

What is a PDS eCash card?

- Originating in the early 1990s as an alternative to direct deposit, eCash cards allow you to access your money from your paycheck using a card.
- The card works like a debit card with a secure PIN (selected by the card holder) and can be used to make purchases at point-of-sale terminals or cash withdrawals at ATMs.

How do PDS eCash cards work?

PDS Payroll processes your hours and wire transfers your NET pay through their Federal Reserve Automated Clearing House (ACH) provider, just like direct deposit.



You can then access your funds through Maestro® Point-of-Sale (POS) locations worldwide, Cirrus® Automated Teller Machines (ATM) worldwide, sweep balances to personal bank accounts, or by writing a Comchek convenience draft.

What are the benefits of PDS eCash cards?

- Eliminates the need to stand in line at the bank or a check cashing location, saving you up to 5% on check cashing fees.
- Secure way to carry money, no worries about loss or theft.
- Everyone is approved --- regardless of credit history or age.
- Provides check writing capabilities to pay bills --- eliminates money orders
- Your “virtual account” information is not reported to credit bureaus or outside sources
- Multilingual customer service is available 24 hours a day, seven days a week and 365 days a year.

How do I enroll for the PDS eCash card?

- Contact your local branch office for an enrollment form.

What do I do once I receive my PDS eCash card?

- The first thing you should do upon receiving your PDS eCash card is activate the card by calling the 800 number printed on the back of your card (800-741-6060).
- Be sure to set up a PIN you'll remember.

How do I use my PDS eCash card?

- You can use your eCash card at over 900,000 ATM locations that accept “Cirrus”
- 25,000 of those locations are surcharge-free!
- Any Point-of-Sale location that accepts “Maestro” will also accept your eCash card.
- You can transfer funds to a bank account.
- You can use Comcheck convenience checks (instead of Money Orders) to pay bills.
- You can also use your eCash card as a long distance calling card.

How do I check by PDS eCash card balance?

- Your balance and account information is always available to you by calling the 800 number (800-741-6060) or using the cardholder website, which can be accessed through "My PDS" on our web-site <http://www.pdstech.com>

How do I access my paystub through ePayroll?

- Access ePayroll on-line through "My PDS" on our website (<http://www.pdstech.com>) or by telephone at 1-800-672-3729 employer code 11615.
- After you have accessed ePayroll through one of the above methods, you will need to log in. You are required to enter your Social Security Number [SSN] and PIN (Personal Identification Number) for access to your data. Your PIN will initially be the last 4 digits of your SSN. These numbers are automatically masked and encrypted for your protection and you will be required to change your PIN on your initial entry.

What does the PDS eCash card cost me?

- The First Transaction Each Pay Period is FREE!
- \$1.50 – ATM Withdrawal
- \$0.50 – POS Debit
- \$0.50 – Manual Direct Deposit
- \$0.99 – Comchek Convenience Check
- \$1.25 – ATM Balance Inquiry or Decline
- \$0.15 per minute – Answer Plus Phone Service

How can I make the most of my PDS eCash card?

- Convenient purchasing card used to buy merchandise, groceries, gas, prescriptions and more
- First transaction each pay period is FREE!
- Combine transactions to save fees
 - o Make a purchase for groceries and get cash back
 - o Buy gas and get cash back
- Call customer service if you have questions or the VRU (Voice Response System) if you want to know the balance on your card
- Set up a PIN you'll remember
- Make sure you know your balance before you make a withdrawal
- Choose designated ATMs to avoid additional fees. Contact your local branch office for a list of locations near you, or visit "My PDS" on our website <http://www.pdstech.com>

What do I do if I lose my PDS eCash Card?

- Contact Comdata customer service by calling the 800 number (800-741-6060) to block the card
- Request a replacement card from your local PDS Technical Services branch representative
- PDS will transfer the balance from the "old" card to the "new" card. Please note that this function is performed during the normal corporate business hours of 8:00 a.m. to 5:00 p.m. CST.