PNC PayCard Program
Cardholder Website
How-To Manual

January 2011

Cardholder Website How-To Manual

Congratulations on your new PNC Prepaid Debit Card! We hope you find the card simple and convenient to use. You can use your PNC Prepaid Debit Card instead of cash everywhere Visa® debit cards are accepted. Additionally, if allowed by your card sponsor, it may also be used to withdraw cash from any PNC Bank, Allpoint, or Visa / PLUS ATM, initiate a cash advance at any bank branch offering Visa cash advances, and receive cash back when making purchases at participating merchants. To find the location of the nearest Allpoint ATM, go to www.allpointnetwork.com.

This purpose of this manual is to help you navigate the website so that you can better utilize all the benefits that the card has to offer. Via the website you can check your card balance, check recent card activity, view your monthly statements, change your address, and change your Account Access Code (AAC) – which is your password for website access and using the toll-free customer service line. There is even an ATM locator to find the nearest PNC ATM. *NOTE that your AAC is different than your 4-digit PIN used for ATM access. You cannot obtain or change your PIN via the cardholder website. You must call the PNC toll-free customer service line1-866-453-5071 (also on the back of your card) to obtain or change your PIN for ATM access.*

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Logging On & Off the Website

Before You Begin – Microsoft Internet Explorer
Microsoft Internet Explorer is a Web browser used for Internet navigation. You need Microsoft Internet Explorer version 5.5 or later to access the website. If you need to update your browser, it can be downloaded from Microsoft's website at http://www.microsoft.com.

Download instructions are provided on the website to assist you.

Before You Begin – Netscape
Netscape can also be used to access the website.

You need Netscape 6.0 or later.

Before You Begin – Navigating Guidelines

The following buttons may appear on the website pages.

- ***Continue or Submit:*** Clicking this button causes the information entered to be sent to the host system.

- ***Cancel:*** Clicking this button causes the information entered to be deleted, and the page reappears with its original data.

- ***Help:*** Clicking this button causes a Frequently Asked Questions page to appear.

Before You Begin – Data Entry Guidelines

The cursor generally moves from left to right, and then down. When fixed-length fields are filled, the cursor automatically moves to the next field. When entering information into the website remember:

- ***Entering Text:*** You can enter data in either uppercase, lowercase, or a combination of uppercase and lowercase letters. No punctuation is necessary.

- ***Erasing Data:*** When you make changes to existing information appearing on a page, you can select it by dragging your cursor over it. To delete, click the right mouse button and select Delete or press DELETE.

- ***Error Messages:*** When logged in to a website, errors are highlighted in red.

- ***Moving Between Pages:*** To access another page, click the appropriate link.

- ***Sending Your Data:*** To send your entries, click Continue or Submit. Before accepting your transaction the website will perform edits. If errors are detected, an error message appears in red. Correct the error and click Continue or Submit again. Repeat until all errors are corrected.
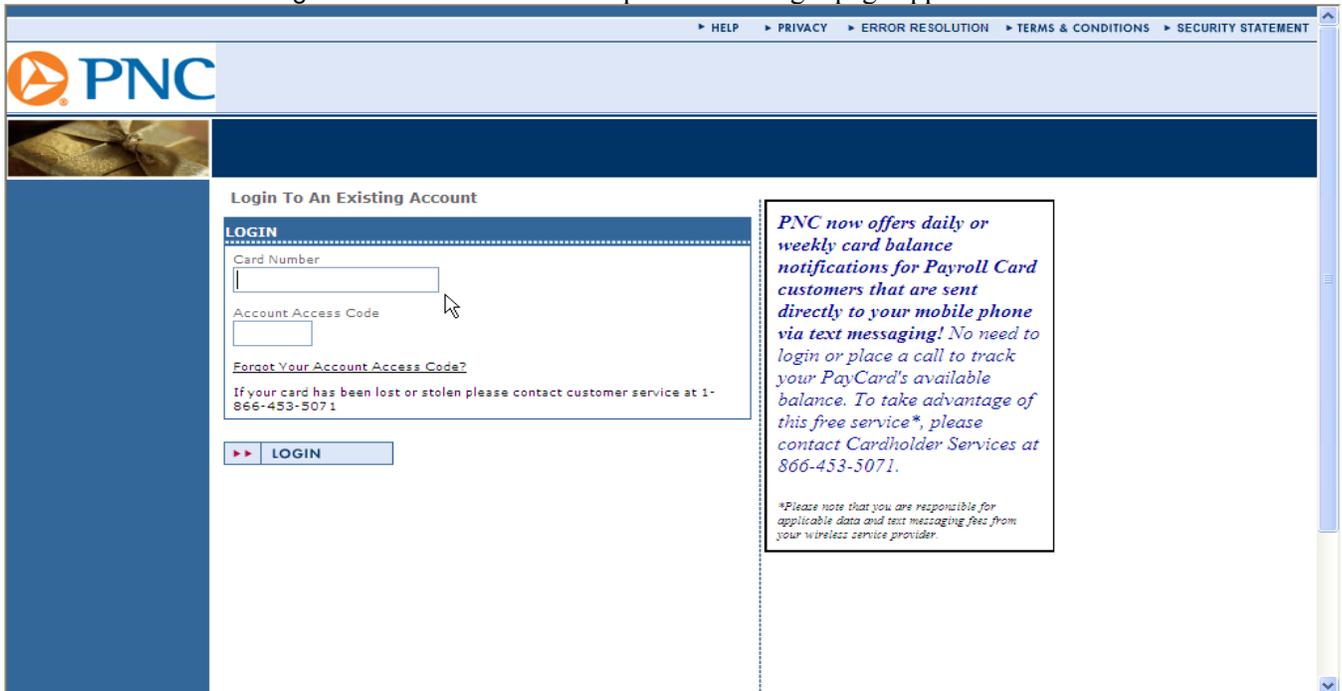
Log On to the Website

To access the website, do the following:

1. Access the Internet using an appropriate Web browser as described above.
2. In the Address field, type www.pncpaycard.com and press ENTER. The PNC Main Menu screen appears.
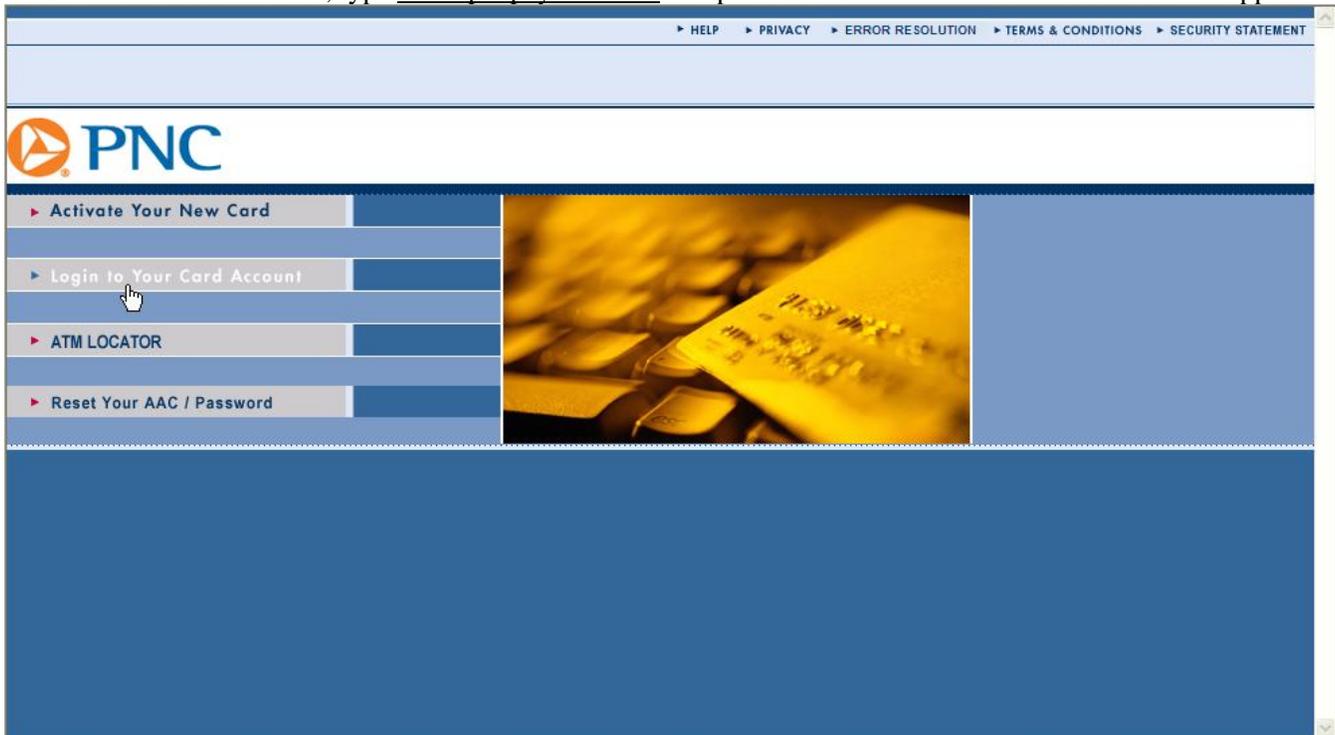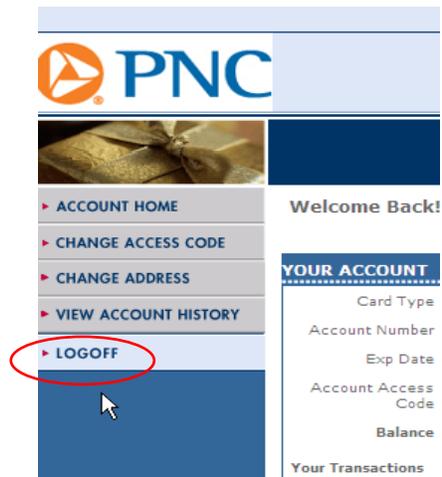

3. Click on the "Login to Your Card Account" option. The Login page appears.

4. Enter your 16-digit card number and your 4-digit Account Access Code (AAC), and click the "LOGIN" button. The Account Home page appears.

Log Off the Website

On any page of the website, click "LOGOFF" in the left hand margin.

The Login page appears with a message indicating that you have successfully logged off.
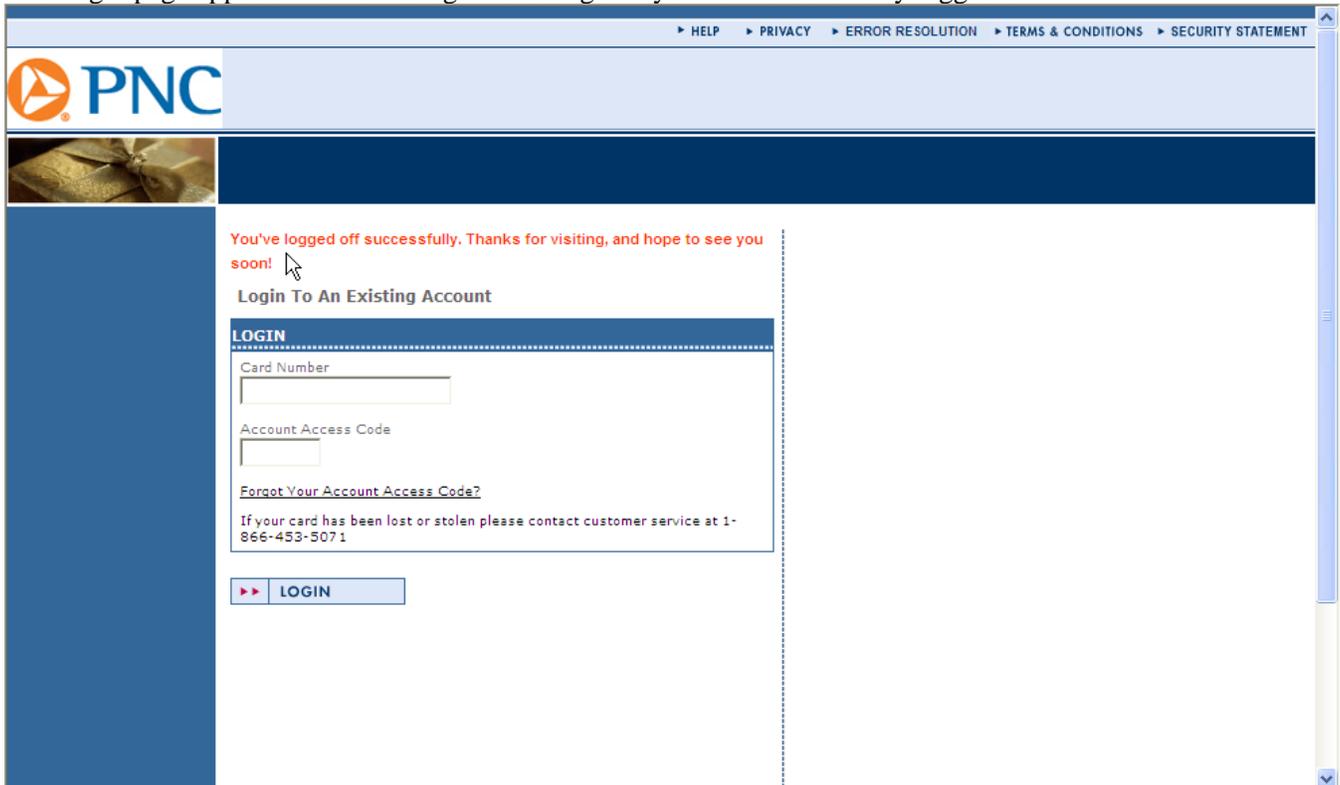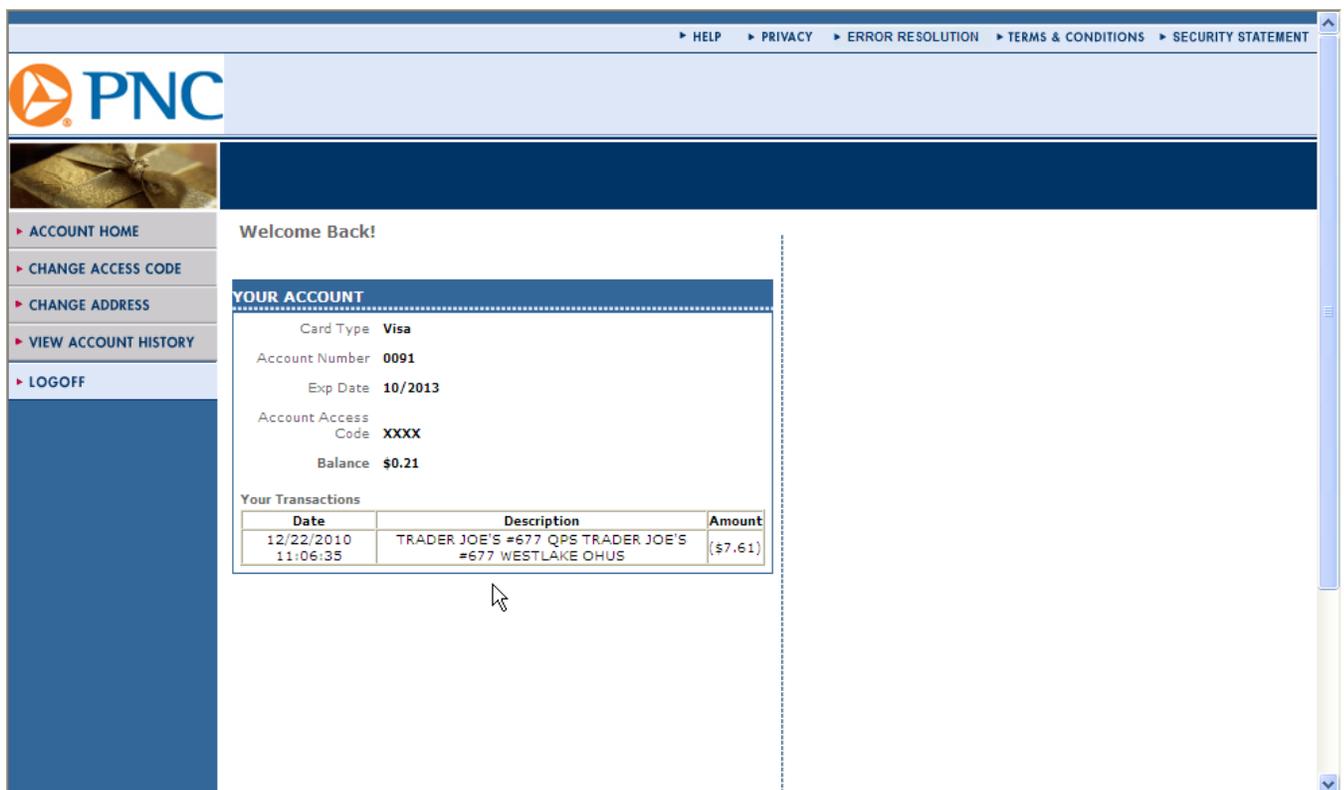
Viewing Card Activity

Before You Begin

This procedure is used to view card activity on the website. Card activity includes the date and time of each transaction, the transaction description, and the transaction amount. The transaction description includes the transaction type, merchant terminal number, merchant name, and merchant address.

Monetary adjustments (such as fees and deposits) also appear on this page.

View Card Activity

1. After logging into the website, you will be placed at the Account Home page. To access this page from any other website page, click "ACCOUNT HOME" in the left hand column. This page displays your card's current balance and current period transactions. Both authorizations (non-settled) and settled transactions appear. See Glossary for a definition of Authorization.

2. Scroll up and down as needed using the scroll bar on the right side of the page to view all current period transactions.

3. To view transactions prior to your current period, click "VIEW ACCOUNT HISTORY" in the left hand column. The Account History page appears displaying the most prior period's statement.

4. Scroll up and down as needed using the scroll bar on the right side of the page to view all transactions.

5. To view another month's statement, select the desired time period from the drop-down list. Up to 30 months of statements are available for viewing.
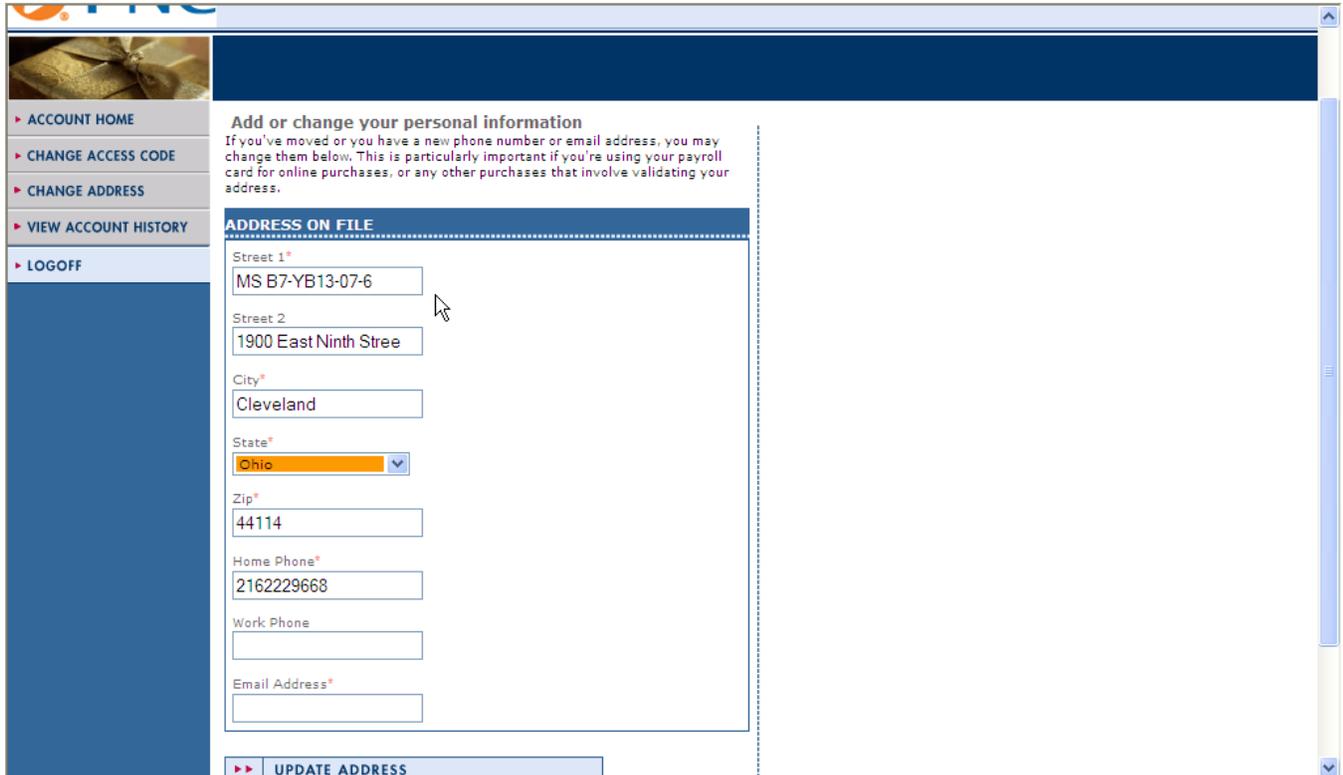
Changing Your Address

Before You Begin

This procedure is used to change your address, phone number, and/or email address. Changes occur immediately on the system. Note that changes to other personal information, such as name, require you to call the toll-free customer service line and speak with a customer service agent.

Change Your Address

1. After logging into the website, from any page click "CHANGE ADDRESS" in the left hand column. The Add or Change Your Personal Information page appears.

2. Change any information as needed by directly typing over the entry that appears. Click "UPDATE ADDRESS". A confirmation message appears.
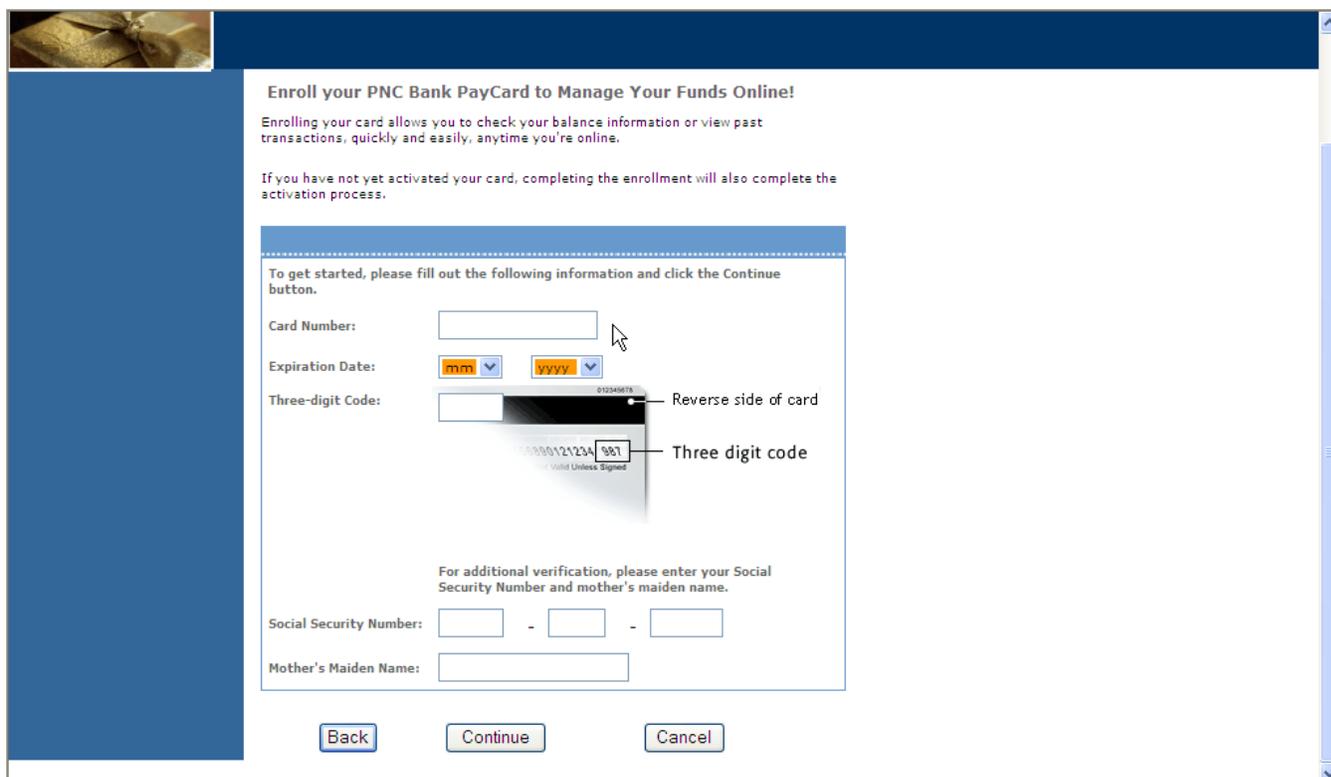
Activating Your Card

Before You Begin

This procedure allows you to activate your new card via the website. *NOTE: Unless your card is registered in your name and your Social Security Number & Mother's Maiden Name were provided to your card sponsor at time of enrollment / card ordering, this feature will not work.*

Activate Your Card

1. On the PNC Main Menu screen, click "Activate Your New Card" in the left hand column. The following page appears.

2. Fill the following fields:
    a. **Card Number:** 16-digit card number from the front of your card
    b. **Expiration Date**: Month and year the card expires (from front of your card)
    c. **Three-digit Code:** Security code appearing in the signature panel on the back of your card
    d. **Social Security Number:** Your 9-digit SSN
    e. **Mother's Maiden Name**

3. Click "Continue". A confirmation message appears.

Changing Your Account Access Code (AAC)

Before You Begin
This procedure is used to change your Account Access Code (AAC) / password to access the website and toll-free customer service line. ***NOTE that your AACS is different than your 4-digit PIN used for ATM access.***

The following guidelines apply to your AAC:
- It must be four numbers.
- You cannot use alphabetic characters, spaces, asterisks, hyphens, or any other special characters.

Change Your AAC

1. After logging into the website, from any page click "CHANGE ACCESS CODE" in the left hand column. The Reset Your AAC/Password page appears.
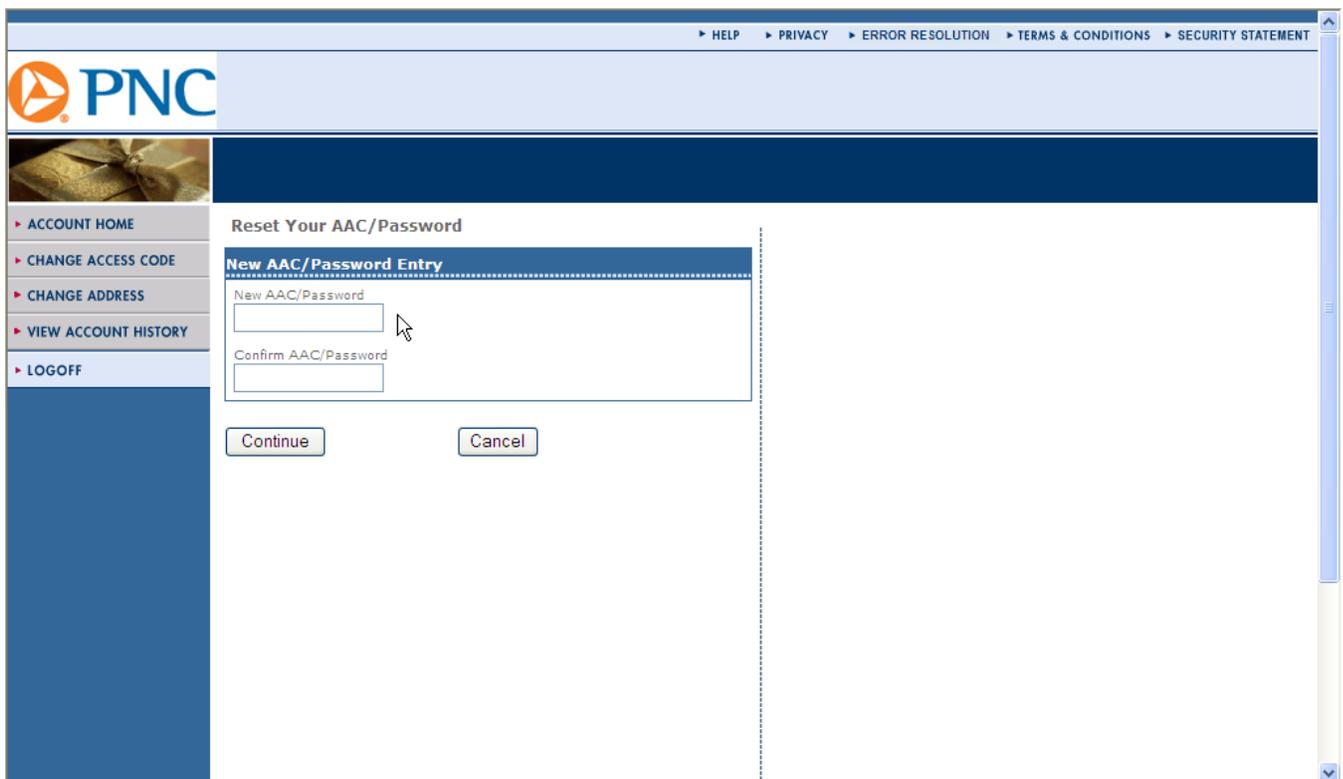
2. Fill the following fields:
   a. **New AAC/Password:** New 4-digit password
   b. **Confirm AAC/Password:** New 4-digit password

3. Click Continue. A confirmation message appears.

4. Use this new AAC for future website logins as well as using the toll-free customer service line.
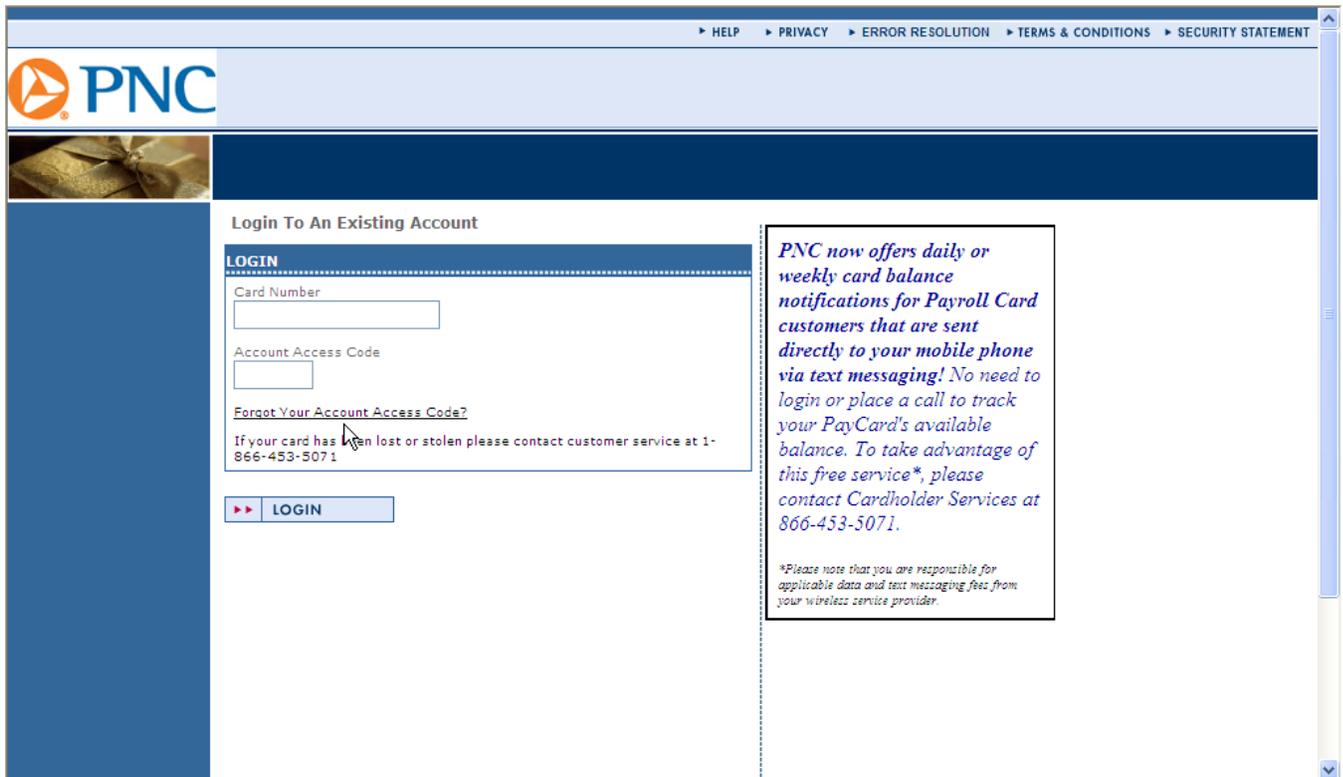
Recovering Your Account Access Code (AAC)

Before You Begin
This procedure is used if you have forgotten your Account Access Code (AAC). *NOTE: Unless your card is registered in your name and your Social Security Number & Mother's Maiden Name were provided to your card sponsor at time of enrollment / card ordering, this feature will not work.*

Recover Your AAC
1. On the Login page, click the "Forgot Your Account Access Code?" link.

2. On the screen that appears, fill the following fields and click Submit:
    a. **Card Number**: 16-digit card number on the front of the card
    b. **Expiration Date**: Month and year the card expires (from front of your card
    c. **Three-digit Code:** Security code appearing in the signature panel on the back of your card
    d. **Social Security Number:** Your 9-digit SSN
    e. **Mother's Maiden Name**

3. Click Continue. A screen will appear that provides your AAC code.

Troubleshooting

The solutions to some common problems appear below.

Scrolling
We recommend a screen resolution of at least 1024 by 768 to avoid scrolling.

ActiveX Controls Prohibited
If Internet Explorer is not set up properly to run ActiveX controls and plug-ins, the following error message appears:

Your current security settings prohibit running ActiveX controls on this page. As a result, the page may not display correctly.

Set your security settings as shown for proper operation. To access the security settings, do the following:

1. On the Internet Explorer menu bar, select Tools.
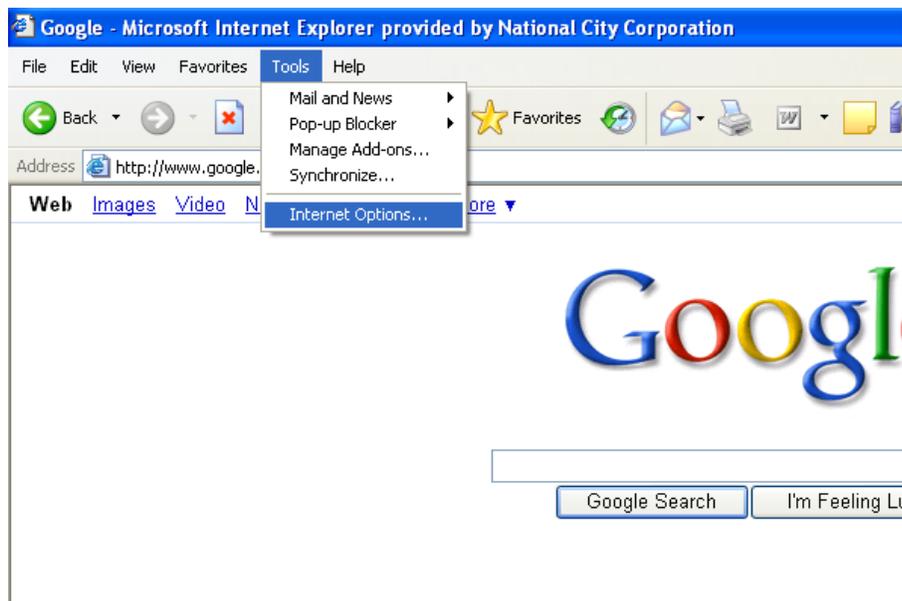
2. On the Tools menu, select Internet Options. The Internet Options window appears.

3. On the Internet Options window, select the Security tab.
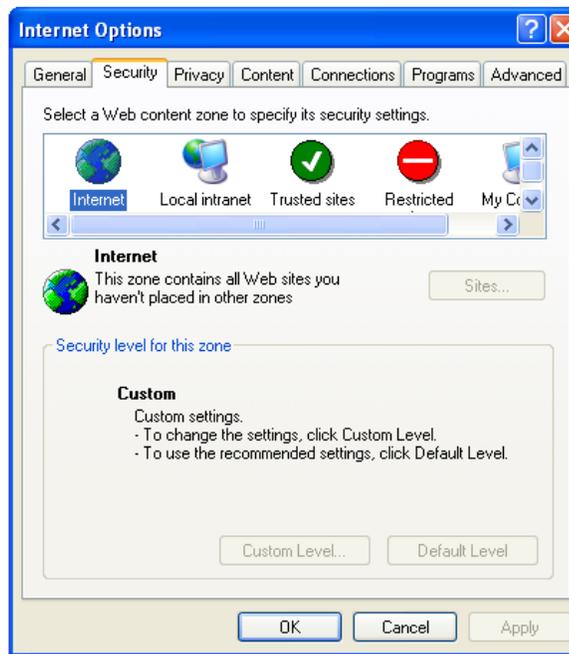
4. In the web content zone pane, select Internet.

5. In the Security level for this zone area, click Custom Level. The Security Settings window appears.

6. Verify the options / settings. When you are finished, click OK to close the Security Settings window and click OK to close the Internet Options window.

Glossary

Account Access Code (AAC) / Password
Used to verify identity when accessing the website or toll-free customer service line. ***NOTE that the AAC is different than the 4-digit PIN used for ATM access.*** The following restrictions apply to the AAC:
- Mst be four numeric characters.
- Cannot use alphanumeric characters, spaces, asterisks, hyphens, or any special characters.

ATM
Automated Teller Machine. Used by cardholders most commonly to withdraw cash from their account.

Authorization
A request for approval of a transaction by a merchant. These transactions have not been settled.

Card Activity
Transaction activity that has occurred on the card.

Card Number
The unique 16-digit number that is embossed on the front of the card. For security reasons, only the last four digits appear on the website.

Card Verification Number
A three-digit value appearing in the signature panel on the back of cards. The value is used for merchants who do not have a card present (mail, phone, or Internet orders). The merchants ask cardholders for the card verification number when cardholders place orders. This value helps verify that the customer has a genuine card and that the account number used to place an order is legitimate. When activating a new card via the website, the card verification number is required. The card verification number is located on the back of the payroll card in the signature panel immediately following the last four digits of the card number.

Cardholder
An institution's customer who has been issued a valid plastic card for conducting transactions.

Cookie
A packet of information sent by an HTTP server to a World-Wide Web browser and then sent back by the browser each time it accesses that server. Cookies can contain any arbitrary information the server chooses and are used to maintain state between otherwise stateless HTTP transactions. Typically this is used to authenticate or identify a registered user of a website without requiring them to sign in again every time they access that site. Other uses are, for example, maintaining a "shopping basket" of goods you have selected to purchase during a session at a site, site personalization (presenting different pages to different users), and tracking a particular user's access to a site.

Login Page
The page on which the card number and password (AAC) are entered to gain access to the website.

PIN
Personal identification number used with the card at merchant locations for card transactions and at ATMs for cash access. ***NOTE that the PIN is different than the AAC code used to login to the cardholder website and when calling the toll-free customer service line.***

Transaction
An action between cardholder and merchant or cardholder and employer that results in activity on the cardholder account.

Sponsoring Institution – PNC Bank
The financial institution offering the card program.

Transaction Date
The date a cardholder enacts a card purchase of goods, services, or other things of value, or enacts a cash disbursement.

Transaction Fee
Service charge assessed on a cardholder transaction by the sponsoring institution.

URL
Uniform Resource Locator. An Internet address that locates a specific resource on the World Wide Web.