



# U.S. Bank Solutions Card Premier

## Frequently Asked Questions

### What is the Solutions Card?

The Solutions Card is an electronic option for receiving recurring payments to a Visa® prepaid debit card that can be used for online or in person purchases including more than 8 million merchant locations in the United States.

### How does the card work?

With this card, managing your funds is simple. Instead of using cash for making purchases, the Solutions Card can be used for online and merchant locations giving you the freedom to use the money for what you need.

### What are the advantages of having a Solutions Card?

- **Fast** – funds are automatically loaded to your card account.
- **Convenient** – No need to carry cash or cash a check.
- **Safe** – Funds are insured by the FDIC.
- **Track spending** – View activity online or via text<sup>1</sup> alerts. Customer service is available 24-hours per day.

### How do I check my balance?

- **Online** – View account online at [myusbankprepaidcard.com](https://myusbankprepaidcard.com) or by using the U.S. Bank Mobile App.
- **Text<sup>1</sup>/Email** – Sign up to receive email or text alerts when funds have been loaded, as transactions post or when your balance gets low. Two-way texting is available to receive your balance or to view transactions immediately through your phone.
- **Phone** – Call Cardholder Services at **866-335-1721** (*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 including a QR code to scan for easy card activation
- 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 [myusbankprepaidcard.com](https://myusbankprepaidcard.com) or by calling Cardholder Services at **866-335-1721**. You cannot use the card until it has been activated. (*Note: we accept relay calls.*)

# Using the card

## When making a purchase, do I select Debit or Credit?

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

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

You must visit [myusbankprepaidcard.com](http://myusbankprepaidcard.com) or contact Cardholder Services at **866-335-1721** to reset your PIN.

## 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 (if cash access is allowed on your card). You must choose your own PIN by visiting [myusbankprepaidcard.com](http://myusbankprepaidcard.com) or by calling Cardholder Services at **866-335-1721** 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.

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

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

| Alert Type              | Instructions        |
|-------------------------|---------------------|
| Balance Alert           | Text BAL to 90831   |
| Recent Transactions     | Text TRANS to 90831 |
| Customer Service Number | Text HELP to 90831  |



## Can I manage my account with my smart phone?

Yes. You can use the U.S. Bank Mobile App to check your account balance, enroll in and manage alerts, view your most recent transactions or search for the nearest in-network ATM location. Search for “U.S. Bank” in the App Store<sup>®</sup> or Google Play<sup>™</sup>.

## 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 another debit/credit card.

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

Fees are located on the Fee Schedule sent to you with your card. You may view your Fee Schedule online by logging into your account at [myusbankprepaidcard.com](http://myusbankprepaidcard.com). You may call Cardholder Services at **866-335-1721** to request fee information. Please consult your program Fee Schedule to determine if a specific fee applies.

## How can I avoid fees?



### Make 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 every day domestic purchases.



### Cash back with purchases

If your program allows cash access, you can ask for ‘cash back’ when making purchases at participating merchants such as grocery stores or retail stores.



### In-network ATMs

If your program allows cash access, there is no fee when you withdraw cash at any in-network ATM. Please consult your program Fee Schedule to determine in-network ATMs.

# Customer service

## Can I view my account online?

Yes, at [myusbankprepaidcard.com](https://myusbankprepaidcard.com). The following functions can be performed online:

PIN change | Balance inquiry | View card transactions | Set up alerts | View and print monthly account summaries

---

## What should I do if I change addresses?

Visit [myusbankprepaidcard.com](https://myusbankprepaidcard.com) or call customer service at **866-335-1721** or to update your address.

---

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

Log into [myusbankprepaidcard.com](https://myusbankprepaidcard.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 load, 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 [myusbankprepaidcard.com](https://myusbankprepaidcard.com) or contact Cardholder Services 24 hours a day, toll-free at **866-335-1721**.

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

Call Cardholder Services at **866-335-1721** immediately to report your card lost/stolen. Customer service can cancel your card and request a new one. Your funds will be automatically transferred once you activate your new card. You may not be responsible for any fraudulent activity that occurs on your card<sup>3</sup> provided 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 Solutions Card account?

No. For all Solutions Card questions, utilize the website, [myusbankprepaidcard.com](https://myusbankprepaidcard.com) or call Cardholder Services at **866-335-1721**.

---

<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.

<sup>3</sup> You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details.