

## Account Services

### **Q. Can I send a question about my account via email?**

**A.** Yes. Select settings & help, then select By Messaging, Phone or Mail under Contact Us. Select the appropriate inquiry type under Messaging. Enter the reason for the request and select Send Request. This will send a message to the team. All communication will be sent through the message center.

### **Q. What should I do if I receive a suspicious email that looks like it came from my website?**

**A.** If you receive a suspicious email and suspect it might be fraudulent, do not reply or enter any information. Contact us at 866-604-0380 immediately. A representative can help you determine the authenticity of the email.

### **Q. I answered the security questions incorrectly and received a message saying my online account is locked. What should I do?**

**A.** To unlock your online account, call 866-604-0380. For security reasons we're unable to reset your account online or by email.

### **Q. Why do I need to provide personal information to activate my card?**

**A.** You will be required to provide certain information that will allow us to confirm that you are authorized to activate the card.

### **Q. What's the best way for me to protect my card?**

**A.** Treat your card like cash. Never give your card number to anyone. NEVER give out your PIN. Verify the authenticity of retailers you do business with before giving them your card number over the phone or internet. Do not email your card number to anyone on the Internet, even if someone offers you money or "winnings". If an offer seems too good to be true, it probably is. If you feel that your account has been compromised or someone has access to your card information, please contact customer service immediately to report this.

[\(Back to Top\)](#)

## Questions Regarding My Account

### Q. How do I sign into my account?

**A.** Type in the User Name and Password created during your registration, to sign into the account. If you are getting an error message, check to make sure you are entering your information accurately.

To ensure the security of your account information, do not reveal your password. Never write it down where anyone can find it. Change your password often and be sure that you do not use words that people identify with you. Do not use numbers in a series.

Use our 'Log Out' feature if you are going to be away from your computer for an extended period of time. The 'Log Out' feature will end your session. You will have to enter your User Name and Password before entering the website again.

For your protection, after too many unsuccessful attempts, you will be locked out of eZCard®. If this happens, verify that you are entering the User Name and Password you selected in the enrollment process. If you are having trouble logging in and would like to speak with one of our representatives, please call us at 866-604-0380 or 866-604-0380.

### Q. What do I do if I have forgotten my password?

**A.** Perform the following steps if you have forgotten the password:

1. Click on the "Forgot My Password" link and a temporary password is sent to the default email address on the account.
2. Log in with Temporary Password:
  - Your Temporary password will need to be changed based on the password guidelines/rules presented on screen.
  - Your Password is case sensitive.
  - Your Username and Password cannot be the same.

### Q. What should I do if I am locked out?

**A.** For your protection, after too many unsuccessful attempts, you will be locked out. If this happens, verify that you are entering the Username and password you selected during the enrollment process. If you are having trouble logging in and would like to speak with one of our representatives, please contact customer service at 866-604-0380.

### Q. How do I view my account if I have reported my card as lost or stolen?

**A.** Log in using your original Username and Password. Your account profile will be transferred to the new account automatically.

### Q. How do I view my account if I have upgraded or had my card replaced?

**A.** Log in using your original Username and Password. Your account profile will be transferred to the new account automatically.

### Q. How do I know if my card has expired?

**A.** All credit cards reflect an expiration date. If your account is in good standing, the card is valid through the last day of the month it expires. New cards are typically mailed out between the 10th - 15th of the month they expire. If you do not receive your new cards by the end of the month they expire, please call customer service at 866-604-0380.

**Q. How do I obtain more information?**

**A.** Call the Customer Service number at 866-604-0380 for further information.

[\(Back to Top\)](#)

## Disputing a Transaction

### Q. What is a credit card dispute?

**A.** Occasionally, when reviewing credit card transactions on your statement, you may believe that a charge has been posted to your account in error. You may choose to dispute the questionable charge and we will investigate for you. During the investigation, no fees or interest will be incurred on the questionable charge and payment of the amount in question will not be required. You are obligated to make payment on the portion of your balance not in question, if any.

We will research the questionable transaction and contact you with the results of our investigation. If the transaction has been posted to your account in error, we will correct your account. If no error has occurred, the amount will again be included as a portion of your balance owed and you will be required to pay the transaction and any associated fees or interest that were waived during the investigation period.

### Q. How do I dispute a transaction online?

**A.** Perform the following steps to dispute a transaction:

1. Select the "Dispute Transaction" link presented under the Transaction Detail section on the Transactions screen.
2. Complete the form depicted.
3. Manual or Electronic submission options are available. If 'Print & Save' is selected, this would indicate manual submission has been selected indicating you would be responsible for mailing or faxing the completed dispute form in to our offices.
4. Click "Submit" to complete & Submit Electronically.

### Q. How long can I expect to wait for a resolution?

**A.** We will send written confirmation to your billing address within 7-10 business days. Although we will work quickly to respond to your dispute, a resolution could take up to 120 days. However, depending on the nature of your dispute we may require additional information from you or the merchant involved which could take additional processing time.

### Q. What happens once my dispute is resolved?

**A.** We will contact you once we have finished investigating your dispute. If the transaction is found to be valid, we will notify you and the amount will be included as a portion of your balance and you will be required to pay the transaction.

### Q. How can I check on the status of a dispute?

**A.** Call the Card Services Disputes number at 866-604-0380.

[\(Back to Top\)](#)

## Activity & Statements

### **Q. What is the Quicken download option?**

**A.** The Quicken download option allows you to automatically download your statement transactions from our website. Launch your Quicken software and reconcile your transactions all in one easy step. With Quicken, there is no more searching for downloads and importing Quicken Interchange Format (QIF) files, and no more duplicate transactions due to multiple QIF downloads.

To download your account information or access it directly through Quicken, you must use Quicken 2007® or later versions.

### **Q. How can I use Quicken with my account?**

**A.** Download your account information using Quicken 2007® or newer versions. Go to the Transactions screen, select "Quicken" format under "Export Results" section.

### **Q. What are e-Statements?**

**A.** E-Statements are an electronic version of your monthly account statement. Each month, you will receive an e-mail notifying that your statement is ready to view, if you have enrolled in this account alert. E-Statements are available in an Adobe PDF file format and are typically uploaded at least 21 days prior to your payment due date.

### **Q. What are the benefits of viewing monthly statements electronically instead of receiving them through the mail?**

**A.** The benefits of an e-Statement:

1. It's convenient! You can view or print your e-Statements any time you choose.
2. It's simple! You will receive an e-mail when your e-Statement is ready to view online.
3. It's fast! Your e-Statement is available days before the paper statement.
4. It's secure! Your e-Statement will not be lost or stolen in the mail.
5. It's environmentally friendly! Reduce paper waste.

### **Q. Will monthly statements continue to be mailed if I sign up for e-Statements?**

**A.** When you select to receive e-Statements, you will no longer receive paper statements.

### **Q. I signed up for e-Statements, but never received a confirmation e-mail or a monthly notification?**

**A.** Ensure noreply@ezcardinfo.com is added as a contact or as a "safe sender" or the email is not in the junk folder. Contact your ISP or e-mail administrator should you need assistance.

[\(Back to Top\)](#)

## Mobile Responsive

### **Q. What is mobile responsive or how do I access the site on my mobile device?**

**A.** You can continue to view key details about your account effortlessly, everywhere you use your mobile device. Our website is mobile responsive and is a free service for all cardholders. You will need to contact your cell phone carrier for any charges that may apply to web browser usage on your mobile device.

### **Q. What can I do on a mobile responsive site?**

This site allows you to:

1. View account summaries, recent activity and statement summaries and activity.
2. Make payments
3. Change passwords
4. Add e-mail addresses
5. Contact the customer service for further assistance all from the convenience of your mobile device!

### **Q. How secure is the mobile responsive site?**

**A.** We use 128-bit SSL encryption (same as the full website) to safeguard your information as it travels from your mobile device to our website. Plus, you use the same secure Username and Password to log in to the mobile responsive site to access your account.

[\(Back to Top\)](#)

## Account Alerts

### Q. What are Account Alerts?

**A.** Account Alerts notify you of specific activity on your account. You will only be sent the alerts that you select when the specific activity has occurred. Choices include:

- Payment Reminder
- Account Past Due
- Available Credit drops below \$
- Current balance within \$ of credit limit
- A single transaction exceeds amount
- International charge has posted to this account
- Online phone, or mail charge is authorized on account
- Gas Station charge is authorized on account
- Balance Transfer authorized on account
- Card Not Present
- Card Declined

### Q. How do I enroll in Account Alerts (eAlerts)?

**A.** Perform the following steps to enroll in Account Alerts:

1. Select the "Alerts" page in eZCard,
2. Select "Add New Alert" button.
3. Select the alerts you wish to receive, specify the delivery method (e-mail or text).
4. Click "Save Alert" to enroll.

If the account meets the criteria for the alert that you enrolled for, you will automatically receive the text alert messages from "369-19". If you enrolled to receive Account alerts via e-mail instead, you will automatically receive e-mails from as your account meets the criteria for the alert.

### Q. Why do I need to verify my phone if I enroll in Account Alerts via text?

**A.** Verifying your phone is a one-time step and is one way we ensure the security of alerts via text.

### Q. How can I stop receiving Account Alerts?

**A.** Perform the following steps to stop receiving the Account Alerts:

1. Select the "Alerts" tab from your account menu.
2. Select "Edit" and Delete (by hitting on the trash can icon)

The alert within the "Edit Alert" flyout for the alerts you do not want. Alternatively, if you have enrolled in Account Alerts and selected text as the delivery method, you can text "STOP" to 369-19 on your activated mobile. Your phone will no longer receive any text messages from the Alerts service. You can add a new phone at any time if you change your mind later.



# FIS PAYMENTS ONE CREDIT (P1C): EZCARD FREQUENTLY ASKED QUESTIONS

## Q. How secure are e-mail Account Alerts?

A. We will never include your password or full account number in e-mail messages/alerts/notifications. Alert content may include some account information such as account balance or payment due date.

## Q. Are Account Alerts via Text safe and secure?

A. Yes. Our priority is to protect your personal information. And we use the most secure and safe technologies and techniques to help ensure that our services remain secure. You can activate the service only after logging in to your account. Text messages will never contain confidential information about you or your accounts. We never ask for your account number, Personal ID's, or any other personal information.

## Q. What can I do with Account Alerts?

A. With Account Alerts, using any mobile device, it gives you the ability to monitor your credit card through e-mail or mobile text messaging (SMS), you can monitor account activity, and payment information, and more.

## Q. Will I be charged for Account Alerts?

A. No additional charge will be levied. But if you enroll for Account Alerts delivery via text, standard carrier fees for text messaging may apply. Please check with your mobile phone carrier if you aren't sure what fees apply when you send and receive text messages.

## Q. Will Account Alerts work on my phone?

A. Yes, it will, if you have text messaging enabled with your mobile carrier and use a carrier that the service supports. Please check with your mobile carrier if you are unsure.

## Q. Which carriers do you support?

A. Our Alerts service works on all major mobile providers in the U.S. including the ones listed below. However, there are many more carriers that support Account Alerts:

- AT&T
- Alltel
- MetroPCS
- Nextel
- Sprint
- T-Mobile
- U.S. Cellular
- Verizon Wireless
- Virgin Mobile

## Q. What commands or keywords can be used?

- A. Use any of the following commands/keywords:
- HELP: For helpful or contact information
  - STOP: Un-enroll from Account Alerts service



## FIS PAYMENTS ONE CREDIT (P1C): EZCARD FREQUENTLY ASKED QUESTIONS

### Q. Are commands/keywords case sensitive?

A. No, commands/keywords are not case sensitive. You can type 'help' or 'HELP'.

### Q. What is the number I should send commands/keywords to?

A. The short code (mobile phone number) is "369-19". This short code will only work if you have activated the Account Alerts service.

### Q. How long does it take to get a text message?

A. You should receive a text message response within a minute. Exact timing will depend on your mobile service carrier.

### Q. What happens if my card that is enrolled in Account Alerts service is lost or stolen and a new card is issued to me?

A. The Account Alerts enrollment on your previous account will automatically transfer to the new account.

### Q. What happens if my account/card that is enrolled in Account Alerts is upgraded (transferred to a non-lost or stolen situation) a new account/card is issued to me?

A. The Account Alerts enrollment on your previous account will automatically transfer to the new account.

### Q. What happens if I change my phone number?

A. If the mobile phone number does not change, there would be no impact. If the mobile phone number changes, you will need to reenroll using your new device phone#.

Perform the following steps to edit your new mobile number:

1. Log in to your account.
2. Update/Add your new mobile phone information on the "Contact Information" page.
3. Validate the mobile phone number.
4. Access the "Alerts" page in eZCard.
5. Select "Edit" option.
6. Update your alert device (update the mobile phone# to the new phone#) so alerts start to be sent to that new device phone number.

### Q. Where will e-email Account Alerts be sent from?

A. Sender is:

Ensure to add to your address book to ensure delivery of these e-mails and white list this e-mail address.

[\(Back to Top\)](#)

## New Home Page

**eZCard** LOG OUT

HOME TRANSACTIONS STATEMENTS ACCOUNT SERVICES ALERTS

Welcome, [redacted]

Current Balance	\$2,144 <sup>00</sup>
Pending Balance	\$0 <sup>00</sup>
Statement Balance	\$2,144 <sup>00</sup>
Available Credit	\$0 <sup>00</sup>
Current Credit Limit Amount	\$500 <sup>00</sup>
Last Payment	\$0 <sup>00</sup>
Past Due Amount	\$2,144 <sup>00</sup>
Total Minimum Due	\$2,144 <sup>00</sup>
Payment Due Date	May 26, 2021
Last Login	Sep 10, 2020 9:02:37 PM

**WE GO WHERE YOU GO!**  
24/7 ACCESS WITH ANY DEVICE

Recent Transactions Account Details Spend Snapshot

**Recent Transactions**

— Pending Transactions (0)

— Transactions (0)

[Go to Full Transaction History](#)

[Contact Us](#) [Disclosures](#) [Banking Home](#) [Frequently Asked Questions](#)

[\(Back to Top\)](#)