



RealTime-Pay™ Cardholder FAQ

How can I use my RealTime-Pay™ card?

Your card can be used for:

- ✓ Online Purchases
- ✓ In-Store Purchases using the *Credit* or *Debit* option. Using the *Debit* option requires a PIN. See below for “How do I set a PIN”.
- ✓ ATM to withdraw cash (PIN is required)
- ✓ Cash Advance from a bank. It is recommended that you use your own bank for cash advances and present a valid government-issued photo ID. Also, it’s important to know your card balance before making your request with the bank. See below for “How do I check the available balance on my card?”

How do I receive my first card?

You will receive your card from your Study Site Coordinator upon beginning your study.

How is my card activated?

Your card is already activated when you receive it from the Study Site. Remember to set your PIN before attempting to use it at an ATM or using the *Debit* option for purchases (*Debit* method also allows for cash back).

How will funds be added to my card?

Funds will be added to your card by the Study Site that provided the card to you. You will not be able to reload the card at the bank or by transferring funds from your bank account.



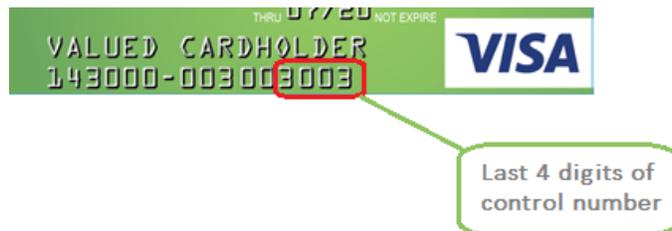
How do I set a PIN?

A. Activate your *Debit* option online at www.paylution.com/realtimepay by selecting the option to 'Activate Account' and follow the prompts.

---OR---

B. Call the IVR number on the back of your card

1. Select the language
2. Press 1 for cardholder options (balance, reset PIN, etc)
3. Enter the 16-digit card number
4. Press 3 to reset PIN (the present PIN is the last 4 digits of the control number)



5. Enter the last 4 digits of the of the control number
6. System will ask to enter a new PIN for the card
7. Enter new PIN
8. Confirm new PIN
9. To finish the PIN setup, the PIN must be activated online. Visit realtimepay.paylution.com and click activate account, enter the 16-digit card number.

****Please note that if a PIN is set via phone, it will not be able to be re-set it via phone if necessary. The only way to reset a new PIN after the phone set up is via the online portal, www.paylution.com/realtimepay*

How do I check the available balance on my card?

You may check the balance on your card, as well as transaction history by accessing your account online at www.paylution.com/realtimepay. Or you can call cardholder services at 1-877-546-8220. Your Study Site can also perform a balance inquiry during your study visit.



Will I be charged any fees when using my card?

The fee schedule is as follows:

Card Usage (fee descriptor)	Fee Amount
Card Activation Fee:	No charge
Domestic ATM Withdrawal Fee:	\$1.50 (per transaction) One at no charge per calendar month
International ATM Withdrawal Fee:	\$3.50 (per transaction)
Over The Counter Cash Withdrawal	\$5.00
Signature or PIN Purchase Transaction Fee:	No charge
Customer Service Live Agent Fee:	No charge
Automated Telephone Card Inquiry Fee:	No charge
Card Load Fee:	No charge
ATM Decline Transaction Fee:	Two (2) at no charge per calendar month; each additional \$0.25 per transaction
ATM Balance Inquiry Fee:	Two (2) at no charge per calendar month; each additional \$0.25 per transaction
Currency Conversion Fee:	You may be charged a fee of up to 3.00% of the converted U.S. dollar amount of any transaction made in a currency other than U.S. dollars
Service Fee:	\$3.00 (assessed monthly if no card transactions or loads have occurred onto a card for a period of ninety (90) consecutive days)
Replacement Card Fee:	No charge
Card Account Liquidation Fee:	\$15.00 (charged if a check is issued for funds on your card account)

How do I handle a lost, stolen or damaged card?

If your card is lost or damaged, notify your point of contact at the Study Site, and a replacement card can be issued. This will deactivate your old card, transferring any remaining balance to your new card.

If it is after your Study Site's business hours, and you find that your card is lost, you believe it has been stolen, or if there has been an unauthorized transaction made using your card, call Customer Service at 1-877-546-8220. Customer Service will deactivate the card and assist with any transaction disputes. Customer Service will not issue new cards, so you will still need to obtain a replacement card from your Study Site.



Can I use my card at a restaurant?

Yes. However, please note that restaurants (including fast food establishments) automatically preauthorize your card for 20% over the total bill. Your transaction may be declined if you do not account for the extra 20% in your available balance.

Can I use my card at a gas station?

Yes. However, please pay for gas inside the station rather than at the pump. When using cards at the pump, gas stations may place a hold up to \$125.00 on your card, regardless of the amount you spend. This hold may take up to 7 days to release back to your available balance.

Can I use my card at a hotel or car rental agency?

It is not recommended you use this card at a hotel or car rental agency, as these types of establishments typically place security deposit holds on your card. This type of hold will not allow you to use the remaining funds until several days after checking out of the establishment or after returning the vehicle.