

H LQ WKHLU +&6\$DVF#RQFQWH 37KH \$6,)OH[
&DUG LV QRW DSSQWF BBOH 5HRL PHEKHUQYGRS QWVD\$F S BXJQWFLSDQWV
+RZ GRHV WKH \$6,)OH[&DUG ZRUN"
,W ZRUNV OLNH DVDD & DWHG & D LUG KRSDKHLWLF O & B QRW WUBUEFRXKLRQ W WFRUGH RQ LW
:KHQ SDUWLFLSD G VSH Q DM M B WLDLIEHDSW B B D F\ SJUR V HGV D LOHU IRU H[DPSOH WKDW DFFHSWV
9LVD &DUG GHELW IFDUGDQ FVH HOUHVAWVAWV AEDVLR Q V R RACHVXQQ FEWOCH XRUHGQ WRUHUHV
DVVRFLDWHG ZLWK WKH &DUG
+RZ PDQ\ \$6,)OH[&SDGJWZ EODSDQ WUHUH B H Y E R R U W L R U D W C R O H Q "
:KHQ SDUWLFLSD Q S V RRLQ W K H D S O) O M J U S H R H L Y W K M Z R F D U G V E R W K L Q W K H Q D P H R I W K H
SDUWLFLSDQW ,I &DUGV DUH O B M W H L R Y H S D Q U D G E I L S M L C R W D O V I F D S U G A Z L W H O W R H O L J L E O H I D P L O \
PHPEHU VLPSL H LI \RXU H Q Q M R Q O P S H C R V U E W E H G O L Q M Q D U R O B D R E Q B D G \ W K H D P R X
7KHUHIRUH \RXU DQXDO +&5\$ HOHFWDR R G X C P R X C W D Z L O V R E R U L O H G M F W K C E Q
)RU H[DPSOH LI \RX GHFLGH WR FR R W U L E X W H W K H P D [L B M B D Q Q W Z D E O H
PD[LXP WR WKH +&5\$ B C D D O V R U U W H T X P O H S \$ O U G ' \ R X P D \ Z D Q W W R F R Q V L G H U
LQFUHDV L Q J \ R X U P R Q W K O \ + & 5 \$ H O H P H P I E R Q D P R Q W M R E S U F R Q W S D H B W H L R Q
HOHFWLRQ DPRXQW SOXV WKH G V G A L D Q Q W D W & 5 \$ P H L P B E R R W R K [E H O K D Y H
DFFHVV WR RI +&5\$ IXQGV IRU DV VKRZQ EHOZ
\$QQXDO HOHFWLRQ DPR PLQXV GHELW FDUG DQXDO DGPLQLVWUDWLYH IHH

3OHVH QRWH 7KH OXPS VXP DGHG QRLW WUKDWLRYQWIK HWKVD WDSDFUKWIDFW
+&5\$ 3ODQ GXULQJ, WSKDU3WOLFQ S<HDAV5 \$H[KD]XFWLWQ HSLULRU WR WKH HC
WKH DGPLQLVWUDWIKMHUIH85\$SSDFLHOGWRBRUGWZLHO\$6QRW EH DGMXVW
:KDW LI D SDUWLFLSDQW ZDQWV WR FDQFHO WKH \$6,)OH[&DUG"
2QFH WKH \$6,)OH[&DUG LV LVVXH W/WHR\$B, \$OH]W&FUSDZLWOHFRURWLOQPK
3ODQ <HDU XQOHVV WKH SDUWLFLSDQWLVUGWRLW/KVWRJEDQEQO SDWV
&DQFHODWLRQ UHTXHVWV PXVW EH VXEPLWWHG WR \$6,)OH[LQ ZU

Getting Started and Activation Your Card

+RZ VRRQ ZLOK,HU\$6, HDMH &DUG"
,W WDNHV DSSUR[LWDRWHDFHLYHGDDH[FUDHFGHRYQFV\ \$6,) FRPSOHWHG \$
\$SSOLFDWLRQ
+RZ GR SDUWVWLSYDQWVWKH &DUG"
3DUWLFLSDQWV VKRXOG FDOO WKHWWRN<OJQWGRWQWPHURDWRQWUKZHFAV
SURYLGHG RQ WKH EDFN RI WKH &DUGRQFDUWKLHLSDDQWV&DDG XVHDEV
QHHG WR DFWLYDWH ERWK &DUGEXVBQHWVFLSDQMMHV KRFVOLGYZDWLWQF
:KDW GROOMU DPRXQW[L&DRG W/KHQ\$6W LV DFWLYDWHG"
:KHQ SDUWLFLSDQW, YODH\$ SODUIGZLW&D\$6) DVH[SURKHDPDPHG ZLWK WKH
+HDOWK &DUH)6\$ W&BFWSDUWRFEH\$QWLVVIE XS<HDFRDRDQWKLH7KRLXU DQQXD
FRQWULEXWLRQ DPRXQW LV EHR\$ SURKHU\$SDFHG\ZDWKWKH &DUGWZLH
)6\$ SODQ \HDU

Using the Card

:KHUH PD\ SDUWHFW&B\$6,)OH[&DUG"
7KH ,56 VD\ V WKDW XVH RI WKH \$6,)OH[U&DUGRUW RRNDJHLQHLD OVUDWWD
WKH SRLQW RI VDOH WKDW DQ\ LWHFOWKDEVOHVI\$XUFKLDPVEKGZHF/HKQWV
FRGHG WR RQO\ ZQWN DWDW DHHFVWPKZQWK&DVB&RWH&RGH FRGHG
SXUFKDVH VHUYLFGH DV DHPYGEFDVWDRWRHWDRU, QYHWQVDRU\ &RQWURO 6
FRQILUPV DW WKH SRLQW RI VDOHDKDKGVDDQH H<VHJLVEQWKDRU KVDYHI JE<
)6\$
0&& LV D IRXU GLJLW QXPEHU DVVIEPQFHKGQWRWKKDHWYHQHQRWULMLHFVHGLH
PHGLFDO SURYLGHU GHQWLWV JHURFWURUWVRIWHF EIRWIKHVWRQBRFRQ
DSSURSULDWH 0&& LH WKH\ PXVVGHEGWFLRWVHGR\$WDPPIHWGULLFDVQ \$BRVY
EH GHFOLQHG DW7MKHHSRLQQRWLRDUZVRVXRVLVQH<OVKSU\$6,)OH[&DUG ZK
D 0&& RI D PHGLFDO SURYLGHU :HDKUDYBRIHWZBRDQODWRPRQGWVGRDFWV
RSWRPHWULVW DQY KLRVGRWDDOZLQDQVWVZRHNFDDVQDURHFWDLQWVHRO
WKH SKDUPDF\ FRXQWHU XQOHVV WKKH ,QYRFQWRUWVWRUQHWKURPVLVSHQHF

:K\ GR SDUWLFLSDQWV QHWDVQHRHIGWKR LLDLWHPLJHG UHFHLSWV

\$OO WUDQVDFWLRQV WFKW ERPVX EUDWVWRV DDDVLDWHEW PDQ\ UHT
SURLYLGH VXSSRUWLQZJKGRFDXPGCFRPSWVWUHSRQWDFRQDQ GDWH PHU
DPRXQW 7KH ,56 UHTXLUHV WKDRQ SDUWKLFLSDQWVHS DRGLDFWDXGHI
UHJDUGOHVV RI WKH FDUG WUDQVDFWLRQ GDWH

+RZ ZLOO D SDUWLFLSDQWV HFRZSWRWR YHULI\ D FKDU

\$6,)OH[ZLOO WKH LQLWLDO UHTXHVW IRUHZRGRVZ RIS WGRF\$B)O
WUDQVDFWLRQ ,I WKH SDUWLFLSDQWV XGRVW \$B)O CFR[PZLOO CZ LPDNI
DSSUR[LPDWHO\ WKUHH ZHHNV ,Z MWKH \$B)O WLFHFLSDQW HGRKHW WR
VHQW WKUHH ZHHNV WGRF\$6,)OH[WGRVW \$B)O HGRKHW XVH WKH UHTX
ZDV QRW UHFHLYHG E\ \$6,)OH[

:KDW KDSSHQV LI , KDWIHW&B)O IPQ\$B)O W/K&D3UGDQK+H DU HQG'V RQ 'HF

7KH 3)6\$ \$6,)OH[&DUZLWK WGRHGRUHHOWF3OLRQ <B)O\$B)O OH[&DU
SDUWLFLSDQWV ZLWK UHPDLQLQJ EDODQFHV DV RI 'HFHPEHU R