-799-0030**. You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink. Your card is not valid unless it's signed. Note: we accept relay calls.

### Do I receive a new card every time a payment is made?

No. Future payments will be loaded automatically onto the initial card.

# Using the card

## How do I make a purchase with my card?

The card works much like other prepaid or debit cards. You can use it in stores, online or over the phone for business-related expenses. It is important to know your account balance before making purchases.

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## When making a purchase, on the authorization machine, which selection (credit or debit) do I choose?

Select “Credit” or “Debit” to make a purchase. When you select “Debit” you will have to enter your PIN.

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## What should I do if I forget my PIN?

You must contact Cardholder Services at [888-799-0030](tel:888-799-0030) or visit [usbankexpensecard.com](http://usbankexpensecard.com) to reset your PIN.

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## Do I need a PIN to use the card?

Yes and no. The card can be used to make signature-based purchases without a PIN. However, a PIN must be used for PIN-based purchases and for cash withdrawals at ATMs. You must choose your own PIN by calling Cardholder Services at [888-799-0030](tel:888-799-0030) or visiting [usbankexpensecard.com](http://usbankexpensecard.com) after you receive your card. For security reasons it is important that you pick a PIN that only you would know, and not share the PIN or the card with anyone.

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## How can I be notified when funds are loaded to my card?

You have the option of signing up for text<sup>1</sup> or email alerts when money is added or your card balance gets low at [usbankexpensecard.com](http://usbankexpensecard.com). You can also use our two-way text<sup>1</sup> alert feature by texting a short code to receive the following updates:

Alert type	Instructions
Balance alert	Text <b>BAL</b> to <b>90831</b>
Recent transactions	Text <b>TRANS</b> to <b>90831</b>
Customer service number	Text <b>HELP</b> to <b>90831</b>

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## Can I make a purchase for more than the amount on my card?

If you need to make a purchase for more than the amount you have on your card, you will need to use two forms of payment. Tell the cashier how much you want taken from the balance on your card – the cashier cannot determine your available balance. Then, pay the remaining balance with cash, check, or debit/credit card.

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## Can anyone else view or track my transactions?

Yes, the Program Administrator owns the cards and any funds tied to each card. They can also review the transaction history of every card issued.

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## How do I obtain information about fees for my Expense Card?

Fees are located on the Fee Schedule sent to you with your card. You may also view your Fee Schedule online by logging into your account at [usbankexpensecard.com](http://usbankexpensecard.com). You may also call Cardholder Services at [888-799-0030](tel:888-799-0030) to request fee information. Please consult the table below for information on how to avoid fees on certain transactions for most Expense Card programs. Please consult your program Fee Schedule to determine if a specific fee applies.

Fee description	How to avoid
ATM withdrawals (Out-of-network*)	<ul style="list-style-type: none"> <li>• <b>Make purchases:</b> Instead of using cash for purchases, use your card anywhere Visa debit cards are accepted – in stores, over the phone, online or to pay bills. There is no fee to use your card when you make everyday domestic purchases such as groceries, convenience stores, etc.</li> <li>• <b>Cash back with purchases:</b> You can ask for ‘cash back’ when making purchases at participating merchants such as grocery stores or retail stores. Select ‘DEBIT’ on the authorization machine, enter your 4-digit PIN and enter the amount of cash back you’d like. There is no fee to get cash back with purchases.</li> <li>• <b>In-network ATMs:</b> There is no fee when you withdraw cash at any In-network ATM. In-network ATM location websites are listed on the Fee Schedule on the back of your card carrier.</li> </ul>
ATM balance inquiries (Out-of-network*)	<p>You can check your balance using any or all of the following methods:</p> <ul style="list-style-type: none"> <li>• <b>Online</b> – View account online at <a href="https://usbankexpensecard.com">usbankexpensecard.com</a>.</li> <li>• <b>Text<sup>1</sup>/email</b> – Sign up to receive email or text<sup>1</sup> alerts when funds have been loaded to your account or when your balance gets low.</li> <li>• <b>Phone</b> – Call Cardholder Services at <b>888-799-0030</b> (we accept relay calls).</li> </ul>

\*Out-of-Network ATM means any ATM that is not listed on your Fee Schedule as In-network.

## Cash access



### How can I get cash with my card?

- Cash back with purchases — at participating merchants such as grocery or convenience stores
- ATM withdrawal<sup>2</sup> — at any ATM
- Teller withdrawal<sup>2</sup> — at any bank or credit union



### How do I withdraw cash at an ATM<sup>2</sup>?

- Insert or swipe your card and enter your 4-digit PIN
- Select **“Withdrawal from Checking”**
- Enter the amount to be withdrawn



### How do I get cash back with a purchase?

- When the authorization machine asks for credit or debit, select **“Debit”**
- Enter the 4-digit PIN
- Select **“Yes”** for cash back
- Enter the amount, press **“OK”**

### How do I know if I have cash access?

- Your card carrier, which is included with your card, will indicate whether or not you have cash access available with your account.
- You may also inquire with your employer or Program Administrator.

### Can I still get cash if I forget my PIN?

Yes. You can go to any Visa bank or credit union and ask the teller for a cash withdrawal<sup>2</sup>.



### Do I have to go to a U.S. Bank ATM or U.S. Bank branch to get cash?

No. You can get cash back with purchases at participating merchants throughout the United States such as grocery and convenience stores. Cash can also be obtained from any ATM<sup>2</sup> or over the counter at any Visa bank or credit union. You must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal in the amount you wish to withdraw. *Note: you may need to provide your driver’s license to verify your identity. See your Fee Schedule for a list of ATM networks and how to locate the nearest ATM.*

# Customer service

## Can I view my account online?

Yes, at [usbankexpensecard.com](https://usbankexpensecard.com).

The following functions can be performed online:

- PIN change
- Balance inquiry
- View card transactions
- Set up alerts
- View and print monthly account statement

## What should I do if I change addresses?

Contact your Program Administrator, call customer service at **888-799-0030** or visit [usbankexpensecard.com](https://usbankexpensecard.com) to update your address.

## How can I view or print a monthly statement?

Log into [usbankexpensecard.com](https://usbankexpensecard.com), select “Monthly Statement” from the Left Navigation under My Card Account. The current month’s statement will automatically display. A drop-down at the top of the page allows you to select the month you would like to view/print. Once the statement period is selected, click on “Get Statement.” The print icon is on the top right side of the page.

## Who do I contact if I have questions about my card?

For questions about your payment, such as when you will receive the next load to the card, or the amount of a load to the card, contact your Program Administrator. For all other questions about the card, you may log into your account at [usbankexpensecard.com](https://usbankexpensecard.com) or contact Cardholder Services 24 hours a day, toll-free at **888-799-0030**.

## What happens if my card gets lost or stolen?

Call Cardholder Services at **888-799-0030** immediately to report your card lost/stolen. Contact your Program Administrator to request a new card. You may not be responsible for any fraudulent activity that occurs on your card provided that you report the card missing in a timely manner, and have not shared your card or PIN number with anyone.

## Can I contact a local U.S. Bank branch for customer service on my Expense Card account?

No. You must direct all Expense Card questions to Cardholder Services at **888-799-0030**, or utilize the website, [usbankexpensecard.com](https://usbankexpensecard.com), for inquiries.

## What services does the Expense Card 24-hour Cardholder Services line provide?

The following can be done through customer service:

- Activate the card
- Choose/change PIN
- Balance inquiry
- Enroll in text<sup>1</sup> alerts
- Review recent transaction history
- Report card lost or stolen
- Speak to a live customer service representative if additional assistance is needed

Note: we accept relay calls.

<sup>1</sup>For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. <sup>2</sup>See Fee Schedule for details.