

ZIONS BANK®

Understanding OnCard®

What is OnCard?

OnCard is a powerful money-management app connected to a reloadable prepaid debit card that allows you to both budget and share money with family and friends.

How does OnCard work?

OnCard works best if you utilize both the money-management app and the reloadable prepaid debit card together.

As a reloadable prepaid debit card, you load money to your card account and only the amount you load is available to access. You can add money to your OnCard over and over, making it an everyday payment tool. OnCard can be used to make purchases at a store, online, to pay bills, and to make person-to-person payments.

With the app, you turn your everyday payment tool into a money-management solution for budgeting and sharing money.

To budget, simply use your OnCard for all your everyday purchases. The app will establish a starting budget for you after 30 days. You can then plan the budget you want by adjusting budget categories. The app will help you track where you're within budget and where you're over. Trend reports are created to give you visibility month to month so you can continue to fine-tune and adjust your budget as desired.

To share money, you can add more OnCards to your account. You can add one Secondary, which has the same rights as the Primary, and up to 5 Dependent OnCard cardholders that have limited rights. The Primary and Secondary can transfer money to and from any of the Dependent OnCards. This capability is great for managing allowance, providing college students controlled access to money, or delegating purchases.

The app also offers the ability to set aside funds for later use. This allows you to plan for future expenses by reserving money in a separate, visible space within your OnCard account. Additionally, the app provides you card controls like lock, unlock and alert services.

What are the age requirements to have an OnCard?

To enroll in your own OnCard account, you must be at least 18 years old. You may add a Secondary cardholder that is also 18 or older. When adding up to five additional Dependent

OnCards, cardholders must be age 13 or older. Dependent cardholders under 18 must be on an account where the Primary is their parent or legal custodian.

Who is a good fit for OnCard?

OnCard is a great solution for you if you're interested in:

1. Managing your money to help: stay out of debt, plan for expenses, grow your savings, prepare for retirement, manage a fixed income.
2. Sharing money with others, such as paying allowance, supporting your student, providing an expense card for a nanny, delegating purchase responsibility, or teaching financial literacy.
3. Having a card to use online or with person-to-person payment services.

Where can I use OnCard?

You can use your OnCard to make payments anywhere Visa is accepted, including person-to-person platforms. You may also get cash at an ATM, or by getting cash back from a transaction. OnCard is also a great way to pay bills and purchase online.

Is there a fee to enroll in OnCard?

There is a one-time fee of \$5 to enroll for OnCard. If you'd like to add additional cardholders to your account, there is a one-time fee of \$3 per additional cardholder.

Will my credit report be checked to determine if I can get an OnCard?

No, a credit check is not required to open an OnCard account. OnCard is a reloadable prepaid debit card and no credit check is performed.

Establishing your OnCard Account

How do I enroll in OnCard?

You can enroll online by logging into your regular Online Banking account, selecting Services > Apply Now > OnCard Prepaid Debit Card. You may also visit a branch location. You must have a deposit account (checking or savings) with us to qualify for the OnCard account.

If you do not yet have a checking or savings account, you may open one at a branch or online. If you apply online, you'll need to wait until you receive email confirmation of your new checking or savings account before enrolling in OnCard.

How do I add a Secondary or Dependent cardholder?

You can add a Secondary or Dependent cardholder any time by opening your OnCard app, then selecting: My Account/Add Additional OnCards. Additional cardholders do not require a checking or savings account.

Why do you need my Social Security Number?

We're required to collect this information to identify all cardholders in compliance with the USA PATRIOT Act, which helps minimize the risks associated with money laundering and terrorist funding.

Is the information I submit during my OnCard online enrollment safe?

Yes. The technology supporting OnCard is PCI (Payment Card Industry) compliant and uses Transport Layer Security (TLS) to secure any data transferred to and from pages where you submit or view personal information.

How many OnCards can I order?

There is a limit of one primary OnCard account per individual. Once you have your primary OnCard account, you may allow one secondary cardholder and up to five dependent OnCards within your account.

Although you may only have one primary OnCard account, you're allowed to be a secondary or dependent on up to 5 other accounts.

How long will it take to receive my OnCard?

Your card typically arrives within 7-10 days.

Where will additional OnCards be sent?

All OnCards will be sent to the primary cardholder's address on file. This includes additional cards such as a secondary or dependent card.

How do I activate my OnCard?

You may activate your card by visiting the OnCard activation pages below, or within the OnCard mobile app by selecting Active/New User.

- For Zions Bank:
 - [Zionsbank.com/OnCard/activate](https://www.zionsbank.com/OnCard/activate)

How do I set up my personal identification number (PIN)?

You can set up or update your PIN from within the OnCard app or website by selecting: Card Management > Change PIN. You can also change your PIN by phone by calling the phone number located on the back of your OnCard.

Loading your OnCard

How do I put money on my OnCard?

There are several ways to load your OnCard. You can transfer funds from your bank account, add cash at a branch location, direct deposit funds, or transfer funds from a third-party bank.

How do I load using my bank account?

On the OnCard app or website, navigate to Add/Transfer Money > Load Card. There are two types of connections available, instant loads, and ACH loads. Instant load accounts are pre-loaded to your OnCard during enrollment for the Primary cardholder from eligible checking, savings and money market accounts. ACH account loads are available to all cardholders, and take 3-5 days to load. You may only have one ACH loading account set up at a time.

How do I load using another bank account?

You can establish funding from another bank account by logging in to the OnCard app or website, selecting Add Money > Funding Accounts. After inputting the account information, two trial deposits will be sent to that account that you'll need to verify. These trial deposits may take two to three days to show in your history. When you find them, return to the OnCard app or website and click Verify Funding Source. Enter the trial deposit amounts in the two fields provided (the order doesn't matter). Once you're finished, you'll be able to load by clicking Load Card any time from the app or website. ACH transfers take 3-5 business days to be funded to your OnCard account. You may only have one ACH loading account set up at a time.

How long do I have to verify a funding account?

The trial deposits are valid for 45 days. After 45 days, or if you enter the amounts incorrectly 3 times, you'll need to remove the funding account and start over.

Where can I load cash?

You can load cash to your OnCard at any branch location in our great family of banks. This includes: Amegy Bank, California Bank & Trust, National Bank of Arizona, Nevada State Bank, Vectra Bank, and Zions First National Bank. OnCard cannot be loaded at an ATM.

How do I set up Direct Deposit?

Log into the OnCard app or website and select Add/Transfer Money > Direct Deposit. Your direct deposit information will include the routing number and account number, which you can then use in setting up your Direct Deposit.

Can I use OnCard for person-to-person payments, such as Venmo?

OnCard works with all person-to-person applications that support the VISA card network. Please refer to the specific application for possible restrictions.

How do I transfer money to other OnCards within my account?

You can transfer money by logging in to the OnCard app or website and selecting Add/Transfer Money > OnCard to OnCard Transfer.

You can also load funds directly to another OnCard by the same process used to load your own OnCard – just select their card when loading.

Is there a minimum balance for OnCard?

No, there is no minimum balance requirement. However, if all OnCards within your account maintain a zero balance with no activity, the account may be subject to closure after a year.

What is the maximum balance I can have on my card?

Maximum monthly balance of all OnCards combined is \$10,000.

Is there a minimum or maximum load amount?

The initial load has a minimum of \$25 and a maximum of \$1,000. After that, there is no minimum load amount for instant loads from your account, direct deposit, or loading cash at a branch location.

When loading from an ACH bank account, the minimum load is \$25.

There is a maximum load amount of \$3,000 per day per account. Maximum requirements are established on prepaid accounts in compliance with anti-money laundering measures.

Spending with your OnCard

Can OnCard be used for online purchases?

Yes. OnCard is a great tool for online purchases.

Can OnCard be used for PIN purchases?

Yes, you can use OnCard for PIN purchases.

Can OnCard be used for credit/signature purchases?

Yes. If the merchant's terminal accepts credit, select the credit option. You'll be asked for your signature and won't be asked for your PIN. Please note that your card is still a prepaid debit card and can only be used for the funds available on your account. Selecting credit only changes the way the card processes. It does not change your card type, and therefore does not extend you credit.

Can I pay bills with my OnCard?

Yes. You can use your OnCard the same way you would use any VISA® card for payments.

What happens when I return something I bought with my OnCard?

Any refund for goods or services will be provided in the form of a credit to your OnCard. While most merchants settle these at night, this may vary depending on the merchant. Verify with the merchant when you should expect to see a credit. Typically, a credit from a return should reflect on your OnCard within a few business days.

Can I use Apple Pay, Samsung Pay, or Android Pay with OnCard?

These services are currently not supported by OnCard.

What is an Authorization Hold?

When paying for certain kinds of transactions with your OnCard, the merchant accepting the card may request advance authorization of that transaction and may estimate the amount of the transaction. This is usually because the final purchase amount is not known at the time you present your card. For example:

- Gas stations will accept the OnCard to prepay for fuel inside the station, but "pay at the pump" purchases may be authorized for an amount greater than the gas purchase.
- Restaurants, hotels, and car rental agencies may get authorization for an estimated purchase amount, rather than the actual purchase amount.

An "Authorization Hold" is a temporary hold on the funds available on your card for the amount of that authorized transaction. An Authorization Hold generally will be released within 3 business days after the date we authorized that transaction. However, certain merchants—especially rental car companies, hotels, and others that authorize high dollar amounts—may cause an Authorization Hold to remain in effect for an extended period of time. You can see each Authorization Hold on the funds available on your card at any time by calling the number on the back of your card or logging in to the OnCard app or website. Certain transactions may be handled differently by different merchants. If you're unsure of a merchant's policy, it's best to ask before presenting your card.

Are there limits on purchases or other withdrawals?

There is a daily maximum of \$500 for ATM cash withdrawals. The maximum amount for cash back from merchants is \$100 per transaction and \$500 per day. The daily limit for over-the-counter cash is \$100 per transaction and \$300 per day. The daily limit for all transactions, including purchases at VISA® Merchants, is \$3,000.

What's the difference between my pending transactions and posted transactions shown on the OnCard app or website?

Pending transactions are authorizations for a specific amount that have not yet been processed for payment. The funds are still in your account, but are reserved and cannot be used. A *posted* transaction has been submitted and cleared for payment. The amount of the transaction has been deducted from the funds available on your OnCard.

Why does the balance for my OnCard show differently in the online banking site than the OnCard app?

The OnCard Reserve feature allows you to set aside funds for later purchases. These funds will show as part of your overall OnCard account in your online banking experience, however they do not show as part of your available funds in the OnCard app. Reserve funds are set aside and won't count towards available funds for purchases.

How can I withdraw cash with my OnCard?

You can withdraw cash at any ATM that displays the VISA® or STAR logo. There is no fee when receiving cash from any of our branch locations, which includes: Amegy Bank, California Bank & Trust, National Bank of Arizona, Nevada State Bank, Vectra Bank, and Zions First National Bank.

Some merchants will allow you to receive cash back when you use your OnCard and PIN to make a purchase.

Can I use my OnCard while traveling?

Absolutely. OnCard is great for travelling. The reserve feature helps you store money in advance for travel expenses. The OnCard app gives visibility to your spending. Also, additional OnCards are great for families with teens wishing to establish or manage a travel budget.

As with other payment tools, we recommend notifying the bank of your travel plans to help avoid card disruption while traveling. While VISA® is accepted worldwide, for international travel, please be aware that OnCard does not currently come with an EMV chip. Some countries require chip technology, so please check your country of travel for chip requirements before you leave.

Engaging with your OnCard

How do I start my budget?

Knowing where to start can be the hardest step in budgeting. OnCard solves that issue. For the first month, simply use your OnCard for all your everyday purchases and the app will establish a budget based on your spend. Traditional budget tools use a template that assumes everyone spends the same way based solely on income.

After you've learned where you're spending, you can plan the budget you want by adjusting category allotments to fit your needs.

The app will help you track where you're within budget and where you're over, so you're more conscious about the spending choices you make.

Trend reports are created in the app that give you visibility month to month so you can continue to fine-tune and adjust your budget as desired.

OnCard helps make budgeting more personal, real, and puts you in control.

How do I set aside money within OnCard for later use?

OnCard allows you to remove funds from your available balance and save them for later by using the Reserve feature.

Login to your OnCard app or website, select Add Money > Reserve, then specify the amount you want to reserve.

Funds in Reserve can't be used towards purchases until you move them back to your available balance. Your available balance in your OnCard app won't include funds set aside in reserve, however, your Online Banking will continue to show the total amount of funds in your OnCard account.

How do I check my balance or see my transactions?

You can check your balance and transactions any time in the OnCard app or website. You can also call the number on the back of your card.

Will I receive statements showing charges on my OnCard?

Yes. Once you activate your OnCard, you'll receive periodic electronic statements showing all activity on your OnCard. To access your statements, go to My Account > Statements within the OnCard app or website.

Can I lock and unlock OnCard?

Yes. You can lock and unlock your OnCard using the app or website. The Primary OnCard account holder can lock and unlock additional OnCards within their account.

What are Alerts?

Alerts are a way of getting automated notifications about your balance, transactions, and status. You choose the Alerts you want to receive and how you want to receive them—either as an email, or push notification delivered to your wireless phone or other mobile device. Standard messaging or data rates may apply.

How do I set up Alerts?

Within your OnCard app or website, select My Account < Alerts. You can choose to receive alerts for additional OnCards as well. Remember to check your phone settings to allow push notifications from OnCard.

What if I need a replacement card?

You can order a replacement card by contacting the number on the back of your card.

What if my OnCard is lost or stolen?

First, lock your card using your OnCard app or website. Second, notify the bank. You can use your OnCard app or website by selecting Card Management < Report Card Lost/Stolen, or call the number on the back of your card. If your card has been used for unauthorized purchases, a customer service agent will be able to assist you with the dispute process.

What do I do when my OnCard expires?

We'll send you a new card before your expiration date. Please remember to update any recurring payments, as your replacement card will have a new number.

How do I update my address?

You can update the address on the OnCard site by navigating to MyAccount < Your Address. You can also call our customer care center using the number on the back of your card. The address must be a valid US address (no foreign addresses allowed).

- Zions Bank, call 888-202-0305

What controls are available for dependent cardholders on my account?

Both the primary and secondary cardholders have full controls on all cards. You can transfer money in and out of each card, lock the cards, and lock the ability to manage or fund a card. You can lock or unlock various features at any time through the OnCard app or website by navigating to Card Management < Access Controls.

Please note, our customer service agents will assist an additional OnCard cardholder if he/she reports a card lost or stolen, even if card management is disabled. All new and replacement cards are sent to the primary cardholder address on record.

What happens to funds on my OnCard account if I close it?

For dependent cards, the remaining balance can be transferred back to the primary account. When a secondary cardholder cancels, the funds remain on the primary card holder's account.

For primary cardholders, we encourage you to remove all funds from your card prior to closing. You can do this by using your card in a split tender transaction or by bringing your card to a branch location to withdraw the remaining funds.

If there are still funds on the primary cardholder account at closing, we'll begin the refund process. The refund process may take up to 30 days, so please try to use your entire balance prior to closing. When possible, we'll transfer the funds back to the primary cardholder's account. If the bank account has also been closed, we'll issue a check to the last address on file.

How do I dispute a transaction?

To dispute a transaction please call the toll-free number on the back of your OnCard to speak to one of our customer service representatives.

- Zions Bank, call 888-202-0305
- Outside the US, call 954-233-4093