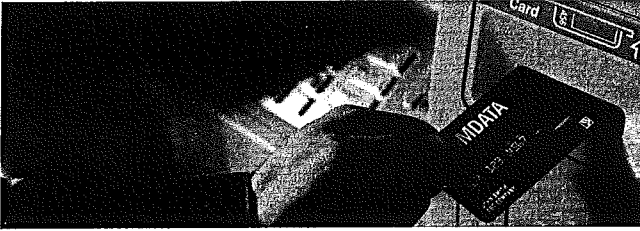




The Comdata® Card



Your Comdata® Card allows you to purchase fuel and provides your company a secure method to advance funds for emergency, maintenance, and other unexpected purchases (Cash on Card). In addition, your company may elect to issue payroll, settlement, per diems, and/or other personal funds through your Comdata Card (Express Cash). Contact your company's card administrator for more information.

How to start using your Comdata Card:

The automated voice response unit (VRU) will give you all the information you need to receive funds from your Comdata Card. The phone number for the VRU appears on the back of your card and can be called 24 hours a day, 7 days a week.

The VRU menu varies depending on the options you are set up for. Money Services (personal funds) is option 1 while Cash on Card (company funds) is option 2.

Setting up your PIN:

1. First choose a 4-digit PIN (personal identification number). You will need to use your PIN every time you use the Comdata Card to:
 - Check your card balance
 - Use your card at an ATM
 - Register a Comchek® draft
 - Make a purchase
2. When choosing your 4-digit PIN number, do not use:
 - Numbers in a row (1234).
 - Four numbers that are the same (2222).
 - The first four, or the last four numbers of your Comdata Card.
 - The last four digits of your Social Security Number.

Do not write your PIN on your card

3. From a touch-tone phone, dial the VRU at 1-800-741-6060. Para Español, 1-800-226-3914.
4. Follow the directions, or prompts, from the VRU. The VRU asks you to re-enter your 4-digit PIN

User Guide



One Card. Endless Possibilities.

number and press the (#) key. If you re-enter it correctly, the VRU tells you your PIN number is now registered to your Comdata Card.

5. Once your 4-digit PIN has been activated, do not tell anyone the number.
6. If you forget or elect to change your PIN, contact your card administrator for reset instructions. Once your number has been reset, please follow the "Setting up your PIN" instructions. You are the only person who should ever know your PIN.

What to do if your card is lost or stolen:

Immediately upon discovering that your Comdata Card may be missing, you should contact Cardholder Services at 1-800-226-3870. Your card will be blocked and a Comdata representative will assist you in obtaining your funds. Remember that a PIN is required to access your funds, so no one else can access your funds without your PIN.

How to make a fuel purchase at the pump:

1. Swipe your Comdata Card at the pump.
2. Follow the directions displayed on the pump to begin fueling.
3. Request and take a receipt once your purchase is complete.
4. If you decide not to fuel after you have swiped at the pump and the pump is pre-authorized to begin fueling, you must alert the fuel desk attendant to cancel your card swipe.

How to make a fuel purchase at the fuel desk:

1. Give your Comdata Card to the fuel desk attendant.
2. Tell attendant how much fuel you want to purchase.
3. Sign the receipt. Be prepared to provide certain information required by your company to make a purchase such as hub reading, employee or driver number, trip number, etc.

How to access the automated Voice Response Unit (VRU):

1. Dial Comdata Services at 1-800-741-6060. Para Español 1-800-226-3914. Then follow the instructions.
2. When prompted by the VRU, enter your Comdata Card number and press the (#) key.
3. When prompted by the VRU, enter the 4-digit PIN you have selected and press the (#) key. The VRU will speak a list of the options available to you.

How to obtain your card balance via VRU (no charge):

1. Dial the VRU at 1-800-741-6060.
2. The VRU provides your card balance. After receiving your balance, hang up or press (1) to register a Comchek draft or press (2) for direct deposit or press (3) for transaction recap.

How to obtain your card balance and transaction activity online (no charge):

1. Go to www.cardholder.comdata.com.
2. First time users must register and create a profile, including username and password.
3. Enter card number and activation code. The activation code will be your employee or identification number. If you are unsure of your employee or identification number, please contact your card administrator.

Once you have registered and created your profile, you will use your username and password to have secure online access to:

- Get your account balance
- View up to 14 months of account activity
- Print account statements

How to register a Comchek Draft (paper draft):

Before registering a Comchek, you must locate the number of the Comchek. It is located in the top right-hand corner of the check or "draft" to be used.

1. Dial the VRU by calling 1-800-741-6060.

2. After receiving your balance, follow the instructions for draft registration.
3. When prompted by the VRU, enter the amount for the Comchek draft and press the (#) key. Enter the amount without the decimal point. (For example, \$100.00 would be entered as 10000# and \$95.32 would be entered as 9532#.) You do not have to take the full amount of your account balance at one time. You can leave the balance in your account and draw it out at any time.
4. When prompted by the VRU, enter the Comchek draft number located in the upper right hand corner and press the (#) key. The VRU will respond "please wait." After a moment, the VRU will respond "Your transaction is complete."
5. Complete the Comchek draft by including:
 - a. the date in the "Date" field
 - b. the name of the Payee in the "Pay To The Order Of" field
 - c. the dollar amount in "The Sum Of" field
 - d. the dollars in the "Dollars" field
 - e. your employer's name in the "Company Name" field
 - f. your card number in the "Card No. or Express Code" field
 - g. your home telephone number in the "Payee's Home Phone Number" field
 - h. the state where your driver's license was issued in the "State" field
 - i. your driver's license number in the "Identification Number" field

If you are cashing the Comchek draft, do not endorse the back of the draft until you are ready to cash it. If you are using the draft to pay a bill, endorsement is not necessary.

How to use an Automated Teller Machine (ATM) to get cash:

The Comdata card can be use at any of over 900,000 ATMs worldwide branded with Cirrus® or Maestro®. Check your balance online or through the VRU before making a withdrawal.

If you try to withdraw more than your balance allows, you will receive a decline message and a fee may be deducted from your card balance.

1. Put your Comdata Card into the ATM.
2. Enter your PIN when prompted.
3. Select "withdrawal from checking" to receive funds that will debit from your Express Cash balance. Select "withdrawal from savings" to receive funds against your company's cash on card limit. If you make the wrong selection, you will receive an error message and a fee may be deducted from your card balance, so be sure to make the right selection.
4. Enter the dollar amount you want. Upon authorization, the ATM dispenses the requested amount of cash.

Important note: Most ATM owners will assess a surcharge. This charge is in addition to your Comdata Card transaction fee, if applicable; it is not a Comdata fee nor is it your card issuer's fee. By law, the ATM must tell you the amount of the surcharge before you request the withdrawal. You will be asked to indicate whether you want to proceed with the transaction; if you wish to proceed, select the "Yes" button to continue your transaction. Make sure your card balance will be enough for your withdrawal amount, plus all fees. The ATM receipt will also reflect any surcharge.

To prevent unauthorized use of your Comdata Card at an ATM, your card will become inactive if your PIN is incorrectly entered three times in a row.

How to make purchases at retailers:

You can use your Comdata Card to make purchases and get cash back at any location that accepts Maestro® debit cards. Check your balance online or through the VRU before making a purchase to make sure you have enough money on your account to cover your purchase. It is important to allow for service fees when determining if funds are available to make a purchase.

To make a purchase:

1. Select the "Debit or ATM" button on the card reader.
2. Swipe your Comdata Card.
3. Enter your PIN when prompted.
4. Request the amount of "Cash Back" you would like to receive. Each retailer will have their own maximum limit.

5. The cashier will complete your purchase and give you the cash you requested.

How to transfer money to your personal bank account(s):

1. You must fill out your company's direct deposit form with your bank account information to transfer money from your Comdata Card to your account.
2. Once this is done, dial the VRU at 1-800-741-6060. After receiving your card balance, follow the instructions for direct deposit.

Direct deposit transactions are sent to the banking system at approximately 12 noon and 5 p.m. Central Time, each banking day. In most cases, once you complete your transaction, money will be on deposit at your bank for checks to clear the following banking day and through your personal ATM card the second banking day.

How to make an Answer Plus phone call:

From a touch-tone phone:

1. Dial Comdata Phone Services 1-800-266-2435 and enter your card number when prompted.
2. When prompted, enter your 4-digit PIN. The VRU will provide a list of options available to you, including:

Press (1) for Phone Services

Press (4) for Personal Speed Dial Maintenance

Press (5) for Mailbox Services

Press (6) for Message Delivery

To make more than one long distance call without redialing, press the (#) key twice and follow the instructions to dial your next call.

Helpful hints:

- The VRU will talk you through all the steps for your services.
- The pound key is the (#) key; the star key is the (*) key.
- If you make a mistake, press the (*) key. Press the (1) key to return to the previous menu.
- The ATM balance available is the Comdata Card balance minus any ATM convenience fee, which may be assessed.

- NEVER destroy a Comchek draft you have registered. Call Customer Service at 1-800-226-3870 to have the money adjusted to a new Comchek draft.
- A fee will be charged for checking your balance at an ATM, however you may go online at www.cardholder.comdata.com or call the VRU to check your balance free of charge.
- Check with your card administrator for information about fees associated with using your Comdata Card.
- International VRU access 1-615-371-3435.
- English VRU access 1-800-741-6060.
- Para Español 1-800-226-3914.

If you have any questions regarding the services outlined here, please call Comdata Cardholder Service at 1-800-226-3870.

www.comdata.com



Comdata® Cards are issued by Regions Bank. Comdata® Card is a registered trademark of Comdata Network, Inc. and is a wholly owned subsidiary of Ceridian Corporation. Maestro® and Cirrus® are registered trademarks of MasterCard International, Incorporated.