

SmartOne Cardholder Pay Card Guide

Table of Contents

Card Activation and Enrolling Pay card on the website	3
How to Activate My Pay Card	3
Calling Into the IVR After the Card Has Been Activated	3
How to Enroll My Card on the smartOne Pay Card Website	4
What to do if I forgot my User Id ?	10
Functions of the website	14
Viewing Card Activity	14
Working with Statements	15
Viewing a Statement	16
Changing a Paper Statement Mailing Preference	17
Changing the Card PIN	18
Changing your Web Site Password.....	19
Working with Pay Card Money Transfer.....	20
Transferring Funds from Card to Account.....	20

Card Activation and Enrolling Pay card on the website

How to Activate My Pay Card

Card activation- 1-800-279-5439

Automated IVR menu:

1. Continue call in English **Press 1.**
2. To Report your card lost or stolen **Press 1**
3. To activate your card or for account information **Press 2.**
4. Enter your 16-digit card account number followed by the pound sign (#).
5. Enter the last four of your social security number, followed by the pound sign (#).
6. Select the 4-digit PIN number, followed by the pound sign (#).
7. For verification please re-enter the 4-digit PIN number, followed by the pound sign (#).

Calling Into the IVR After the Card Has Been Activated

1-800-279-5439

Automated IVR menu:

1. Continue call in English **Press 1.**
2. To Report your card lost or stolen **Press 1**
3. To activate your card or for account information **Press 2.**
4. Enter your 16-digit card number, followed by the pound sign (#).
5. Enter the last 4 digits of your Social Security number, followed by the pound sign (#).

The following IVR options will be available:

- 1- Balance Inquiry
- 2- Access Transaction History
- 3- Change your PIN
- 4- Receive Paper Statement by Mail
- 8- To repeat above options
- 0- To speak with a live Customer Service Representative
- 9- To end call

How to Enroll My Card on the smartOne Pay Card Website

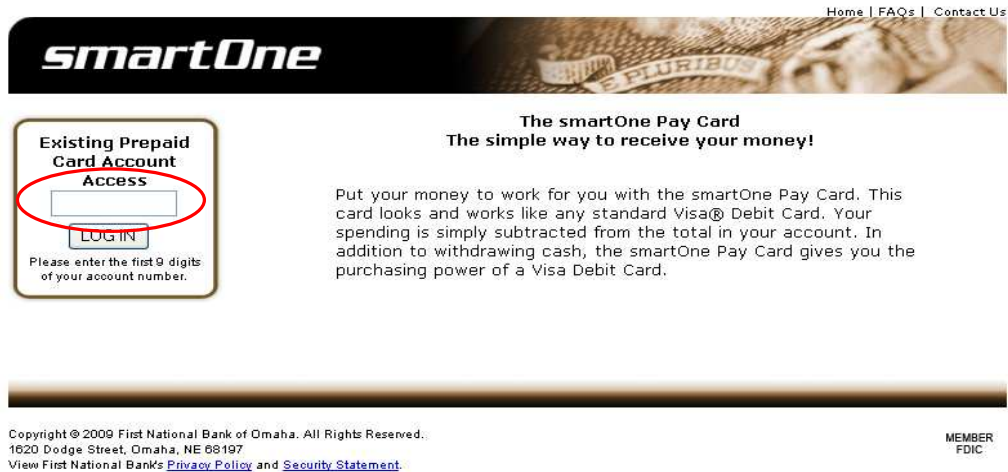
These procedures are used to enroll your pay card for website access on the pay card website.

The first time you log into the pay card website, a user ID and password must be created.

NOTE: You will need to activate your card and select your PIN (Personal Identification Number) via the VRU customer service number of 1-800-279-5439 before logging onto the website.

URL link to access pay card website: www.smartonepaycard.com

1. Enter the first 9 digits of your card number > Log In



Home | FAQs | Contact Us

smartOne

Existing Prepaid Card Account Access

LOGIN

Please enter the first 9 digits of your account number.

The smartOne Pay Card
The simple way to receive your money!

Put your money to work for you with the smartOne Pay Card. This card looks and works like any standard Visa® Debit Card. Your spending is simply subtracted from the total in your account. In addition to withdrawing cash, the smartOne Pay Card gives you the purchasing power of a Visa Debit Card.

Copyright © 2009 First National Bank of Omaha. All Rights Reserved.
1620 Dodge Street, Omaha, NE 68197
View First National Bank's [Privacy Policy](#) and [Security Statement](#).

MEMBER
FDIC

2. Select **ENROLL NOW**, to setup your user id and password.



smartOne

Welcome to Consumer Card Access

Welcome to Consumer Card Access [En Español](#)

Enter your user ID and click Continue.

User ID

To protect your personal information, your password is entered on a separate page.

Continue

If you have questions about your account or this website, please contact Customer Service at 1-800-279-5439.

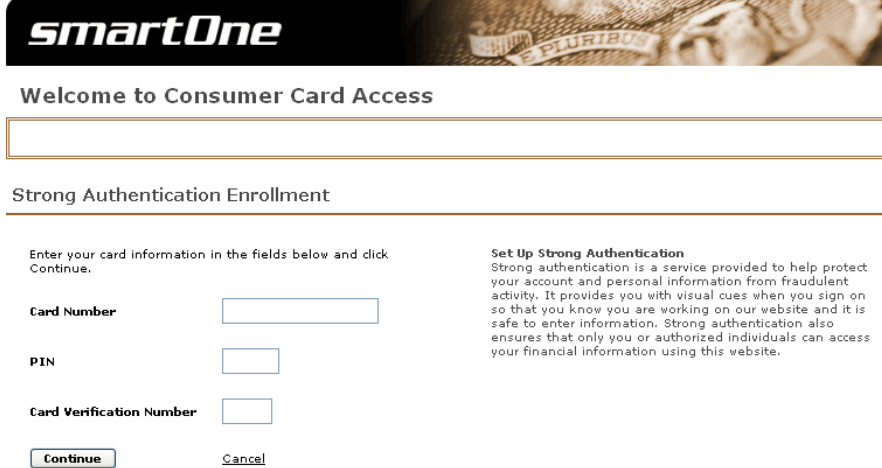
First time signing on, or not enrolled in Strong Authentication? Click to **ENROLL NOW**

Forgot Your User ID?
Click here for a reminder of your user ID and to sign on.

Your privacy is important to us!
Your personal information will be kept private and secure. To learn more, please review the Privacy Policy available at the bottom of each page on this website after you have signed on.

This website requires the use of pop-up windows to provide you with additional information. If you are using pop-up blocker software with your browser, you may not be able to view all of the information you need. If you want to be able to fully use this website, disable your pop-up blocker software.

3. Enter your full **CARD NUMBER** (16 digits), **PIN** (4 digits) and **Card Verification Number** or CVV Code (next to the signature panel on card -- 3 digits) > click **Continue**.



smartOne

Welcome to Consumer Card Access

Strong Authentication Enrollment

Enter your card information in the fields below and click Continue.

Card Number

PIN

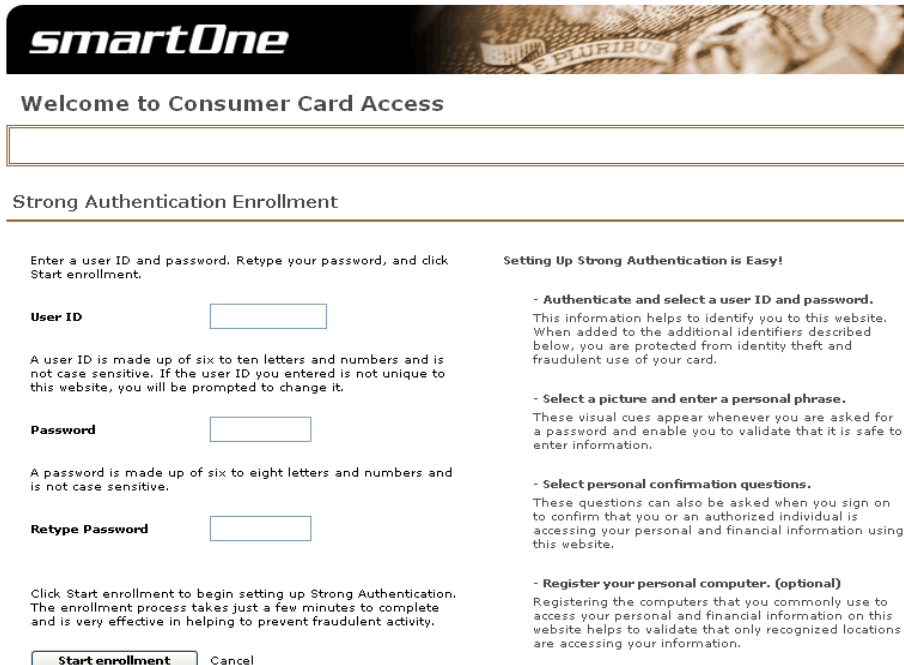
Card Verification Number

Set Up Strong Authentication
Strong authentication is a service provided to help protect your account and personal information from fraudulent activity. It provides you with visual cues when you sign on so that you know you are working on our website and it is safe to enter information. Strong authentication also ensures that only you or authorized individuals can access your financial information using this website.

4. **Setup Strong Authentication Enrollment.**
 - a. Enter a **User ID**, **Password**, and **Retype Password**.

Note: Userid or Passwords that contain special characters or triplicate letters or numbers will cause an invalid error message and will not allow you to move forward with enrollment.

- b. Click **Start enrollment**



smartOne

Welcome to Consumer Card Access

Strong Authentication Enrollment

Enter a user ID and password. Retype your password, and click Start enrollment.

User ID

A user ID is made up of six to ten letters and numbers and is not case sensitive. If the user ID you entered is not unique to this website, you will be prompted to change it.

Password

A password is made up of six to eight letters and numbers and is not case sensitive.

Retype Password

Click Start enrollment to begin setting up Strong Authentication. The enrollment process takes just a few minutes to complete and is very effective in helping to prevent fraudulent activity.

Setting Up Strong Authentication is Easy!

- **Authenticate and select a user ID and password.**
This information helps to identify you to this website. When added to the additional identifiers described below, you are protected from identity theft and fraudulent use of your card.
- **Select a picture and enter a personal phrase.**
These visual cues appear whenever you are asked for a password and enable you to validate that it is safe to enter information.
- **Select personal confirmation questions.**
These questions can also be asked when you sign on to confirm that you or an authorized individual is accessing your personal and financial information using this website.
- **Register your personal computer. (optional)**
Registering the computers that you commonly use to access your personal and financial information on this website helps to validate that only recognized locations are accessing your information.

Enrollment step 1 of 3 – Select a picture and enter a personal phrase

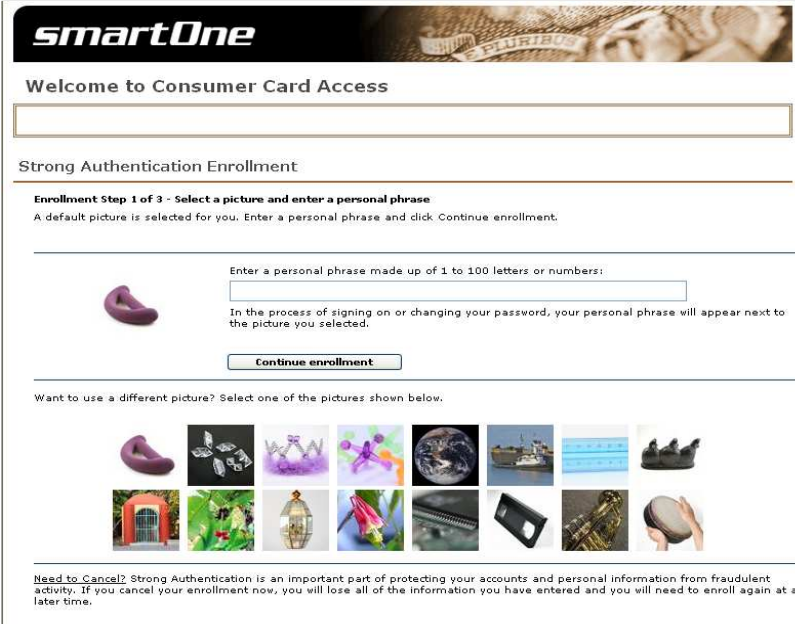
Select a **Picture**.

- A default picture is selected for you. If you want a different picture, then select it below.

Enter a **Personal Phrase**.

- This is used when signing on or changing your password.

Click on **Continue enrollment**.



smartOne

Welcome to Consumer Card Access

Strong Authentication Enrollment

Enrollment Step 1 of 3 - Select a picture and enter a personal phrase
A default picture is selected for you. Enter a personal phrase and click Continue enrollment.

Enter a personal phrase made up of 1 to 100 letters or numbers:

In the process of signing on or changing your password, your personal phrase will appear next to the picture you selected.

Continue enrollment

Want to use a different picture? Select one of the pictures shown below.

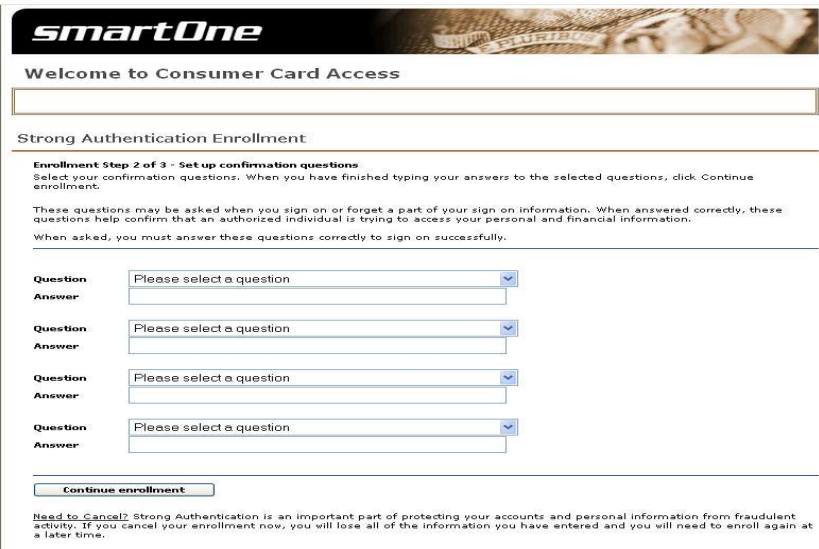
Need to Cancel? Strong Authentication is an important part of protecting your accounts and personal information from fraudulent activity. If you cancel your enrollment now, you will lose all of the information you have entered and you will need to enroll again at a later time.

Enrollment step 2 of 3 – Set up confirmation questions

Select a question from each of the drop downs and Enter an answer for each question.

- These questions may be asked when you sign on or forget a part of your sign on information.

Click on **Continue Enrollment**



smartOne

Welcome to Consumer Card Access

Strong Authentication Enrollment

Enrollment Step 2 of 3 - Set up confirmation questions
Select your confirmation questions. When you have finished typing your answers to the selected questions, click Continue enrollment.

These questions may be asked when you sign on or forget a part of your sign on information. When answered correctly, these questions help confirm that an authorized individual is trying to access your personal and financial information. When asked, you must answer these questions correctly to sign on successfully.

Question: Please select a question
Answer:

Question: Please select a question
Answer:

Question: Please select a question
Answer:

Question: Please select a question
Answer:

Continue enrollment


Need to Cancel? Strong Authentication is an important part of protecting your accounts and personal information from fraudulent activity. If you cancel your enrollment now, you will lose all of the information you have entered and you will need to enroll again at a later time.

Enrollment step 3 of 3 – Register your personal computer

Register your **Personal Computer**

- If you commonly use the computer to access your financial information, then select **Register this computer**.
- If you do not want to have the computer identified as a registered location for accessing your information, then select **Do not register this computer**.
 - i. This option will appear if you are accessing information on a non-registered computer.

Click on **Continue enrollment**



Welcome to Consumer Card Access

Strong Authentication Enrollment

Enrollment Step 3 of 3 - Register your personal computer

Registering your personal computer or the computer you commonly use to access your financial information adds an additional security factor for protecting your personal and financial information. Computers are registered using a browser cookie. A cookie is a small text file that is saved on your hard drive to help Consumer Card Access ensure that only authorized individuals can access your information online.

When you use a registered computer you can access your personal and account information more quickly. The PC is recognized by the sign on process and you do not have to answer your confirmation questions to sign on.

Registering public computers or computers that you use infrequently to access your personal and financial information is not recommended. When you do use unregistered computers, you are asked to answer your confirmation questions before you sign on to help protect your information from theft and fraud.

Select an option for this computer and click Continue enrollment.

Register this computer Check this option if you commonly use this computer to access your financial information using the Internet. A cookie will be saved on this computer to identify it as a registered location for accessing your personal and financial information.

Do not register this computer. Check this option if you do not want to have this computer identified as a registered location for accessing your information using the Internet. Instead, additional questions will be asked when you sign on to protect your information.

Strong Authentication Enrollment Confirmation Page

- Please review and verify all the enrollment information.
- Make any changes that are needed.

Click **Submit**



Strong Authentication Enrollment

Strong Authentication setup is not complete. Please review and verify all of the enrollment information on this page and then click Submit. If you need to make changes or corrections, click the appropriate Edit Information link.

Authentication Information

Last 4 Digits of Card Number: 1011
User ID: #111200MS

Picture and Personal Phrase [Edit Information](#)

 testing consumer alerts

Confirmation Questions: [Edit Information](#)


Your Question:	What is the first name of your youngest sibling?
Your Answer:	Kelly
Your Question:	What is your mother's first name?
Your Answer:	Joann
Your Question:	In what city were you married? (City name only)
Your Answer:	Omaha
Your Question:	In what year were you married? (YYYY)
Your Answer:	1992

Personal Computer Registration: [Edit Information](#)

Register this computer
A cookie will be saved on this computer to identify it as a registered location for accessing your personal and financial information online.

Need to Cancel? Strong Authentication is an important part of protecting your accounts and personal information from fraudulent activity. If you cancel your enrollment now, you will lose all of the information you have entered and you will need to enroll again at a later time.

5. To proceed to Website, click **Go to website**, or **Sign Off** if you are finished.



Welcome to Consumer Card Access

Strong Authentication Enrollment

Strong Authentication Setup is Complete.
You have successfully completed the enrollment process for Strong Authentication. The next time that you sign on, the process will be different.

You will be:

- Asked for your user ID.
- Shown your picture and personal phrase so that you know you are on this website.
- Asked for your password.

If you sign on from a computer that is not registered, you will also be asked to answer confirmation questions so that this website recognizes that an authorized individual is accessing your financial information.

Thank you for supporting our efforts to prevent fraudulent online activity.

[Go to website](#) [Sign Off](#)

* If you choose, **Go to website**, this screen will appear.



Welcome to Consumer Card Access

Card Number:	*****8780	Balance:	\$.00
Cardholder:	CHRISTINA HAACK		

<ul style="list-style-type: none"> ▶ Card Information ▶ Card Activity ▶ Statement ▶ Change PIN ▶ Change User Password ▶ Logout 	<p>Card Information</p> <p>Employee ID: Customer Number: TEST CARD Status: ACTIVE Expiration Date: 05/31/2011 Last Used: 00/00/0000</p> <p>Cardholder Information</p> <p>Click Update to enter your name, address and contact information.</p> <p>Name: CHRISTINA HAACK Address: 1020 DOOGUE STREET OMAHA, NE 68197- USA Email Address: Home Phone: (402) 964-9448 Business Phone: (000) 000-0000</p> <p>Update</p> <p>Paper Statement Information</p> <p>I would like to receive monthly paper statements in the mail. <input type="radio"/> Yes <input checked="" type="radio"/> No</p>
--	--

[Contact Us](#) | [Help](#) | [Terms & Conditions](#) | [Privacy Statement](#)

What to do if I forgot my User Id ?

1. Log into the pay card website URL <http://www.smartonepaycard.com/>
2. Enter the first 9 digits of pay card account number > Log In



Home | FAQs | Contact Us

smartOne

The smartOne Pay Card
The simple way to receive your money!

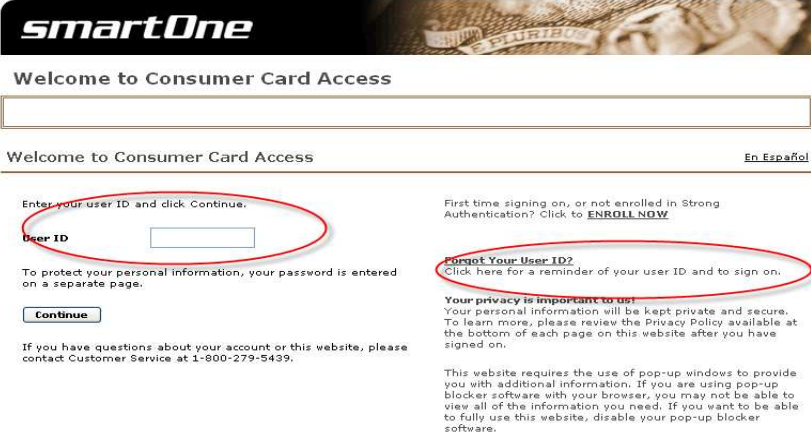
Put your money to work for you with the smartOne Pay Card. This card looks and works like any standard Visa® Debit Card. Your spending is simply subtracted from the total in your account. In addition to withdrawing cash, the smartOne Pay Card gives you the purchasing power of a Visa Debit Card.

Existing Prepaid Card Account Access
412691411
LOG IN
Please enter the first 9 digits of your account number.

Copyright © 2009 First National Bank of Omaha. All Rights Reserved.
1620 Dodge Street, Omaha, NE 68107
View First National Bank's [Privacy Policy](#) and [Security Statement](#).

MEMBER FDIC

6. Enter in User ID—If you do not remember your User ID select “Forgot Your User ID”?



smartOne

Welcome to Consumer Card Access

Welcome to Consumer Card Access [En Español](#)

Enter your user ID and click Continue.
User ID

To protect your personal information, your password is entered on a separate page.
[Continue](#)

If you have questions about your account or this website, please contact Customer Service at 1-800-279-5439.

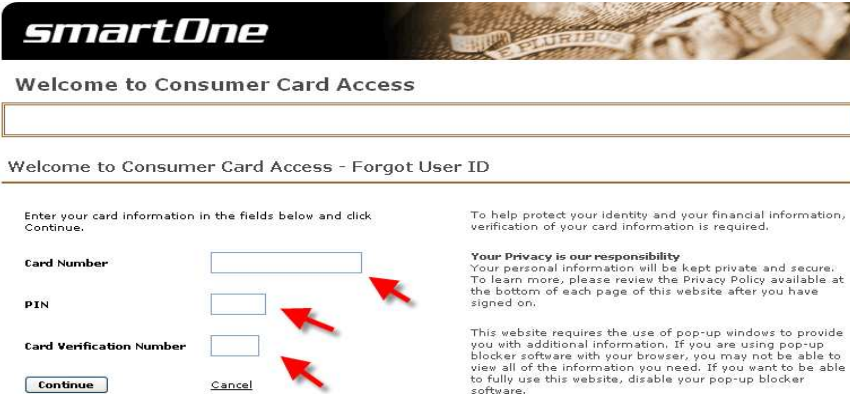
First time signing on, or not enrolled in Strong Authentication? Click to [ENROLL NOW](#)

Forgot Your User ID?
Click here for a reminder of your user ID and to sign on.

Your privacy is important to us!
Your personal information will be kept private and secure. To learn more, please review the Privacy Policy available at the bottom of each page on this website after you have signed on.

This website requires the use of pop-up windows to provide you with additional information. If you are using pop-up blocker software with your browser, you may not be able to view all of the information you need. If you want to be able to fully use this website, disable your pop-up blocker software.

7. Enter Card Number, PIN number and Card Verification number (CVV) > Continue



smartOne

Welcome to Consumer Card Access

Welcome to Consumer Card Access - Forgot User ID

Enter your card information in the fields below and click Continue.

Card Number

PIN

Card Verification Number


[Continue](#) [Cancel](#)

To help protect your identity and your financial information, verification of your card information is required.

Your Privacy is our responsibility
Your personal information will be kept private and secure. To learn more, please review the Privacy Policy available at the bottom of each page of this website after you have signed on.

This website requires the use of pop-up windows to provide you with additional information. If you are using pop-up blocker software with your browser, you may not be able to view all of the information you need. If you want to be able to fully use this website, disable your pop-up blocker software.

6. The User ID you selected at the time you enrolled your card will display > Write the **User ID** down and select **Continue**



smartOne

Welcome to Consumer Card Access

Welcome to Consumer Card Access - Forgot User ID

Please record your user ID in a safe place that is accessible only to you.

User ID: CHAACK12

Click Continue to return to the Sign On page and enter your user ID. This field cannot be prefilled.


[Continue](#)

Help Keep Your Identity Safe!
Your user ID is a key piece of information used to identify you to this website. To help maintain your privacy and protect your identity, please keep this information confidential.

Your Privacy is our responsibility
Your personal information will be kept private and secure. To learn more, please review the Privacy Policy available at the bottom of each page of this website after you have signed on.

This website requires the use of pop-up windows to provide you with additional information. If you are using pop-up blocker software with your browser, you may not be able to view all of the information you need. If you want to be able to fully use this website, disable your pop-up blocker software.

7. Enter the User Id > **Continue**



smartOne

Welcome to Consumer Card Access

Welcome to Consumer Card Access [En Español](#)

Enter your user ID and click Continue.

User ID

To protect your personal information, your password is entered on a separate page.

[Continue](#)

If you have questions about your account or this website, please contact Customer Service at 1-800-279-5439.


First time signing on, or not enrolled in Strong Authentication? Click to [ENROLL NOW](#)

Forgot Your User ID?
Click here for a reminder of your user ID and to sign on.

Your privacy is important to us!
Your personal information will be kept private and secure. To learn more, please review the Privacy Policy available at the bottom of each page on this website after you have signed on.

This website requires the use of pop-up windows to provide you with additional information. If you are using pop-up blocker software with your browser, you may not be able to view all of the information you need. If you want to be able to fully use this website, disable your pop-up blocker software.

8. Enter your **password** > **Continue**
9. If you do not remember your password click on **Forgot Your Password?**




Welcome to Consumer Card Access

Welcome to Consumer Card Access - Please Sign On

Please enter your password and click Sign On.


Password



Personal Phrase
love the grandkids


Strong Authentication
This picture and personal phrase are displayed every time you access this page. If you do not recognize them, please contact us at 1-800-279-5439 before you continue.

[Forgot Your Password?](#) Use this link to reset your password without having to give us a call.



10. If you selected **Forgot Your Password?**, the website will take you to the question confirmation screen to answer the questions you had previously selected when you enrolled the card > Select **Continue**

***Note: If you selected **Register this PC** at original card enrollment, but are now using a different PC you will be directed to step 4 Strong Authentication Enrollment and then to step 9 to answer confirmation questions. These questions help confirm that an authorized individual is trying to access your personal and financial information.*



Welcome to Consumer Card Access


Welcome to Consumer Card Access - Forgot Password

Confirmation Questions

To help protect your personal and financial information, answer the following questions and click Continue.

How many children do you have? (number)

What is your father's middle name?



Personal Phrase
love the grandkids

Strong Authentication
This picture and personal phrase are displayed every time you access this page. If you do not recognize them, please contact us at 1-800-279-5439 before you continue.

[Forgot Your Confirmation Questions?](#) You can still sign on after we verify some more information.

Working with Statements

This procedure is used by the cardholder to view monthly card activity statements on the pay card cardholder website. A maximum of 11 months of information is available. It is also used by the cardholder to request that paper statements no longer be produced and mailed to the cardholder.

A monthly statement includes the first day of the month through the last day of the month (for example, January 1, 2002, to January 31, 2002) and is divided into three sections: deposit transactions, card transactions, and fee transactions. Deposit transactions are the payroll amounts deposited to the pay card at the end of each pay period. Card transactions are any withdrawals made using the pay card and debit or credit adjustments. Fee transactions are service charges applied to the account.

Deposit Transactions

Deposit transactions appear with one line of information. This information includes the date and time of deposit transaction, the transaction description, and transaction amount.

Card Transactions

Card transactions appear with three lines of information. This information includes the date and time of the card 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 also appear in this section.


Fee Transactions

Fee transactions appear with one line of information. This information includes the date and time of the fee transaction, the fee description, and the transaction amount.

Viewing a Statement

If no transactions were performed in the specified month, the message ‘**No activity this statement period**’ appears. If a statement was not created for the specified month (for example, the cardholder account was not opened yet), the message ‘**No statement available for the selected month**’ appears.

1. On the Cardholder Information page, click View Statements. The most recent statement appears on the Statement page.



Welcome to Consumer Card Access

Card Number: *****9907	Balance : \$ 19.75
Cardholder: MEGAN HOLVERSON	

<ul style="list-style-type: none"> ▶ Card Information ▶ Card Activity ▶ Statement ▶ Change PIN ▶ Change User Password ▶ Card to Account Transfer ▶ Logout 	<div style="text-align: right; margin-bottom: 10px;"> Print Friendly View of Page </div> <h3 style="text-align: center; margin: 0;">Statement</h3> <p style="text-align: center; margin: 0;">May 2009 Month <input type="text" value="May"/></p> <p>Cardholder number: *****9907 Name: MEGAN HOLVERSON Address: 1620 DODGE STREET STOP 3222 OMAHA , NE 68197- USA</p> <p>Statement Activity from: 5/01/2009 to 5/31/2009 Beginning Card Balance as of: 5/01/2009: \$ 0.00</p> <h4>Funding Transactions</h4> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #f2f2f2;"> <th>Date</th> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>05/28/2009</td> <td>ADD FUNDS</td> <td>\$ 25.00</td> </tr> </tbody> </table> <h4>Card Transactions</h4> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #f2f2f2;"> <th>Date</th> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>05/30/2009</td> <td>VISA PURCHASE Terminal: 441800 PREPAID TEST 5591492014 050300200907027 866-7784925 ,NE 9241441800</td> <td>-\$ 2.00</td> </tr> <tr> <td>05/30/2009</td> <td>VISA PURCHASE Terminal: 441800 PREPAID TEST 5491492114 050300200907027 OMAHA ,NE 9241441800</td> <td>-\$ 1.75</td> </tr> <tr> <td>05/30/2009</td> <td>VISA PURCHASE Terminal: 441800 PREPAID TEST 2209052814 050280200914057 OMAHA ,NE 5721</td> <td>-\$ 1.50</td> </tr> </tbody> </table> <h4>Fee Transactions</h4> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #f2f2f2;"> <th>Date</th> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td colspan="3">There were no fee transactions for this statement.</td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 10px;"> Card Balance as of 05/31/2009: \$ 19.75 Card balance represents the amount available in the transaction account; therefore, if multiple cards are linked to one transaction account, the dollar amount will reflect the balance for all linked cards. </p>	Date	Description	Amount	05/28/2009	ADD FUNDS	\$ 25.00	Date	Description	Amount	05/30/2009	VISA PURCHASE Terminal: 441800 PREPAID TEST 5591492014 050300200907027 866-7784925 ,NE 9241441800	-\$ 2.00	05/30/2009	VISA PURCHASE Terminal: 441800 PREPAID TEST 5491492114 050300200907027 OMAHA ,NE 9241441800	-\$ 1.75	05/30/2009	VISA PURCHASE Terminal: 441800 PREPAID TEST 2209052814 050280200914057 OMAHA ,NE 5721	-\$ 1.50	Date	Description	Amount	There were no fee transactions for this statement.		
Date	Description	Amount																							
05/28/2009	ADD FUNDS	\$ 25.00																							
Date	Description	Amount																							
05/30/2009	VISA PURCHASE Terminal: 441800 PREPAID TEST 5591492014 050300200907027 866-7784925 ,NE 9241441800	-\$ 2.00																							
05/30/2009	VISA PURCHASE Terminal: 441800 PREPAID TEST 5491492114 050300200907027 OMAHA ,NE 9241441800	-\$ 1.75																							
05/30/2009	VISA PURCHASE Terminal: 441800 PREPAID TEST 2209052814 050280200914057 OMAHA ,NE 5721	-\$ 1.50																							
Date	Description	Amount																							
There were no fee transactions for this statement.																									

[Contact Us](#) | [Help](#) | [Terms & Conditions](#) | [Privacy Statement](#)

2. To view another month’s statement, select the month on the drop-down List
3. To view additional pages, click **Next**. To view the previous page, click **Previous**
4. To print the statement for the selected month, click **Print Friendly View of Statement**.
5. To request a duplicate paper statement for the selected month, click **Request Paper Statement**. A statement is generated and mailed to the

cardholder.

Note: Please refer to your terms and conditions agreement you received with your card for any fees that may apply when requesting paper statement.

Changing a Paper Statement Mailing Preference

1. On the Card Information page, using the Paper Statement Information, select paper statement mail choice (Please refer to your terms and conditions with your pay card for any fees that may apply)
2. Click **Submit**. A confirmation message appears in a pop-up window



smartOne

Welcome to Consumer Card Access

Card Number:	*****8780	Balance:	\$.00
Cardholder:	CHRISTINA HAACK		

[Card Information](#)
[Card Activity](#)
[Statement](#)
[Change PIN](#)
[Change User Password](#)
[Logout](#)

Card Information

Employee ID:
Customer Number: TEST CARD
Status: ACTIVE
Expiration Date: 05/31/2011
Last Used: 00/00/0000

Cardholder Information

Click Update to enter your name, address and contact information.

Name: CHRISTINA HAACK
Address: 1620 DODGE STREET
OMAHA, NE 68197- USA
Email Address:
Home Phone: (402) 964-8448
Business Phone: (000) 000-0000

Paper Statement Information

I would like to receive monthly paper statements in the mail. Yes No

[Contact Us](#) | [Help](#) | [Terms & Conditions](#) | [Privacy Statement](#)

Changing the Card PIN

This procedure is used to change your PIN (Personal Identification Number).

1. On the Cardholder Information page, click **Change PIN**. The Change PIN screen page appears.



smartOne
Welcome to Consumer Card Access

Card Number: *****8780 Balance : \$.00
Cardholder: CHRISTINA HAACK

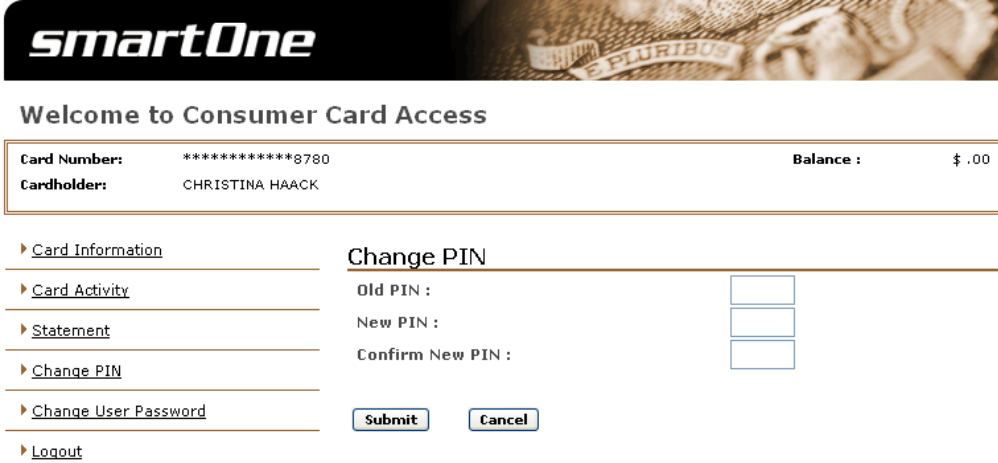
- Card Information
- Card Activity
- Statement
- Change PIN** (indicated by a red arrow)
- Change User Password
- Logout

Card Information
Employee ID:
Customer Number: TEST CARD
Status: ACTIVE
Expiration Date: 05/31/2011
Last Used: 05/00/0000

Cardholder Information
Click Update to enter your name, address and contact information.
Name: CHRISTINA HAACK
Address: 1429 DODGE STREET
OMAHA , NE 68197- USA
Email Address:
Home Phone: (402) 964-8440
Business Phone: (000) 000-0000

Paper Statement Information
I would like to receive monthly paper statements in the mail. Yes No

Contact Us | Help | Terms & Conditions | Privacy Statement



smartOne
Welcome to Consumer Card Access

Card Number: *****8780 Balance : \$.00
Cardholder: CHRISTINA HAACK

- Card Information
- Card Activity
- Statement
- Change PIN** (highlighted)
- Change User Password
- Logout

Change PIN

Old PIN :

New PIN :

Confirm New PIN :

2. Fill in the following fields:

Old PIN Number	Current pay card PIN
New PIN	New pay card PIN
Confirm New PIN	New pay card PIN

3. Click **Submit**. A confirmation message appears in a pop-up window.
4. Click **OK** to return the Cardholder Information screen.

Changing your Web Site Password

This procedure is used to change the password you used to access the pay card website.

The following guidelines apply to passwords:

- New password must be **exactly** eight alphanumeric (letters and numbers) characters. (at least one letter and one number in password)
- You cannot use special characters, such as spaces, asterisks, and hyphens.
- You cannot reuse a password once it has been replaced or revoked.
- You cannot repeat a character more than twice in a row.

1. On the Card Information page, click **Change User Password**. The Change Password page appears.



smartOne
Welcome to Consumer Card Access

Card Number:	*****8780	Balance:	\$.00
Cardholder:	CHRISTINA HAACK		

[Card Information](#)
[Card Activity](#)
[Statement](#)
[Change PIN](#)
[Change User Password](#) 
[Logout](#)

Card Information

Employee ID:	
Customer Number:	TEST CARD
Status:	ACTIVE
Expiration Date:	05/31/2011
Last Used:	03/05/0000

Cardholder Information

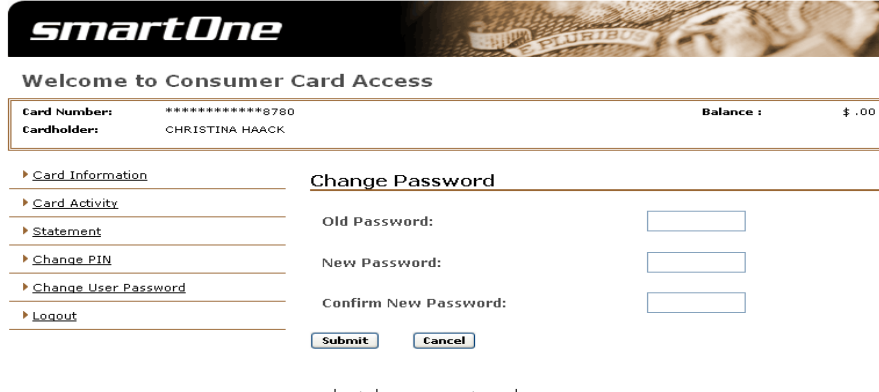
Click Update to enter your name, address and contact information.

Name:	CHRISTINA HAACK
Address:	1620 DODGE STREET OMAHA, NE 68197 USA
Email Address:	
Home Phone:	(402) 964-0448
Business Phone:	(800) 000-0000

Paper Statement Information

I would like to receive monthly paper statements in the mail. Yes No

[Contact Us](#) | [Help](#) | [Terms & Conditions](#) | [Privacy Statement](#)



smartOne
Welcome to Consumer Card Access

Card Number:	*****8780	Balance:	\$.00
Cardholder:	CHRISTINA HAACK		

[Card Information](#)
[Card Activity](#)
[Statement](#)
[Change PIN](#)
[Change User Password](#)
[Logout](#)

Change Password

Old Password:

New Password:

Confirm New Password:

[Contact Us](#) | [Help](#) | [Terms & Conditions](#) | [Privacy Statement](#)

2. Fill in the following fields:

Old Password

Old 8 character cardholder chosen-password

New Password

New 8 character cardholder chosen-password

Confirm New Password

New 8 character cardholder chosen-password

3. Click **Submit**. A confirmation message appears in a pop-up window.

4. Click **OK** to return to the Cardholder Information page.

Working with Pay Card Money Transfer

You have the ability to transfer money from your pay card to any checking or savings deposit account within the USA. Using the Automated Clearing House Network (ACH), you can transfer money from your pay card to a deposit checking or savings account. The Transfer from Card to Account pages are used to perform the transfer.

Transferring Funds from Card to Account

1. On the Cardholder Information page, select Card to Account Transfer. The Transfer from Card to Account page appears.



smartOne

Welcome to Consumer Card Access

Card Number: *****5522 Balance : \$ 32.95
 Cardholder: MEGAN HOLVERSON

- ▶ Card Information
- ▶ Card Activity
- ▶ Statement
- ▶ Change PIN
- ▶ Change User Password
- ▶ Card to Account Transfer
- ▶ Logout

Card to Account Transfer

Amount: \$

Routing Number Account Number

Routing Number:

Account Number:

Card Type:



[Contact Us](#) | [Help](#) | [Terms & Conditions](#) | [Privacy Statement](#)

2. Fill in the following fields:

Amount	The amount you want to transfer from your pay card to the deposit account
Routing Transit	The routing transit number for the institution where the deposit account resides
To Account Number	The account number for the deposit account
Account Type	Checking or Savings

3. Select **Submit**

4. A confirmation page will appear. If you want to make changes select **Edit**. If no changes are needed select **Confirm**

Welcome to Consumer Card Access

Card Number:	*****5522	Balance :	\$ 32.95
Cardholder:	MEGAN HOLVERSON		

- ▶ [Card Information](#)
- ▶ [Card Activity](#)
- ▶ [Statement](#)
- ▶ [Change PIN](#)
- ▶ [Change User Password](#)
- ▶ [Card to Account Transfer](#)
- ▶ [Logout](#)

Card to Account Transfer

Please verify that the information entered is accurate before selecting "Confirm".

Amount:	\$20.00
Routing Number:	105000014
Account Number:	97255486
Card Type:	Checking

[Contact Us](#) | [Help](#) | [Terms & Conditions](#) | [Privacy Statement](#)

Note: An edit is performed to validate the Routing Transit number. If you enter an invalid Routing Transit number, you will receive a popup with an error message about the number. Please verify the number with your institution before proceeding with the transfer.



Welcome to Consumer Card Access

Card Number:	*****5522	Balance :	\$ 32.95
Cardholder:	MEGAN HOLVERSON		

- ▶ [Card Information](#)
- ▶ [Card Activity](#)
- ▶ [Statement](#)
- ▶ [Change PIN](#)
- ▶ [Change User Password](#)
- ▶ [Card to Account Transfer](#)
- ▶ [Logout](#)

Card to Account Transfer

The routing number you entered is invalid. Please re-enter.

Amount:

Routing Number Account Number

Routing Number:
 Account Number:
 Card Type:

[Contact Us](#) | [Help](#) | [Terms & Conditions](#) | [Privacy Statement](#)

Note: The system does not perform an edit check on the checking or savings account number you enter, so if the account is invalid, the transaction will be rejected but may take up to 5-7 business days to appear back on your card.

3. Click **Submit** if account and routing information is correct. A confirmation message appears in a pop-up window.
4. Click **OK** to return to the Card Activity screen.