

## **1. General FAQ's:**

### **1.1 What is the Pocket Money Capital MasterCard® Prepaid Card?**

The Pocket Money Capital MasterCard® Prepaid Card is not a credit card. It is a prepaid, stored value and reloadable payment vehicle. Once funds are deposited on your card, you can make purchases for goods and services at millions of locations worldwide where MasterCard® is accepted.

### **1.2 Where can I use my Pocket Money Capital MasterCard® Prepaid Card?**

Your Pocket Money Capital MasterCard® Prepaid Card can be used anywhere where the MasterCard® acceptance mark is displayed. Some exceptions may apply. Please check with the merchant before attempting to make a purchase as some merchants do not accept prepaid gift cards. If a card is used for a foreign currency transaction, a fee may be charged. Please refer to the Fees page for further information. The transaction can be viewed online on the Transaction History page. To view applicable fees, refer to the Terms and Conditions on your card carrier or on [login.pocketmoneycapital.com](http://login.pocketmoneycapital.com)

### **1.3 Does my Pocket Money Capital MasterCard® Prepaid Card need to be registered/activated?**

Yes, in order to use your Pocket Money Capital MasterCard® Prepaid Card, it must be registered/activated. When you receive your card, please register/activate it at [login.pocketmoneycapital.com](http://login.pocketmoneycapital.com)

### **1.4 What if my Pocket Money Capital MasterCard® Prepaid Card is lost or stolen?**

Lost or stolen Pocket Money Capital MasterCard® Prepaid Cards should be reported immediately by calling TruCash customer service 24 hours a day, 7 days a week at 1-800-624-6171 (in Canada/USA) or 1-905-212-9100 (elsewhere). Your card can be replaced if lost, stolen, or damaged, provided it has been previously registered. Any available balance will be transferred to the replacement card, less a replacement card fee.

### **1.5 Do Pocket Money Capital MasterCard® Prepaid Cards have an expiry date?**

Yes. Pocket Money Capital MasterCard® Prepaid Cards expire on the last day of the month and year indicated on the front of the card.

## **1.6 Do I need to sign the sales receipt?**

When making a purchase, please sign the receipt as the merchant should compare the signature to the one on the back of the card when processing the payment.

## **1.7 Can I make a split payment with my Pocket Money Capital MasterCard®**

### **Prepaid Card?**

To make a split payment with your Pocket Money Capital MasterCard® Prepaid Card, you should let the merchant know in advance that you will be splitting the payment. (Note: some merchants may not allow split payments.) You should then advise the merchant of the amount you would like applied against your card. You should be aware of the balance available on the card in advance of making a payment as merchants do not have the ability to check balances. Balances can be checked online by visiting [www.247cash.ca](http://www.247cash.ca) or by calling TruCash customer service between Monday - Friday (9am - 5pm EST) at 1-800-624-6171 (in Canada/USA) or 1-905-212-9100 (elsewhere).

## **1.8 Can I return merchandise purchased using a Pocket Money Capital**

### **MasterCard® Prepaid Card?**

For merchandise returns, you will need to deal directly with the merchant as each merchant has its own return policy. Keep the card and purchase receipts, even after the balance is depleted, as you may be asked to present them in order to process the return. When the merchant's policy is to credit the card used for purchases (rather than provide cash or a store credit), the available balance on the card will be increased by the amount of the refund within a few days of the return.

## **1.9 Can I use my Pocket Money Capital MasterCard® Prepaid Card at gas station pumps?**

Yes, you can use your Pocket Money Capital MasterCard® Prepaid Card to pay for gas or to make in-store purchases. Please note that if your card is used at a pay-at-the-pump kiosk, the merchant may preauthorize a transaction amount that is greater than the balance on your card, thus causing the transaction to be declined.

### **1.10 Can Pocket Money Capital MasterCard® Prepaid Cards be used at restaurants or salons?**

Yes, the Pocket Money Capital MasterCard® Prepaid Card can be used to make purchases at restaurants, salons and other merchants that have gratuity or additional charges. Please note these merchants will hold up to 20% in addition to the price of the goods or services being purchased. It is recommended that you know the card balance beforehand to ensure there are sufficient funds to cover both the transaction and the hold.

### **1.11 Can Pocket Money Capital MasterCard® Prepaid Cards be used for car rentals, hotels or travel reservations?**

Not every merchant accepts MasterCard® Prepaid Cards but for those that do, the Pocket Money Capital MasterCard® Prepaid Card can be used for car rentals, hotels or travel reservations. Upon making your reservation, merchants may hold funds up to 30 days. During this time, you will not be able to use the funds on hold until they are released back onto your card. Please make sure you know the card balance beforehand to ensure there are sufficient funds to cover both the transaction and the hold.

### **1.12 Can recurring payments be made with a Pocket Money Capital MasterCard® Prepaid Card?**

No, the Pocket Money Capital MasterCard® Prepaid Card cannot be used to make recurring payments.

### **1.13 How do I withdraw funds from an ATM machine using my Pocket Money Capital MasterCard® Prepaid Card?**

You can use your Pocket Money Capital MasterCard® Prepaid Card at any ATM machine that displays the MasterCard® acceptance mark. Your PIN will be required to complete the transaction. Please remember to choose the “Chequing” option to withdraw funds or to make balance inquiries. You can only withdraw funds up to the amount available on your card less any applicable fees.

### **1.14 Is there a limit to the amount of cash that I can withdraw at an ATM using my Pocket Money Capital MasterCard® Prepaid Card?**

Your Pocket Money Capital MasterCard® Prepaid Card has an ATM daily withdrawal limit of \$1,000.00. Please note that you can withdraw funds up to the amount available on your card less any applicable fees.

### **1.15 Are funds from my Pocket Money Capital MasterCard® Prepaid Card transferrable to other cards?**

If you have a Pocket Money Capital MasterCard® Prepaid Card, you can transfer the cash balance to another Pocket Money Capital MasterCard® Prepaid Card.

## **2 Contact Us Page FAQ's:**

### **2.1 How do I contact TruCash customer service?**

To contact TruCash customer service, please email [service@trucash.com](mailto:service@trucash.com) or call between Monday – Friday (9am - 5pm EST) at 1-800-624-6171 (in Canada/USA) or 1-905-212-9100 (elsewhere). For lost or stolen cards, customer service is available 24 hours a day, 7 days a week.

### **2.2 Who do I contact regarding a dispute or declined transaction?**

To discuss a dispute or declined transaction, please call TruCash customer service between Monday – Friday (9am - 5pm EST) at 1-800-624-6171 (in Canada/USA) or 1-905-212-9100 (elsewhere).

## **3 Profile Page FAQ's:**

### **3.1 How can I change/update my profile?**

You can update your profile by visiting [login.pocketmoneycapital.com](http://login.pocketmoneycapital.com), logging in to your account and clicking on the Profile page. You will not be able to edit your first name, last name or ID number through the site. To edit your name or ID number contact TruCash customer service by email at [service@trucash.com](mailto:service@trucash.com) or call between Monday - Friday (9am - 5pm EST) at 1-800-624-6171 (in Canada/USA) or 1-905-212-9100 (elsewhere).

### **3.2 Why do you require additional information about me?**

In order to meet bank compliance regulations, TruCash is required to gather additional information on their customers. TruCash maintains all personal data and will not disclose it to any commercial third party.

### **3.3 Will there be a credit check done on me?**

No. If you are completing a transaction which requires TruCash to gather your personal information and federal ID, it is for the sole purpose of complying with banking regulations.

## **4 PIN Request Page FAQ's:**

### **4.1 Do I need a PIN?**

You only need a PIN if you plan to withdraw funds from an ATM. Otherwise, a PIN is not required.

### **4.2 How do I request a PIN?**

Visit [login.pocketmoneycapital.com](http://login.pocketmoneycapital.com), log in to your account and click on the PIN Request page.

To request a PIN, select "Get PIN" from the drop-down list. Your first PIN request is free. A fee will be charged for any subsequent PIN requests.

If you would like to change/choose your PIN, select "Change PIN" drop-down list. You do not need to know your existing PIN. A fee will be charged for any Change PIN requests.

## **5 Card Balance FAQ's:**

### **5.1 How do I check the cash available on my Pocket Money Capital MasterCard®**

#### **Prepaid Card?**

There are 3 ways to check your balance:

1. Visit [login.pocketmoneycapital.com](http://login.pocketmoneycapital.com) and log in to your account. Select the Transaction History page.

Your cash balance is shown on the left.

2. Call TruCash customer service between Monday - Friday (9am - 5pm EST) at 1-800-624-6171 (in Canada/USA) or 1-905-212-9100 (elsewhere).

3. Check your balance (cash balance only) at an ATM that displays the MasterCard® acceptance mark (your PIN will be required). Please note that there is a service fee for checking your balance using an ATM.

## **6 Transaction History Page FAQ's:**

### **6.1 How can I see the transaction history of my Pocket Money Capital MasterCard® Prepaid Card?**

To see your transaction history, visit [login.pocketmoneycapital.com](http://login.pocketmoneycapital.com), log in to your account and click on the Transaction History page. You can see all transactions on this page, including ATM transactions.

## **6.2 Why should I check my transaction history?**

Any errors must be reported to TruCash within 30 days of the transaction date or the transaction is considered correct and you will not be able to make a claim afterwards. Call TruCash customer service between Monday - Friday (9am - 5pm EST) at 1-800-624-6171 (in Canada/USA) or 1-905-212-9100 (elsewhere) or email [service@trucash.com](mailto:service@trucash.com).

## **7 Fees Page FAQ's:**

### **7.1 What fees and limits are associated with my Pocket Money Capital**

#### **MasterCard® Prepaid Card?**

To view a list of applicable fees refer to the Terms and Conditions on your card carrier or at [login.pocketmoneycapital.com](http://login.pocketmoneycapital.com)