



CONEXT® VISA® PREPAID CARD FREQUENTLY ASKED QUESTIONS (FAQs)

Opening a Commercial Prepaid Card Account

1. Who issues and services the CONEXT® Card?

Sunrise Bank, N.A. issues the CONEXT® Card (the “Issuer”) and Mercury Service Group, LLC services the CONEXT® Card (the “Program Manager”). CONEXT® Network Locations distribute the CONEXT® Card and load funds to the Cards.

2. Who is eligible to apply for the CONEXT® Card?

Any U.S. commercial business is eligible to apply for the CONEXT® Card, including any business that operates as a corporation, limited liability company (LLC), limited partnership (LP), general partnership or sole proprietorship (DBAs). The business must be in good standing with the state or county in which it is organized. Additional corporate and personal information will be collected when setting up your CONEXT® Card account. The “Account Owner” is the commercial business which applies for the CONEXT® Card.

3. How many CONEXT® Cards may be linked to an account?

Each business that opens a CONEXT® Card account will receive one Primary CONEXT® Card for the Primary Cardholder who will be responsible for the account. The Primary Cardholder may authorize up to four (4) Secondary CONEXT® Cards to be issued to Secondary Cardholders. These Secondary CONEXT® Cards will be linked to the same CONEXT® Card account as the Primary CONEXT® Card.

4. What is the difference between a “Primary” and “Secondary” CONEXT® Card?

A Primary CONEXT® Card is only issued to an authorized owner of the business who is the Primary Cardholder and also personally responsible for all charges on the CONEXT® Card Accounts of the business. A temporary CONEXT® Card with limited functionality is issued to the Account Owner at the time a Card Account is opened. Within 10-12 business days, a personalized CONEXT® Card will be mailed to the account Owner. The personalized CONEXT® Card issued to the Primary Cardholder is fully functional as described in the Cardholder Agreement. The Primary Cardholder may open up to four (4) Secondary CONEXT® Cards for persons that will use the cards for business expenses only. The Secondary CONEXT® Card has limited functionality as described in the Secondary Cardholder Terms and Conditions. Only the Primary Cardholder may transfer funds to the Secondary CONEXT® Cards for use by the Secondary Cardholders.

5. What forms of identification are required to open a CONEXT® Card account?

A valid state issued driver’s license or U.S. Passport, or other foreign passport and a second form of ID must be presented for each Primary Cardholder and any Secondary Cardholder at the time of opening the CONEXT® Card account. Additional company identification documents are required. Contact a CONEXT® Network Location for a list of requirements.

Important information for opening a card account: To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens a card account. What this means for you: When you open a card account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Note: If this information is not provided prior to, or contemporaneously with, opening the CONEXT® Card account, the CONEXT® Card account application will be refused.

6. When do I get my card?

Upon approval of your application, you will immediately be given an Instant Issue CONEXT® Visa Prepaid Card. This instant issue card has limited functionality. With this card, you can perform PIN and POS Signature Purchases. In 10-12 business days, you will receive your personalized CONEXT® Card which will be fully functional. Additionally, this primary card will be embossed with your first and last name and company name. The issuance of a secondary card is different; see below.

7. How do I get a secondary card for my account?

To get a secondary CONEXT® Card, the Primary Cardholder must complete the Secondary Cardholder application along with the individual to whom the secondary card will be issued. The Secondary Cardholder does not get an instant issue card. Once approved, a secondary card will be mailed. This card will be mailed to the business address of the Primary Cardholder that was provided during the application process. The card will arrive within 10-12 business days. The secondary card will be fully embossed with the Secondary Cardholder's first and last name and company name. As the owner of the business, it is the responsibility of the Primary Cardholder to distribute the secondary cards appropriately.

Loading Your CONEXT® Card

8. How and where can I load funds to the CONEXT® Card?

The CONEXT® Card can only be loaded and re-loaded at CONEXT® Network Locations. The load and re-load can only take place by presenting a check payable to the Account Owner (Company Name) at a CONEXT® Network Location. The face value of the check, less certain fees, is loaded directly to the CONEXT® Card.

9. Is there a minimum value I have to load on my CONEXT® Card?

No, there is no minimum load amount that can be value loaded to the CONEXT® Card.

10. Is there a maximum value that can be loaded on the CONEXT® Card?

Yes. The maximum aggregate card balance for the Primary CONEXT® Card and all Secondary CONEXT® Cards associated with the same account is \$25,000. The maximum amount that may be value loaded to a Primary CONEXT® Card is \$25,000 and to any Secondary CONEXT® Card is \$5,000. The Primary Cardholder may lower the maximum load value on a Secondary CONEXT® Card. You may not make purchases that exceed the loaded value on a CONEXT® Card. You may not load more than \$50,000 in any single-day.

*All requested loads go directly to the Primary CONEXT® Card. The Primary Cardholder can then transfer money to the secondary cards.

11. How quickly will funds loaded to the CONEXT® Card be available to spend?

Funds loaded on your CONEXT® Card are available in real-time.

12. Is there a loading or use delay for checks drawn on out-of-state bank accounts?

Out-of-state checks are processed at the same speed as in-state checks, so funds will be available in real time.

13. What types of checks may be loaded onto the CONEXT® Card?

Eligible checks that can be loaded onto your CONEXT® Card include personal checks, business checks, cashier's checks and money orders that are payable to your business. Ineligible checks include credit card checks, payroll checks, savings bonds, unsigned checks and checks dated in the future (post-dated checks). Other types of checks may be loaded at the Program Manager's discretion.

14. What if I load a check that is later dishonored for insufficient funds?

In the event a check that you load is dishonored, the funds on the CONEXT® Card may be frozen. The freeze will be released only after any balance has been paid back or funds have been withdrawn from your CONEXT® Card to pay back a balance that is a result of a dishonored check.

15. Who may load funds to the CONEXT® Card?

The Primary Cardholder is authorized to load funds to the CONEXT® Card. Secondary Cardholders may be authorized by the Primary Cardholder to load funds to the primary card only. The Primary Cardholder may then transfer funds to any secondary card.

16. What fees apply to the load transaction?

The fees to load and use the CONEXT® Card are listed in the CONEXT® Commercial Prepaid Card Account Agreement.

17. May I load funds other than checks to the CONEXT® Card?

No. Only a check payable to your business may be presented at a CONEXT® Network Location to be loaded onto your CONEXT® Card.

18. Are funds loaded on my CONEXT® Card protected by FDIC insurance?

Yes, up to the maximum insurance coverage amount provided by law. The CONEXT® Card is issued through Sunrise Banks, N.A., Member FDIC, pursuant to a license from Visa U.S.A., Inc. and the funds loaded to the CONEXT® Card are held in an FDIC insured account at the issuing bank.

19. Will my identification be re-verified when loading funds to the CONEXT® Card?

When processing a transaction for a Secondary Cardholder, the Program Manager reserves the right to re-verify with the Primary Cardholder that the Secondary Cardholder is authorized to process such transactions.

Using Your CONEXT® Card

Getting Started

20. How do I activate my new CONEXT® Card?

Upon your approval for a Primary CONEXT® Card, you will be provided with an instantly activated temporary CONEXT® Card by the Program Manager. Upon receipt of your personalized CONEXT® Card in the mail, you will need to activate it by logging into the CONEXT® Card website at www.ConextCard.com or calling the phone number located on the back of the Card. In the event activation

issues arise, please call our Customer Service at 1-855-9CONEXT for issue resolution. Secondary CONEXT® Cards are only issued as personalized cards that will be mailed to the Primary Cardholder's business address.

21. Will I need a PIN number to use the CONEXT® Card?

Yes. You will be given a temporary PIN when your temporary CONEXT® Card is initially approved. You will be prompted to create a new PIN when you receive and activate your personalized CONEXT® Card. To prevent unauthorized use and access to your CONEXT® Card, you should always keep your PIN confidential. You may reset your PIN by calling us at 1-855-9CONEXT or by logging into your CONEXT® Card account via the website at www.ConextCard.com.

22. What is my card PIN?

When you receive your temporary CONEXT® Card, your PIN will be automatically set as the last four digits of your social security number. If you would like to change this, please call our Customer Service at 1-855-9CONEXT or log into the CONEXT® Card website at www.ConextCard.com.

23. How can I retrieve my PIN if I lose or forget it?

If you lose or forget your PIN number, please call our customer service number at 1-855-9CONEXT. For security purposes, customer service does not have access to your PIN. If you lose or forget your PIN, customer service will re-set your PIN at your request.

Limits & Functionality

24. What is the spending limit on the CONEXT® Card?

You may not make purchases that exceed the loaded value on a CONEXT® Card. The maximum aggregate card balance for the Primary CONEXT® Card and all Secondary CONEXT® Cards associated with the same account is \$25,000. The maximum amount that may be value loaded to a Primary CONEXT® Card is \$25,000 and to any Secondary CONEXT® Card is \$5,000. The Primary Cardholder may lower the maximum load value on a Secondary CONEXT® Card. There may be limitations to certain types of transactions; please refer to your Cardholder Agreement.

25. Does the CONEXT® Card have any overdraft protection?

No. The CONEXT® Card does not offer overdraft protection.

26. Is the CONEXT® Card a consumer prepaid card?

No. The CONEXT® Card is not a consumer prepaid card.

27. Where may I use my CONEXT® Card?

Your CONEXT® Card will be accepted everywhere Visa Debit is accepted within the United States of America. In order to complete a transaction, a PIN number and/or signature is required. The transaction can be conducted by choosing "credit" or "debit". Please note that the CONEXT® Card will not be accepted anywhere outside of the U.S., even though Visa is accepted outside of the U.S. The CONEXT® Card is for domestic use only and can be used in all 50 states. This excludes Puerto Rico and other U.S. territories.

28. May I use the CONEXT® Card for personal expenses?

No. The CONEXT® Card is to be strictly used for business expenses only. The CONEXT® Card is strictly limited to commercial businesses. Your CONEXT® Card may be terminated if used for any other purposes.

29. May I use a CONEXT® Card for payroll expenses of the business?

No. The CONEXT® Card is not a payroll card and cannot be used as a payroll card under any circumstance. Your CONEXT® Card may be terminated if used for payroll.

30. May I use my CONEXT® Card for ATM withdrawals?

Yes. You may use your CONEXT® Card at any ATM displaying the Visa logo or the NYCE name or logo. You may make cash withdrawals up to \$3,000.00 per day in the aggregate (all CONEXT® Cards associated with the account). You may not make cash withdrawals that exceed \$1,000 per day from the Primary Card or \$500 per day from any Secondary Card. These daily limits may be subject to additional limitations imposed by banks and ATM operators. The Primary Cardholder may also set lower daily cash withdrawal limits on the Primary CONEXT® Card and each Secondary CONEXT® Card, therefore, the aggregate per day withdrawal limit may be less than \$3,000.00. The account may be charged a transaction fee for ATM withdrawals by the ATM operator.

31. May I use the CONEXT® Card for international transactions?

No. The CONEXT® Card is Domestic Use Only. This excludes Puerto Rico and other U.S. territories.

32. What other transactions can I do with my CONEXT® Card?

Once funds are loaded onto your CONEXT® Card, you can conduct many types of transactions including bill pay, card to bank transfers, and card to card transfers. For a full list of transactions, please refer to your Cardholder Agreement.

33. Can I transfer money to my bank account?

Yes. Once you load funds to your CONEXT® Card, you are able to transfer funds to your bank account via the cardholder website or mobile app. This transaction is called a “Card to Bank” transfer. You will first have to successfully link your bank account to your CONEXT® Card account under the “Card to Bank” tab. This process takes a few days. Once the bank account is successfully linked, you can conduct transfers to your bank account. The transfers may take 2-7 days to fully process.

34. How much money can I transfer to my bank account?

You can transfer any amount of money to your bank account as long as it does not exceed the available balance on your CONEXT® Card.

35. Can I conduct bill payments with my CONEXT® Card?

Yes. Through the cardholder website or the mobile app, there is a “Bill Payment” tab that allows you to conduct a bill payment. If you are sending a payment to a payee who is a participating vendor of our electronic bill payment platform, the payment will be processed electronically. If you need to send a payment to a payee who is not a vendor participant, you can add them as a “payee” and the payment will be sent out via paper check. The processing time and fees associated with each type of bill payment vary. Please refer to the fee schedule included in the CONEXT® Commercial Prepaid Card Account Agreement.

36. How much money can I send via the Bill Payment feature?

One single bill payment cannot exceed \$4,000. But you can send multiple bill payments as long as the aggregate daily amount of bill payments does not exceed \$10,000.

37. How can I review the activity on my CONEXT® Card?

If you visit www.ConextCard.com you can review activity on your CONEXT® Card. Secondary Cardholders may have limited ability to review account information. Additionally, you can review activity via the CONEXT® Card mobile app.

38. What if I'm conducting a transaction and am required to give my zip code?

Some transactions require that you provide your zip code in order to process the transaction. You must use the zip code that is associated with your card account. Unless you have changed the address associated with your card account, the billing address on file is the same business address you originally disclosed when you opened the card account.

39. How can I keep my CONEXT® Card and my prepaid account safe and secure?

Every CONEXT® Card cardholder should keep all information, including PINs and passwords, absolutely confidential. You should check your CONEXT® Card account activity frequently to identify and fix any possible issues or problems as soon as possible, and thereby minimizing risk and/or damage resulting from suspected fraud. If you, or any of your Secondary Cardholders, lose your CONEXT® Card, or you suspect fraud on any of the CONEXT® Cards, immediately call customer service at 1-855-9CONEXT.

40. How do I report a lost, stolen, or damaged CONEXT® Card?

If your CONEXT® Card is lost, stolen or damaged, you can call our customer service at 1-855-9CONEXT, visit our website at www.ConextCard.com, or visit a CONEXT® Network Location to request a replacement CONEXT® Card.

41. Are there any charges if I don't use my card?

No. There are no fees or charges for non-use of your CONEXT® Card or linked prepaid account.

42. May other people use my CONEXT® Card?

No. The Primary Cardholder and each Secondary Cardholder will be issued a CONEXT® Card with a designated and unique number. No person other than the person to whom the CONEXT® Card is issued will be allowed to use the Card.

43. What if my company files for bankruptcy or becomes insolvent?

In the event your Company becomes insolvent and files for bankruptcy, it is the responsibility of the Primary Cardholder or to notify the Program Manager of the bankruptcy. Should the Primary Cardholder fail to notify the Program Manager of its bankruptcy filing, neither the Issuer nor the Program Manager shall be legally or otherwise liable or responsible for any and all transactions processed through the CONEXT® Card during the bankruptcy proceeding.

Pre-Authorized Transactions

44. What is a "Pre-Authorized" transaction?

Some merchants put a temporary hold on funds until the transaction is settled. Furthermore, some merchants may put an additional hold beyond the actual transaction amount until the transaction is settled. For example, when purchasing gas at the gas pump, a \$100 hold will be put on your card until the transaction is settled. This hold will last until either the transaction is settled or up to a maximum of 3 days. See table below for a list of pre-authorized holds that may be put on your card.

45. How does this affect my card?

Until a pre-authorized transaction is settled and the pre-authorized amount is released, your available balance may be different (less than) your actual balance. As soon as the pre-authorized amount is released, you will see your actual available balance.

46. How much money is held for a pre-authorized transaction?

Different merchant categories hold different amounts. Generally, merchants hold a percentage of the transaction amount while a few hold a specific dollar amount. See examples in the table below.

47. How long is the pre-authorized amount held?

Different merchant categories hold pre-authorized amounts for varied lengths of time. See examples in the table below.

Merchant Category	Max Hold Days	Hold Amount	Extra Hold %
Gas Stations	3	\$100	0%
Bars, Lounges, Nightclubs	60	Transaction + Extra Hold %	20%
Limousines and Taxis	60	Transaction + Extra Hold %	20%
Barber and Beauty Shops	60	Transaction + Extra Hold %	20%
Restaurants	60	Transaction + Extra Hold %	20%
Rental Agencies (Car, Motor Home, Tools, and Machinery)	30	Transaction + Extra Hold %	20%
Health and Beauty Spas	60	Transaction + Extra Hold %	20%
Lodging (Hotels, Motels, and Resorts)	30	Transaction + Extra Hold %	20%