



Requirements for Reloadable and ATM Accessible Cards

Anti-Money Laundering (AML) compliance & bank regulations require that your prepaid card recipients provide certain personal information about themselves in order to use a reloadable or ATM accessible Visa Prepaid Card. In order to ensure compliance, before releasing a PIN or allowing reloads on prepaid cards, each cardholder is required to create an account on WRL.com where they will enter identifying information. Required information includes full name, address, date of birth and social security number. Only after this information has been verified will reloads be allowed and/or a PIN will be provided. If the cardholder does not wish to register their prepaid card, they may still use the card for purchases, but it cannot be reloaded or used at ATM locations until they create an account.

If for some reason the system cannot verify a person's identity, the cardholder may fax a copy of the following types of government-issued IDs, all of which must be current and contain a photograph:

- Driver's license
- Passport
- State-issued identification card
- Alien identification, such as green card or work visa
- U.S. military identification card
- Any other valid, unexpired, government-issued form of identification that contains a photograph

The Service Fees for cards with cash access are as follows:

Type	Fee
Domestic Withdrawal	\$3.25 each
International Withdrawal	\$5.00 each
Cash Advance	\$3.25 each
ATM Balance Inquiry	\$1.00
PIN Based Purchase / Change Request	\$0.50 each

In addition to the above, the following requirements or restrictions apply:

- It is the corporate program administrator's responsibility to inform each cardholder of this requirement
- We will not release a PIN over the phone
- The cardholder's name must be printed on the card and the address must be on file
- Prepaid cards cannot be loaded with over \$2,500 over the life of the card, unless otherwise approved ahead of time

For reloadable cards, the initial value load can be any number between \$0 and \$2,500. Subsequent value loads are subject to a reload fee and/or a monthly account fee. Reloads are limited to values up to \$1,000 per card week.