

**Allegheny County – Department of Human Services
Area Agency on Aging
PNC Debit Card
Frequently Asked Questions FAQ**

Q. What is a PNC Debit Card?

A. It's a reloadable VISA® Card issued by PNC Bank in your name that looks and works just like a debit card. On the scheduled payment date, your funds will be immediately available through PNC Debit Card services. You can then use your PNC Debit Card to withdraw funds for deposit into your own bank account. Or you can use it to make purchases or withdraw cash anywhere VISA debit cards are accepted – over 6 million locations in the United States and over 24 million worldwide!

Q. What do I need to do when I get my card in the mail?

A. Your PNC Debit Card will need to be activated when you receive it. You must call the number listed in your Welcome letter to activate your Debit Card and change your PIN.

Q. What is a PIN?

A. Your PIN (**P**ersonal **I**dentification **N**umber) is a secret four-digit code that gives access to your PNC Debit Card. Always keep the PIN separate from your PNC Debit Card, and never give your PIN to anyone, especially over the phone.

Q. Whom do I contact if I have a question regarding my PNC Debit Card?

A. You can contact PNC Debit Card Services at 1-866-453-5071, 24 hours a day 7 days a week.

Q. Can I still deposit funds into my bank account?

A. Yes. Rather than waiting for a check to arrive in the mail, you can go to your bank on the scheduled payment date and deposit funds from your PNC Debit Card into your own bank account. You can use a PNC ATM machine to withdraw cash from your PNC Debit Card and then deposit that cash into your bank account.

Q. I use a Savings and Loan, not a bank. Will I be able to use the PNC Debit Card at my S & L?

A. No. Unfortunately S & L associations are not equipped to help you with transactions with a PNC Bank Pay Card. However, we can help you to find PNC bank machines in your neighborhood so that you can withdraw and deposit cash whenever you want.

Q. Is my PNC Debit Card actually a credit card?

A. No. It's a prepaid VISA card that will be loaded with your FCSP reimbursement funds once per month on the morning of the scheduled payment date. Each time you use the PNC Debit Card, the transaction is deducted from the amount of money available on the PNC Debit Card.

Q. How do I know how much money I have left on my PNC Debit Card?

A. It's always a good idea to keep track of your money as it is loaded on the PNC Debit Card once per month on the scheduled payment date and as you spend it. If you are not sure of the balance on your PNC Debit Card, the balance can be checked on the internet at the following website www.pncpaycard.com or by calling PNC Bank at 1-866-453-5071. These services are available free of charge 24/7, 365 days a year. You can also get PNC Debit Card history online at www.pncpaycard.com. Remember, stores and vendors cannot tell you how much money is available on your PNC Debit Card.

Q. How do I use my PNC Debit Card?

- A. You will be able to use your PNC Debit Card at any store, merchant or vendor that accepts VISA debit cards. Just give the PNC Debit Card to the cashier, waiter or attendant and sign for your purchase. If you want to get cash back, use your Personal Identification Number (PIN) at stores that offer this service – grocery and convenience stores usually do. Use your PIN at any PNC ATM, and when prompted press “Checking.” You can also use the PNC Debit Card to make purchases online, via telephone, and by mail order. Note: daily spending limits may apply to your PNC Debit Card.

Q. What if the cashier asks “debit” or “credit”?

- A. Both responses will access the balance available on your PNC Debit Card. If you say “credit,” you will have the convenience of just signing for your purchase; if you say “debit,” you must enter your PIN. If you want to receive cash back from a store, merchant or vendor that provides this service, you generally will be required to enter a PIN.

Q. Can I use my PNC Debit Card to buy something that costs more than the amount of money I have on my PNC Debit Card?

- A. No, your PNC Debit Card will not allow a charge that exceeds the PNC Debit Card’s available balance. A purchase can be made using that amount available on your PNC Debit Card plus amounts available from other forms of payment cash, another PNC Debit Card or credit card. Your purchases are limited to the amount available on your PNC Debit Card at the time of purchase.

Q. What happens if I need to return an item that I purchased using my PNC Debit Card?

- A. Every store has its own return policy and will handle the return in the same way as any other VISA transaction. The store may “credit” your PNC Debit Card, or provide a cash refund or store credit. A credit to your PNC Debit Card may take up to one week to process before it’s available for use.

Q. What should I do if the merchant tells me the PNC Debit Card was “declined”?

- A. Declines generally occur when the purchase amount is more than the available funds on your PNC Debit Card. Check your available balance and then you may offer to pay the merchant partly with the funds on your PNC Debit Card and partly by another payment method acceptable to the merchant. Note: daily spending limits may also result in a decline.

Q. What happens if my PNC Debit Card is lost or stolen?

- A. You must immediately call 1-866-453-5071 to report a lost or stolen PNC Debit Card and order a replacement (there is a replacement fee). As long as you report your PNC Debit Card lost or stolen right away, you will not lose any money if someone uses the PNC Debit Card without your permission. This is one of the major benefits of having your funds loaded on a PNC Debit Card.

Q. Will I receive a statement showing my transaction activity?

- A. No, all PNC Debit Card activity is available online at this website www.pncpaycard.com. This website contains printable PNC Debit Card statements for the last 12 months.

Q. What if I don’t have a computer and would like to have a paper copy of my account statement?

- A. You can request a paper statement via U.S. mail, but there is a \$5.00 charge per monthly statement for this service.

Q. Does my PNC Debit Card have an expiration date?

A. Yes, You will receive a replacement PNC Debit Card the month before your PNC Debit Card expires.

Q. Do I receive a new PNC Debit Card each time a balance is loaded?

A. No. You will continue to use the same PNC Debit Card until the current PNC Debit Card expires.

Q. How does my PNC Debit Card work at gas stations and restaurants?

A. When you're paying at the pump, some stations will check to see if you have enough money to fund a full tank (up to \$75) because they don't know how much you are going to buy. If your PNC Debit Card is declined, and you know you still have money available on your PNC Debit Card, go inside the station and tell the attendant how much gas you want to buy and sign the purchase receipt for that amount. As for restaurants, some will verify that your PNC Debit Card has enough money to cover the cost of the meal and a 15%-20% tip. If it doesn't, the transaction may be declined. On the receipt, you may write in a tip in any amount, or leave a cash tip. Only the amount you sign for will be deducted from your PNC Debit Card.

Q. What fees are associated with the PNC Debit Card?

A. Refer to the fee schedule below.

Purchases (signature and PIN /cash back)	FREE
PNC ATM Withdrawal*	FREE
Non-PNC ATM Withdrawal*	\$2.00
ATM Balance Inquiry	FREE
Foreign (outside of US) Transaction	1% of transaction amount
Card Replacement (<i>per card</i>)	\$10.00
Rush Card Delivery (<i>added to card replacement fee</i>)	\$15.00
Paper Statement via US Mail (<i>per statement</i>)	\$5.00
<i>Note: Monthly statements available online for free</i>	
Operator-Assisted Phone Inquiry	\$2.50
<i>(waived if calling re: lost/stolen card or error/dispute)</i>	
Teller Transaction Fee	FREE
*A surcharge may be assessed by the ATM owner if not using a PNC or Allpoint® ATM	

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Q. When will future deposits be made?

A. Future reimbursements will be loaded onto the debit card on the third Friday of every month for qualified caregiving services, supplies, or grants. See schedule on next page.