



PNC Prepaid Card Programs
Cardholder Website
How-To Manual

February 2012

Cardholder Website How-To Manual

Congratulations on your new PNC Prepaid Card! We hope you find the card simple and convenient to use. You can use your PNC Prepaid 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 line 1-866-453-5071 (also on the back of your card) to obtain or change your PIN for ATM access. Think of your AAC as your code for obtaining Customer Service.**

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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 – 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.

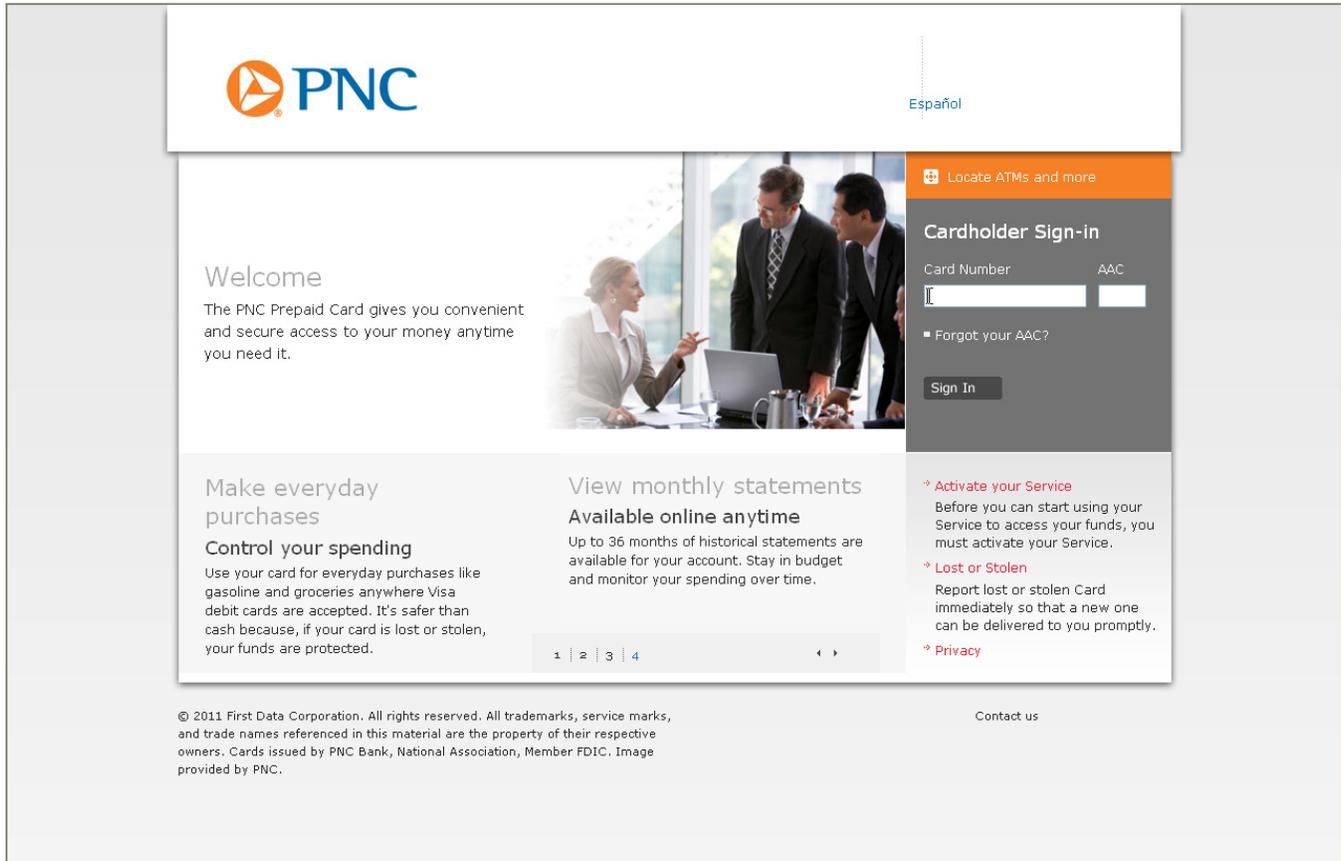
Moving Between Pages: To access another page, click the appropriate link.

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:

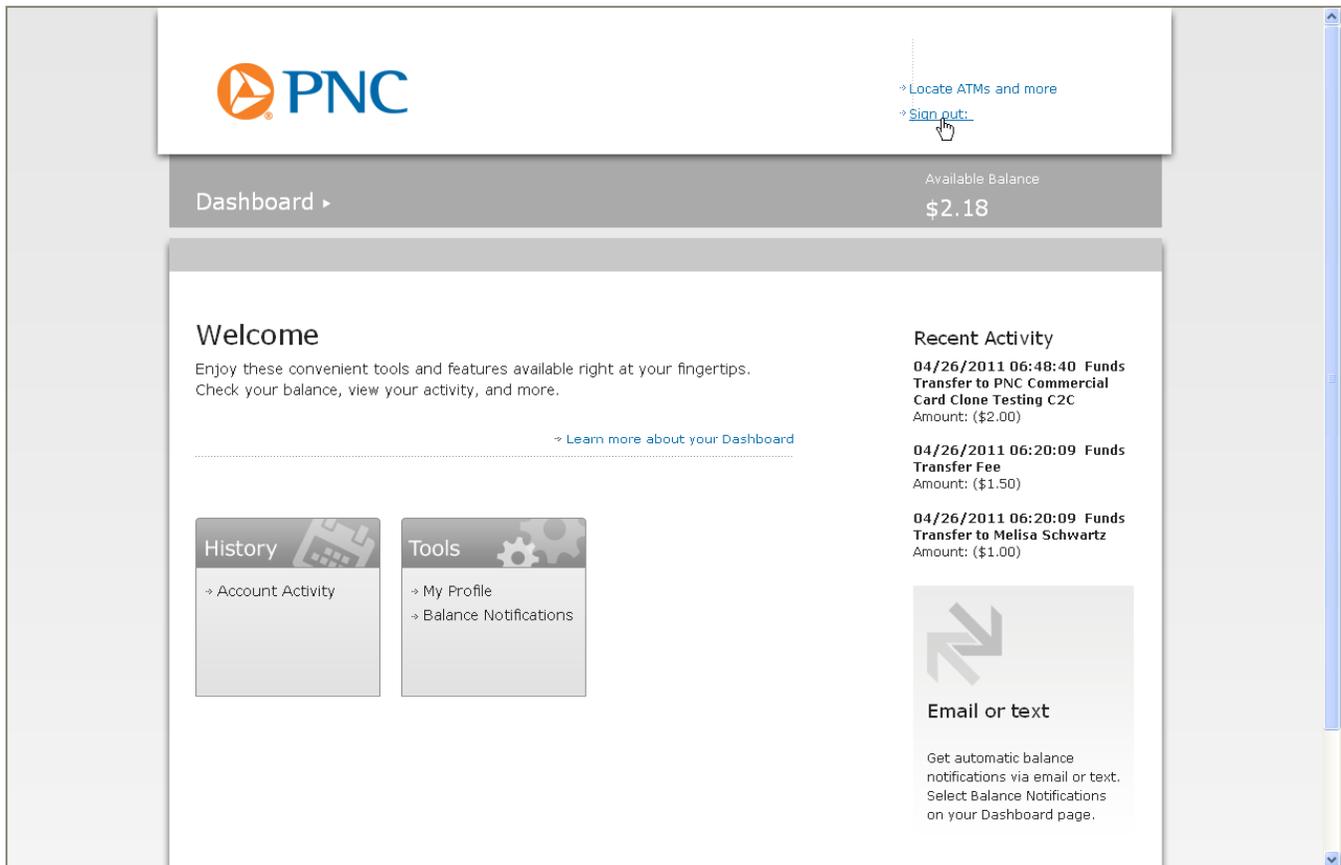
1. Access the Internet using an appropriate Web browser as described above.
2. In the Address field, type www.pncpaycard.com or www.pncprepaidcard.com and press ENTER. The PNC Sign-In screen appears.



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

Log Off the Website

On any page of the website, click "Sign Out" at the top right.



The Sign-In page appears indicating that you have successfully logged off.

Activating Your Card

Before You Begin

This procedure allows you to activate your new card via the website. Your card can be activated either by calling the toll-free number on the back of your card or using the website. **NOTE: If your card is not registered in your name or your Social Security Number & Mother's Maiden Name were not provided to your card sponsor at time of enrollment or card ordering, you must activate your card using the toll-free number rather than the website.**

Activate Your Card

1. On the PNC Sign-In screen, click "Activate your Service" on the right side of the page in red.

PNC Español

Welcome

The PNC Prepaid Card gives you convenient and secure access to your money anytime you need it.

Locate ATMs and more

Cardholder Sign-in

Card Number AAC

Forgot your AAC?

Sign In

[Activate your Service](#)
Before you can start using your Service to access your funds, you must activate your Service.

[Lost or Stolen](#)
Report lost or stolen Card immediately so that a new one can be delivered to you promptly.

[Privacy](#)

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2. The following screen appears.

Enroll your card

Required*

1. Enter your card number
Card Number*

2. Enter Card Expiration Date
Expiration Date*

Month Year

3. Enter Security Code
Security Code*

F42652HC
For Customer Service Call 1.800.555.1212
Authorized Signature: John Doe 5424000000000015 123 Security Code
INTERLINK PLUS

3. Enter the following information:

- > Card Number: 16-digit card number from the front of your card
- > Expiration Date: Month and Year the card expires (from front of your card)
- > Security Code: Three-digit code appearing in the signature panel on the back of your card (see picture above)

4. Scroll down using the scrollbar on the right of the page and enter the additional info:

- > Social Security Number: Your 9-digit SSN
- > Mother's Maiden Name

5. Click "Continue" at the bottom of the page. A confirmation message appears if your card is successfully activated. To exit without activating your card, click "Cancel".

For Customer Service Call 1.800.555.1212

Authorized Signature: John Doe 5424000000000015 123 Security Code

INTERLINK PLUS

For additional verification, please enter your Social Security Number and Mother's maiden name.

4. Enter Your Social Security Number
Social Security Number:*

5. Enter Your Mother's Maiden Name
Mother's Maiden Name*

Continue → Cancel

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Viewing Card Activity

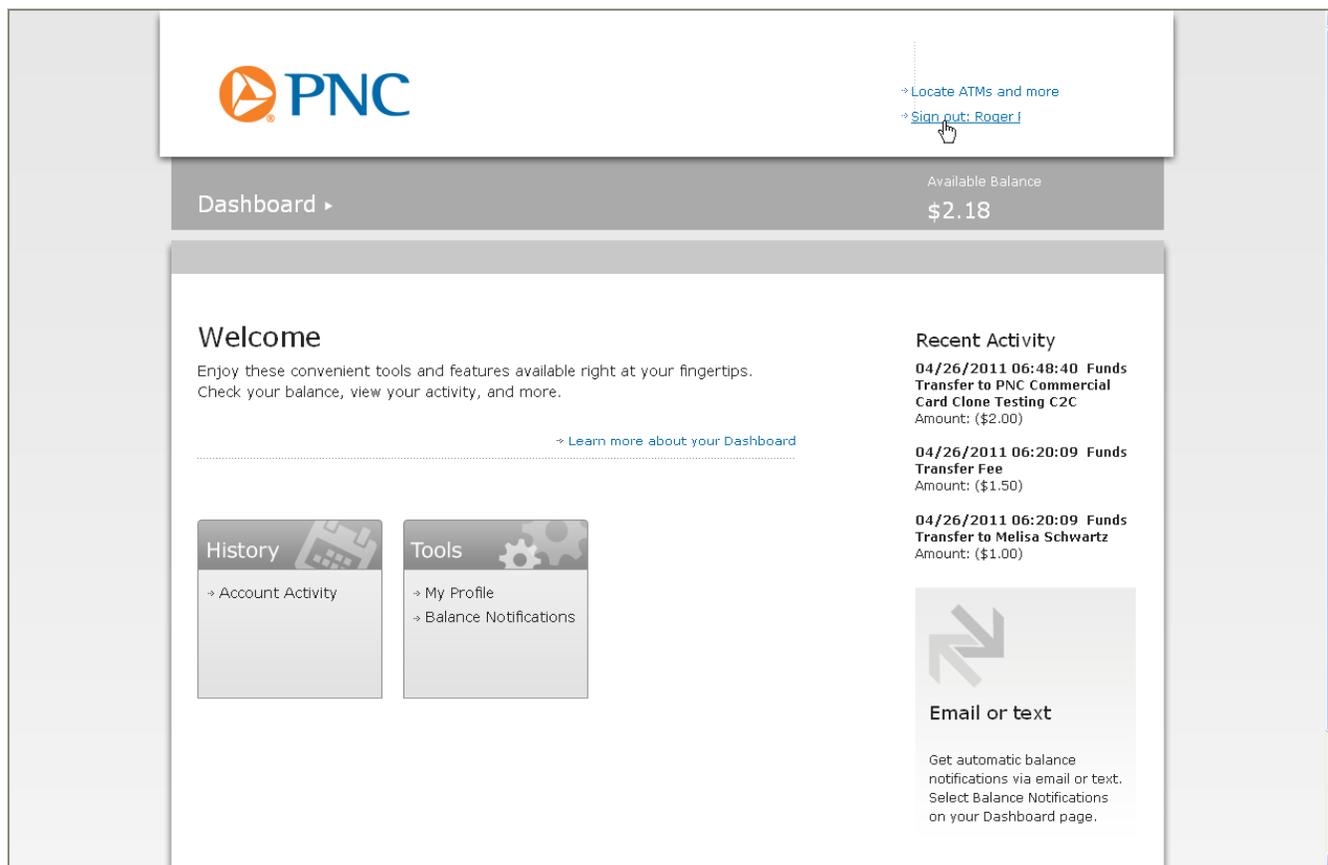
Before You Begin

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 and merchant name / location.

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 Welcome page. To access this page from any other page, click "Dashboard" at the top left. The Welcome page displays your card's current balance at the top right and your three most recent transactions below the balance. Both authorizations (non-settled) and settled transactions appear. See Glossary for a definition of Authorization.



The screenshot shows the PNC cardholder website dashboard. At the top left is the PNC logo. To the right of the logo are two links: "Locate ATMs and more" and "Sign out: Roger!". Below the logo is a "Dashboard" link with a right-pointing arrow. To the right of the "Dashboard" link is the "Available Balance" section, which displays "\$2.18". The main content area is divided into two columns. The left column is titled "Welcome" and contains a paragraph of text: "Enjoy these convenient tools and features available right at your fingertips. Check your balance, view your activity, and more." Below this text is a link: "Learn more about your Dashboard". Below the link are two boxes: "History" and "Tools". The "History" box contains a link: "Account Activity". The "Tools" box contains two links: "My Profile" and "Balance Notifications". The right column is titled "Recent Activity" and contains three transaction entries: "04/26/2011 06:48:40 Funds Transfer to PNC Commercial Card Clone Testing C2C Amount: (\$2.00)", "04/26/2011 06:20:09 Funds Transfer Fee Amount: (\$1.50)", and "04/26/2011 06:20:09 Funds Transfer to Melisa Schwartz Amount: (\$1.00)". Below the transaction entries is a section titled "Email or text" with a right-pointing arrow icon. This section contains the text: "Get automatic balance notifications via email or text. Select Balance Notifications on your Dashboard page."

2. To view all your activity, click "Account Activity" found in the **History** box in the center of the page.

3. Your most current month's transaction history will appear. Scroll up and down as needed using the scroll bar on the right side of the page to view all transactions.

Account Activity

View your Account activity

[Print](#)
[Download](#)
[Balance Notifications](#)
[Paper Statements](#)
[Learn more about your Account](#)

04/05/2011 12:00:00-05/05/2011 12:00:00 [View](#)

Date	Withdrawals	Deposits	Balance	Description
04/26/2011 06:48:40	(\$2.00)		\$2.18	Funds Transfer to PNC Commercial Card Clone Testing C2C
04/26/2011 06:47:41		\$1.50	\$4.18	Funds Transfer Fee
04/26/2011 06:47:12		\$1.50	\$2.68	Funds Transfer Fee
04/26/2011 06:20:09	(\$1.50)		\$1.18	Funds Transfer Fee
04/26/2011 06:20:09	(\$1.00)		\$2.68	Funds Transfer to Melisa Schwartz
04/26/2011 06:16:55		\$2.00	\$3.68	Funds Transfer from PNC Commercial Card Clone Test C2C
04/26/2011 06:12:29	(\$1.00)		\$1.68	Funds Transfer to Roger Piskos
04/26/2011 06:12:29	(\$1.50)		\$2.68	Funds Transfer Fee
04/26/2011 06:09:06		\$2.00	\$4.18	Funds Transfer from PNC Commercial Card Clone Testing C2C
04/26/2011 01:10:30	(\$0.03)		\$2.18	Funds Transfer Fee
04/26/2011 01:10:30		\$1.00	\$2.21	Funds Transfer from Melisa Schwartz
04/26/2011 12:48:05		\$1.00	\$1.21	Funds Transfer from Melisa Schwartz

4. To view transactions prior to your current period, use the pulldown menu at the top of the screen to select an alternate date range, then click "View". The page refreshes with the selected period's statement.

5. Up to 36 months of historical statements are available for viewing.

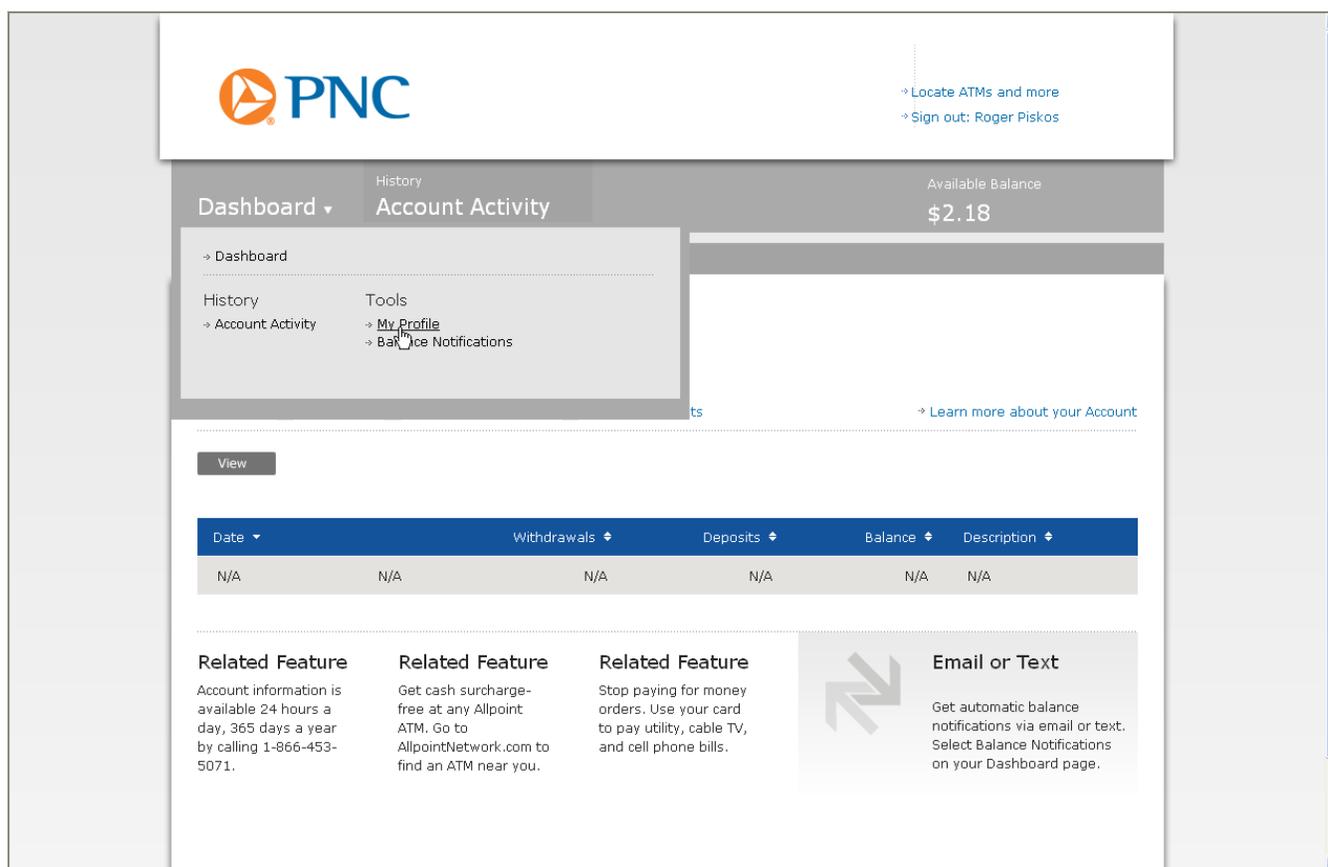
Changing Your Address

Before You Begin

This procedure is used to change your address, phone numbers, and email address. Changes occur immediately on the system. Note that changes to other personal information, such as name and date of birth, require you to contact your company's card program administrator.

Change Your Address

1. From the Welcome Page, click "My Profile" in the Tools box in the center of the page. From any other page in the website, click "Dashboard" at the top left followed by "My Profile" under the word **Tools**.



The screenshot displays the PNC website dashboard. At the top left is the PNC logo. To the right, there are links for "Locate ATMs and more" and "Sign out: Roger Piskos". Below the logo is a navigation bar with "Dashboard" and "Account Activity" tabs. The "Account Activity" tab is active, showing an available balance of \$2.18. A dropdown menu is open under "Tools", listing "My Profile" and "Balance Notifications". Below the navigation bar is a table with columns for Date, Withdrawals, Deposits, Balance, and Description. The table contains one row with "N/A" in all columns. Below the table are three "Related Feature" sections and an "Email or Text" section.

Available Balance
\$2.18

Tools

- My Profile
- Balance Notifications

Date	Withdrawals	Deposits	Balance	Description
N/A	N/A	N/A	N/A	N/A

Related Feature

Account information is available 24 hours a day, 365 days a year by calling 1-866-453-5071.

Related Feature

Get cash surcharge-free at any Allpoint ATM. Go to AllpointNetwork.com to find an ATM near you.

Related Feature

Stop paying for money orders. Use your card to pay utility, cable TV, and cell phone bills.

Email or Text

Get automatic balance notifications via email or text. Select Balance Notifications on your Dashboard page.

2. The Personal Information page appears with your current information. Click "Edit Information" at the bottom of the screen.

The screenshot displays the PNC online banking interface. At the top left is the PNC logo. To the right, there are links for "Locate ATMs and more" and "Sign out: Roger Piskos". Below this is a navigation bar with "Dashboard" and "Profile" (selected). The "Available Balance" is shown as "\$2.18". A secondary navigation bar includes "Personal Information" (selected), "Balance Notifications", and "Reset AAC / Password".

The main content area is titled "Your current personal and contact information." with a link to "Learn more about your profile". The personal information is as follows:

- Name: Roger Piskos
- Date of Birth: 01/01/1980
- Street Address: MS B7-YB13-07-6, 1900 East Ninth Stree, Cleveland, OH 44114
- Home Phone Number:
- Work Phone Number: 2162229668
- Email Address:

At the bottom of this section is a link to "Edit Information".

On the right side, there is a "Recent Activity" section listing three transactions:

- 04/26/2011 06:48:40 Funds Transfer to PNC Commercial Card Clone Testing C2C Amount: (\$2.00)
- 04/26/2011 06:20:09 Funds Transfer Fee Amount: (\$1.50)
- 04/26/2011 06:20:09 Funds Transfer to Melisa Schwartz Amount: (\$1.00)

Below the activity is a section titled "Update your profile." with a downward-pointing arrow icon. The text reads: "Update your contact information easily online. To make changes to your name, call the toll-free number on the back of your card."

3. A new page appears allowing you to change your contact information. Change any information as needed by directly typing over the entry that appears. Information with an asterisk next to the label are required. When done, click "Update" in the bottom left. If you decide not to update your personal information, click "Cancel".

Personal Information | Balance Notifications | Reset AAC / Password

Update your contact information.

[→ Learn more about your profile](#)

Required*

Name:
Roger Piskos

Date of Birth:
01/01/1980

Street Address 1*
MS B7-YB13-07-6

Street Address 2
1900 East Ninth Street

City*
Cleveland

State*
Ohio

Zip Code*
44114

Home Phone Number*
216 222 9668

Work Phone Number*
216 222 9668

Email Address*
roger.piskos@pnc.com

Confirm Email Address*
roger.piskos@pnc.com

→

Recent Activity

04/26/2011 06:48:40 Funds Transfer to PNC Commercial Card Clone Testing C2C Amount: (\$2.00)

04/26/2011 06:20:09 Funds Transfer Fee Amount: (\$1.50)

04/26/2011 06:20:09 Funds Transfer to Melisa Schwartz Amount: (\$1.00)

Update your profile.

Update your contact information easily online. To make changes to your name, call the toll-free number on the back of your card.

4. A confirmation page appears indicating that your personal information was successfully updated.

The screenshot shows the PNC website's profile update confirmation page. At the top left is the PNC logo. To the right, there are links for "Locate ATMs and more" and "Sign out: Roger Piskos". Below the logo is a navigation bar with "Dashboard >" and "Profile" (selected). To the right of the navigation bar, it shows "Available Balance" as "\$2.18". Below the navigation bar are three tabs: "Personal Information" (selected), "Balance Notifications", and "Reset AAC / Password". The main content area is titled "Update your contact information." and includes a link to "Learn more about your profile". Below this, there are two notification messages: "Thank you." and "Profile update complete". To the right, there is a "Recent Activity" section listing three transactions: a \$2.00 transfer to PNC Commercial Card Clone Testing C2C, a \$1.50 funds transfer fee, and a \$1.00 funds transfer to Melisa Schwartz. At the bottom right, there is a section titled "Update your profile." with instructions on how to update contact information online or by calling a toll-free number.

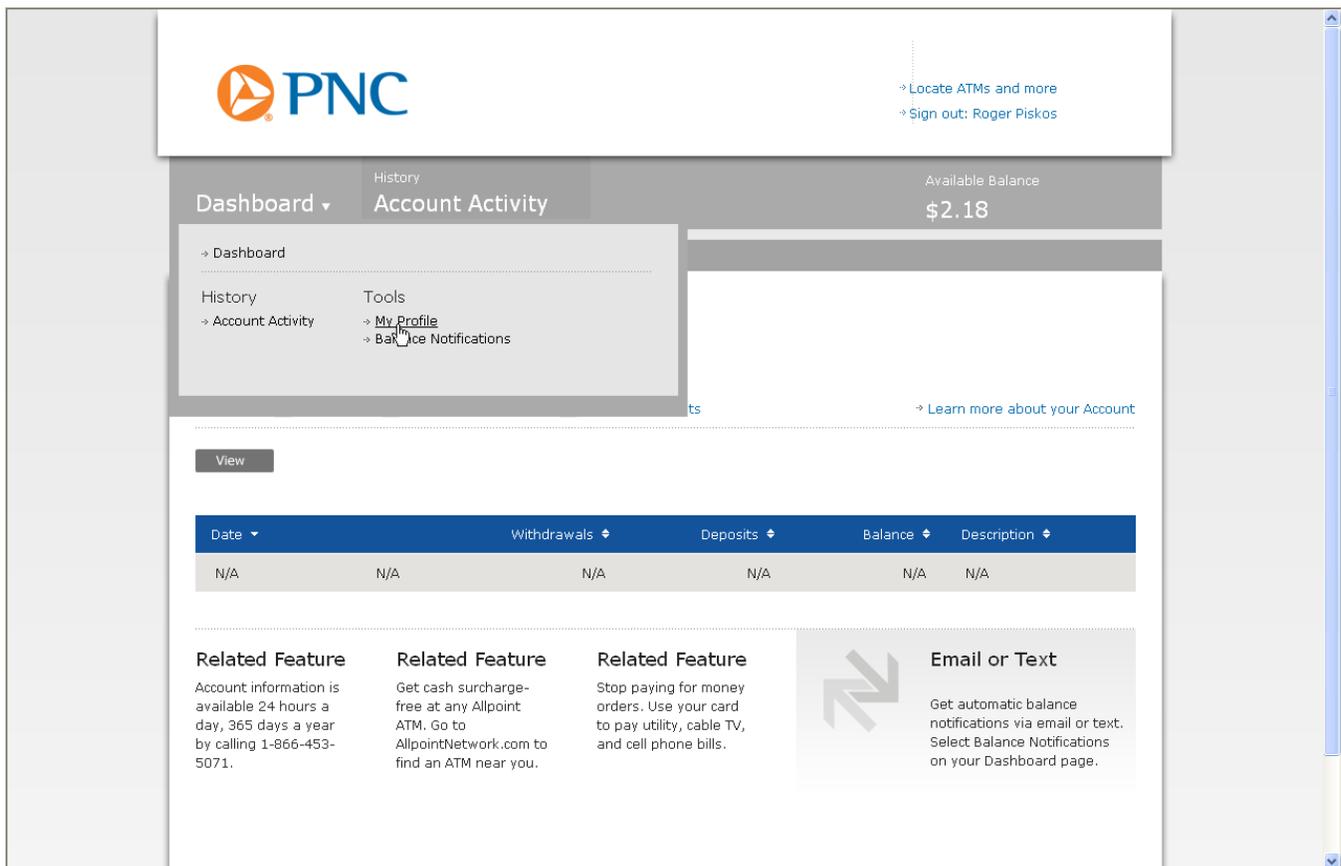
Requesting Balance Notifications

Before You Begin

This procedure allows you to establish daily or weekly notifications of your card's balance sent directly to either your email address or your mobile device via text message. Either email or text message delivery can be selected but not both. Your card balance is sent to you at the time of day you select from the options provided.

Request Balance Notifications

1. From the Welcome Page, click "Balance Notifications" in the Tools box in the center of the page. From any other page in the website, click "Dashboard" at the top left followed by "Balance Notifications" under the word **Tools**.



2. The following screen appears.

Set up or change balance notifications
[Learn more about balance notifications](#)

Required*

There are three easy and convenient ways to keep track of your Account balance. Change your notifications options at any time.

Note: Balance notifications are provided free of charge. Mobile subscribers: your cellular carrier's standard rates or other charges for receiving text messages may apply.

Step 1: Select a balance notification option.

- Option 1: Sign me up for one-way text message notifications. Receive your balance daily or weekly.
- Option 2: Sign me up for automatic email notifications. Receive your balance daily or weekly.
Email Address*
Confirm Email Address*
Signed up for email balance notifications: You must reply to the confirmation message that will be sent to your email address in order to start receiving notifications. Add customerservice@email.pncpaycard.com to your list of contacts so it is not classified as junk email.
- Option 3: Turn balance notifications off.

Step 2: Select a delivery option.

Weekly on:

Daily:
Time of Day

Step 3: Select a d
Language:

Recent Activity

- 04/26/2011 06:48:40 Funds Transfer to PNC Commercial Card Clone Testing C2C Amount: (\$2.00)
- 04/26/2011 06:20:09 Funds Transfer Fee Amount: (\$1.50)
- 04/26/2011 06:20:09 Funds Transfer to Melisa Schwartz Amount: (\$1.00)

Update your profile.
Update your contact information easily online. To make changes to your name, call the toll-free number on the back of your card.

3. Select the method by which you will receive notification by clicking the radio button next to Option 1, 2, or 3.
4. If you select Option 2, email notification, enter your email address in both requested spots.
5. Select the frequency for the email notifications by clicking the radio button next to Weekly or Daily. If Weekly is selected, choose the desired day of the week from the pulldown menu. Select the desired Time of Day from the pulldown menu options.
6. Click "Continue" at the bottom of the page. If you don't want to add or change balance notifications, click "Cancel".
7. Note that a confirmation email will be sent to the address you provided. This email will require that you reply to it else the notifications will not start.

8. If you select Option 1, text messages, enter your mobile device phone number.

Step 1: Select a balance notification option.

Option 1: Sign me up for one-way text message notifications. Receive your balance daily or weekly.

Mobile Phone Number*1

@ Carrier name:

If your carrier is not listed, select "Others" and enter your service provider's text messaging address (domain name and extension) below. Contact your service provider directly if you are unsure.

@ Other Carrier name:

Option 2: Sign me up for automatic balance notifications. Receive your balance daily or weekly.

Option 3: Turn balance notifications off.

Step 2: Select a delivery option.

Weekly on:

Daily:

Time of Day

Step 3: Select a delivery language.

Language:

By choosing to receive notifications sent to the email or text message above, and clicking "Update", I agree that PNC may send those notifications, even if I have previously registered on any Do Not Call or non-solicitation list.

9. Select your mobile carrier from the pulldown list of options. If your carrier does not appear in the list, select "Others" and enter the carrier name in the "Other Carrier name" box.

10. Select the frequency for the text messages by clicking the radio button next to Weekly or Daily. If Weekly is selected, choose the desired day of the week from the pulldown menu. Select the desired Time of Day from the pulldown menu options.

11. Click "Continue" at the bottom of the page. If you don't want to add or change balance notifications, click "Cancel".

12. You may come back to this page to change your selections or disable balance notification (Option 3) at any time.

Changing Your Account Access Code (AAC)

Before You Begin

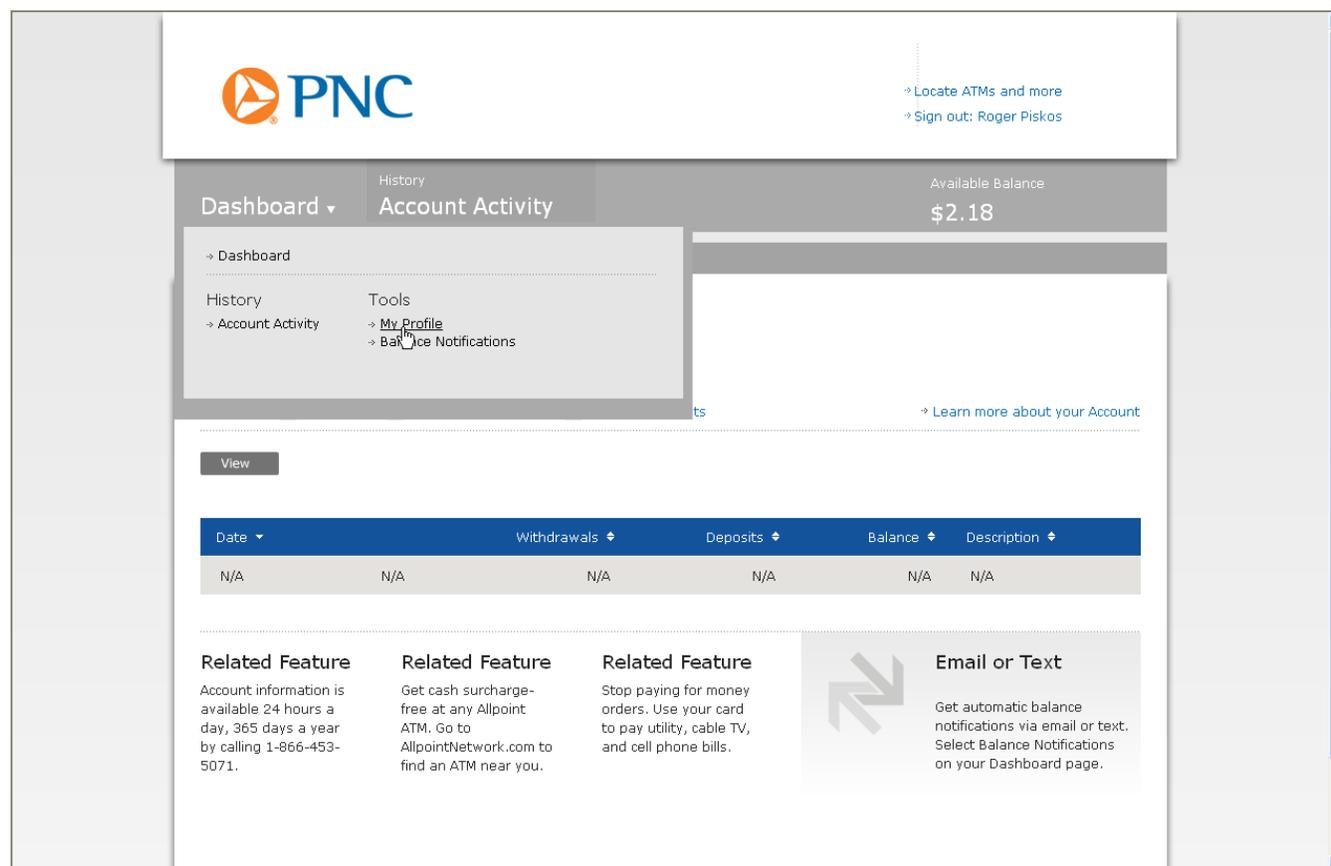
This procedure is used to change your Account Access Code (AAC) / password to access the website and toll-free customer service line. **NOTE that your AAC is different than your 4-digit PIN used for ATM access. Think of your AAC as your code for obtaining Customer Service.**

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. From the Welcome Page, click "My Profile" in the Tools box in the center of the page. From any other page in the website, click "Dashboard" at the top left followed by "My Profile" under the word **Tools**.



The screenshot displays the PNC website dashboard. At the top left is the PNC logo. To the right, there are links for "Locate ATMs and more" and "Sign out: Roger Piskos". Below the logo, there are tabs for "Dashboard" and "Account Activity". The "Available Balance" is shown as "\$2.18". A "Tools" menu is open, showing options like "My Profile" and "Balance Notifications". Below this, there is a table with columns for Date, Withdrawals, Deposits, Balance, and Description. The table contains one row with "N/A" in all columns. At the bottom, there are three "Related Feature" sections and an "Email or Text" section.

Date	Withdrawals	Deposits	Balance	Description
N/A	N/A	N/A	N/A	N/A

2. The Personal Information page appears. Click the "Reset AAC / Password" tab at the top of the page.

PNC

→ Locate ATMs and more
→ Sign out: Roger Piskos

Dashboard > **Profile** Available Balance
\$2.18

Personal Information Balance Notifications **Reset AAC / Password**

Your current personal and contact information.
[→ Learn more about your profile](#)

Name:
Roger Piskos

Date of Birth:
01/01/1980

Street Address:
**MS B7-YB13-07-6, 1900 East Ninth Street
Cleveland, OH
44114**

Home Phone Number:
2162229668

Work Phone Number:
2162229668

Email Address:
roger.piskos@pnc.com

[→ Edit Information](#)

Recent Activity

04/26/2011 06:48:40 Funds Transfer to PNC Commercial Card Clone Testing C2C
Amount: (\$2.00)

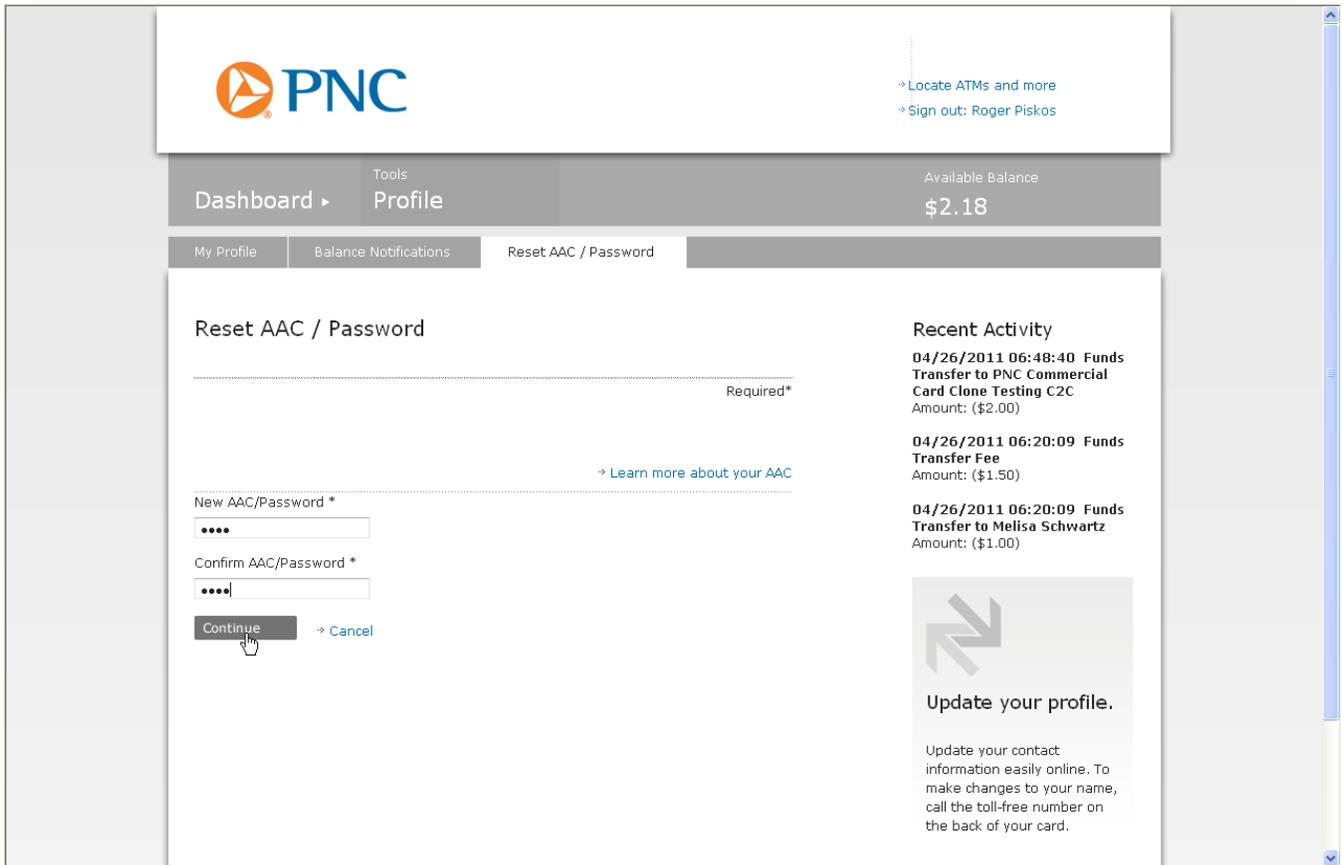
04/26/2011 06:20:09 Funds Transfer Fee
Amount: (\$1.50)

04/26/2011 06:20:09 Funds Transfer to Melisa Schwartz
Amount: (\$1.00)

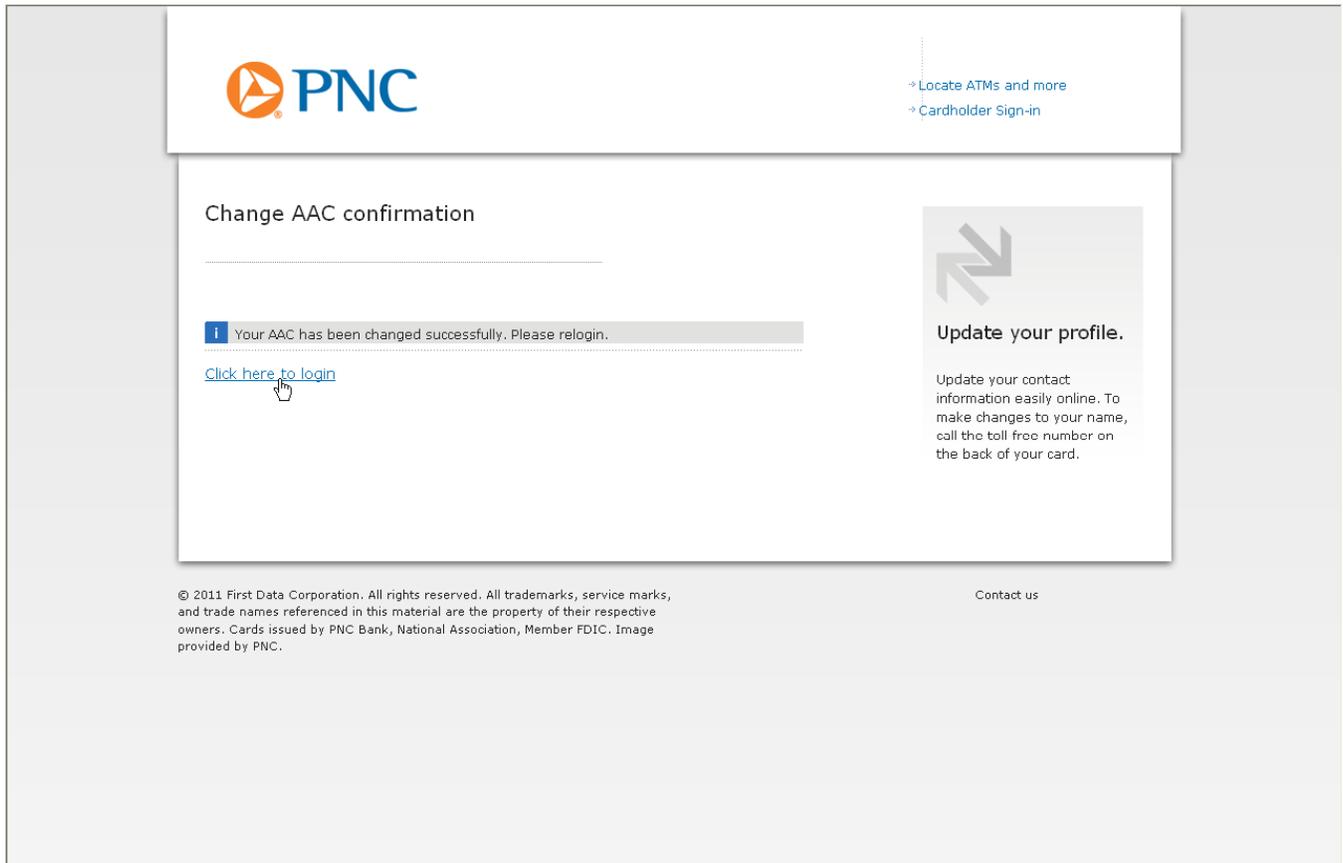
Update your profile.

Update your contact information easily online. To make changes to your name, call the toll-free number on the back of your card.

3. The Reset AAC / Password page appears. Provide a new 4-digit code in both fields. Note that your new code is masked as you type it. When finished, click "Continue". If you decide not to change your AAC, click "Cancel".



4. A confirmation message appears. Click the words "Click here to login" to log back into the website. Follow the instructions in the first section of this Manual to log back into the website.



5. NOTE that you must remember to use this new AAC for future website logins as well as when calling the toll-free customer service line.

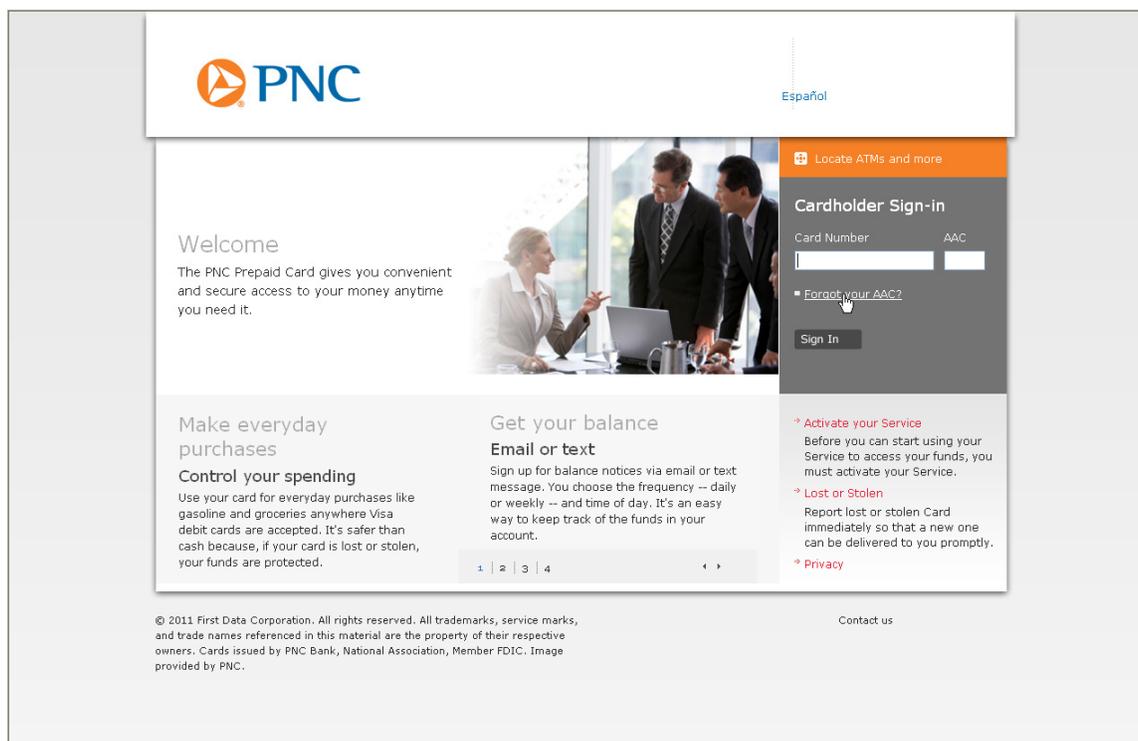
Recovering Your Account Access Code (AAC)

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 or card ordering, this feature will not work.**

Recover Your AAC

1. On the PNC Sign-In screen, click "Forgot your AAC?" below the Card Number box.



The screenshot displays the PNC website's sign-in interface. At the top left is the PNC logo, and at the top right is a link for 'Español'. Below the logo is a 'Welcome' message and a photograph of three business professionals. To the right of the welcome message is a 'Cardholder Sign-in' panel with input fields for 'Card Number' and 'AAC', a 'Sign In' button, and a link for 'Forgot your AAC?'. Below the sign-in panel are three columns of service information: 'Make everyday purchases', 'Control your spending', and 'Get your balance Email or text'. At the bottom of the page, there is a copyright notice and a 'Contact us' link.

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Contact us

2. The following screen appears.

The screenshot shows a web form for card verification. It is divided into four main sections:

- 1. Enter your card number**: A text input field labeled "Card Number*".
- 2. Enter Card Expiration Date**: Two dropdown menus labeled "Month" and "Year" with a "v" icon.
- 3. Enter Security Code**: A text input field labeled "Security Code*".
- 4. Enter Your Social Security Number**: A text input field labeled "Social Security Number:*".

An inset image shows the back of a card with a signature panel. The panel contains the text "Authorized Signature" followed by "John Doe", a card number "5424000000000015", and a three-digit security code "123". A red box highlights the security code, with a red arrow pointing to it and the text "Security Code". The card also features the "INTERLINK PLUS" logo and the card ID "F42652HC".

3. Enter the following information:

- > Card Number: 16-digit card number on the front of the card
 - > Expiration Date: Month and Year the card expires (from front of your card)
 - > Security Code: Three-digit code appearing in the signature panel on the back of your card (see picture above)
4. Scroll down using the scrollbar on the right. Enter the following additional info:
- > Social Security Number: Your 9-digit SSN
 - > Mother's Maiden Name

5. Click "Continue" at the bottom of the page. A screen will appear that provides your AAC code. To exit without retrieving your AAC, click "Cancel".

For Customer Service Call 1.800.555.1212

Authorized Signature: John Doe 5424000000000015 123 Security Code

INTERLINK PLUS

For additional verification, please enter your Social Security Number and Mother's maiden name.

4. Enter Your Social Security Number
Social Security Number:*

5. Enter Your Mother's Maiden Name
Mother's Maiden Name*

Continue Cancel

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Troubleshooting

The solutions to some common problems appear below.

Scrolling

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

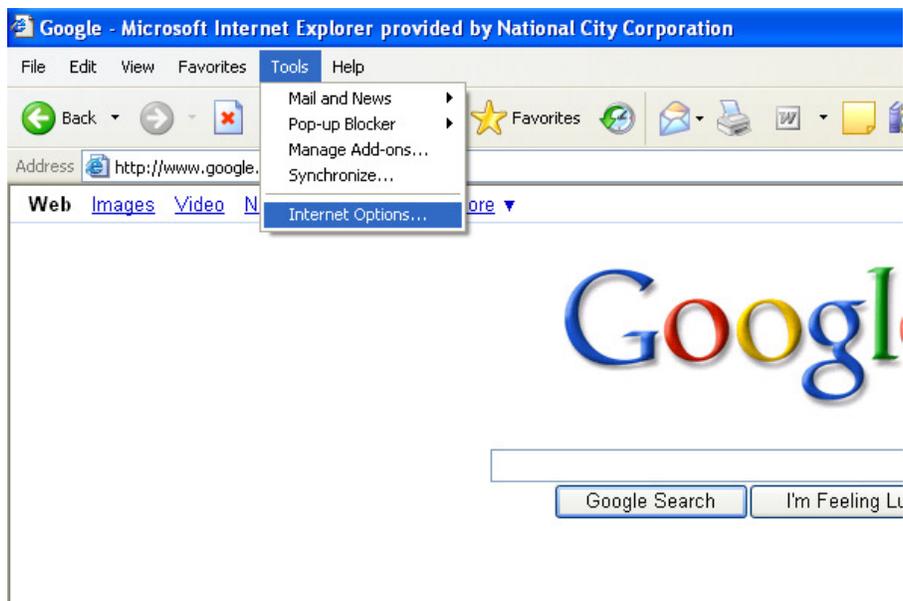
ActiveX Controls Prohibited

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

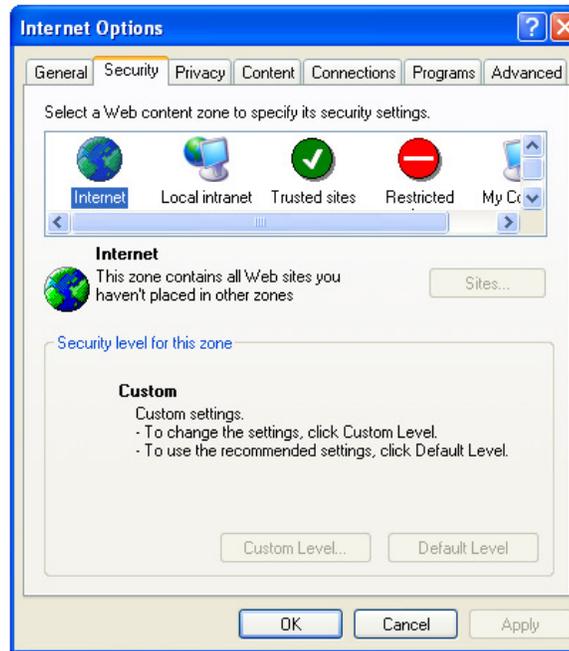
Your current security settings prohibit running ActiveX controls on this page. As a result, the page may not display correctly.

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:

- > Must 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. While the authorization is pending and not yet settled, the amount of the authorization is not included in your current balance.

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 (CVV)

A three-digit value appearing in the signature panel on the back of your card. 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.