

## GETTING STARTED WITH YOUR CARD

Here is Your Biotest Card



### WHAT SHOULD I DO WHEN I RECEIVE MY BIOTEST CARD?

Before you use your Biotest card for the first time, it must be activated.

To activate your card and choose a PIN, call the number on the sticker affixed to your card and follow the voice prompts. You will be required to enter your 16-digit card number.

Once your card is activated, sign the back and review the materials contained in your card package, including the schedule of fees printed on the back of the paper to which your card is attached. We also recommend registering on the cardholder website to access additional information and features.

## GETTING YOUR BALANCE

### Accessing Your CARD Balance

- Avoid decline fees by always knowing your balance
- Check your balance for free in three ways:
  - » Text BAL to 445544 (carrier rates apply)
  - » Access your account online via desktop or mobile at [www.prepaid.citi.com/biotest](http://www.prepaid.citi.com/biotest)
  - » Call 1-866-326-8689
- A fee will be applied if you check your balance at the ATM



### Accessing via Mobile

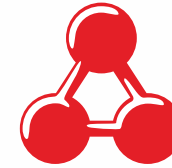
It's now easier than ever to manage your account over your mobile device.

Login to:

- View Balances
- Review Transaction & Payment History
- Search for ATMs
- Contact Customer Service



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# Biotest

*From Nature for Life*

## Welcome Biotest Donor!

### LET'S GET STARTED USING YOUR Biotest CARD

The Biotest Visa® Prepaid Card is the method of compensation for plasma donations at Biotest. Following each donation, your funds are automatically loaded to your card, offering safe, secure and convenient access to your funds.

Your Biotest Card is a Visa prepaid card that can be used to make purchases wherever Visa debit cards are accepted. It can also be used to withdraw cash at ATMs.

There is no credit line associated with your Biotest Card, and there is no credit check or approval process required to receive and use your card. The purchase and withdrawal limit is the balance on your card.

# USING YOUR BIOTEST CARD

## MAKING PURCHASES

### At the Point-Of-Sale

- You can use your card to make purchases in two ways:
  - » Choose CREDIT and sign for the purchase
  - » Choose DEBIT and enter your PIN
- Some merchants offer a “cash back” option when DEBIT is selected. Before presenting your card, ask the merchant if the “cash back” option is available.

### Split Payment Transactions

- If your purchase amount is more than the balance on your card, tell the cashier you’d like to use two forms of payment
- Use your card as the first form of payment (depending on the merchant, you may need to tell the cashier the exact amount to deduct from your card)
- Pay the remaining amount with another form of payment

### Gas Station Purchases

- Your card will not work at the gas station pump
- To purchase gas, you must present your card to an attendant inside the gas station prior to fueling

### Restaurant Purchases

- Restaurants may temporarily “authorize” your card for 20% more than the purchase amount in order to cover gratuity
- Make sure your card balance is sufficient to cover the authorization amount
- Once the transaction settles, the actual purchase amount will be reflected in your account history and your balance will be adjusted automatically

## ACCESSING CASH

### ATM Cash Withdrawals

- You can withdraw cash at any ATM that bears the Visa® logo
- To complete an ATM withdrawal:
  1. Insert or swipe your card
  2. Enter your four-digit PIN
  3. Select withdraw and choose “Checking” as the account type
  4. Take your cash, card and receipt

### Transferring Funds to Your Bank Account

- You can transfer money directly from your card to your bank account
- To complete a transfer:
  1. Log in to the cardholder website and click on the “Access \$” tab
  2. Your bank account number and routing number are required
  3. The money will be deposited in your bank account in 2-3 business days

## CUSTOMER SERVICE

### On Demand Text Message Alerts

- Enroll by entering your mobile number on the Profile page at [www.prepaid.citi.com/biotest](http://www.prepaid.citi.com/biotest) or contact Citi by phone
- Note: Although Citi does not charge a fee for this service, your cell phone provider may charge a fee to send or receive text messages, depending on your contract details
- Text one of the prompts below to 445544 to receive the appropriate response
  - » Text BAL to get your card balance
  - » Text PAY to get your last payment amount
  - » Text TRANS to get your last transaction amount

### Lost or Stolen Cards

- Your card is covered by “Zero Liability” protection\*– If your card is ever lost or stolen, it will be replaced and any unauthorized purchases will be refunded
- To report your card lost or stolen and request a replacement, contact Citi Prepaid by phone

\*Visa's Zero Liability policy covers U.S. issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit [www.visa.com/security](http://www.visa.com/security).

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