

FAQs

How do I get the AT&T my Rewards card and when will it be sent to me?

you Refer program rewards are distributed by the 15th of the month following a sold referral. After the first reward you've earned is distributed, you'll receive your card, at the address you indicated when setting up your [profile](#), within 7-10 business days.

Can I have the delivery of my Rewards card expedited?

Unfortunately, we're unable to expedite the delivery of the initial AT&T **my Rewards** reloadable debit card. However, to help ensure there are no delays in receiving your card, please ensure the address and phone number in the AT&T **my Rewards** profile is updated and is accurate.

Who is issuing the debit card?

Bank of America Merrill Lynch is responsible for the creation, delivery and support of your AT&T **my Rewards** reloadable debit card.

How do I activate my card?

Activation of the card is simple and secure, just like activating a credit card.

- Once you receive the card, you can activate online or by calling (888) 373-5801 toll-free.
- For security reasons you'll need:
 - The 16-digit number that appears on the face of the card
 - The 3-digit card security number that appears on the back of the card
 - The last four digits of the phone number you provided when you originally registered your internal AT&T **my Rewards** profile
- During the activation process, you'll be asked to create a personal identification number (PIN). The PIN can be used to make PIN purchases.
- Once the card is activated, you'll be given the account balance and may begin using it immediately.

Is there a PIN assigned to this card?

No. To set your PIN, call (888) 373-5801.

How do I set or change my PIN?

Call (888) 373-5801 to set your PIN. To keep your card balance secure, you must protect the confidentiality of your PIN. If you believe that your PIN is no longer secure, contact Customer Service immediately using the number on the back of your card. We advise against writing your PIN on your card or keeping a notation of your PIN with your card. You are responsible for the protection of your PIN and you will not be able to recover funds lost as a result of unauthorized use of your PIN.

Does my card expire?

Yes, the expiration period is 3 years. However, the card will automatically renew and you'll receive a new card if you've had any activity (spend or receive deposits) within the last 6 months. If you haven't had any activity, Bank of America Merrill Lynch will then follow your state's escheatment process.

Is there an "Account Maintenance" fee?

Your AT&T **my Rewards** debit card has no maintenance fees.



Can I withdraw cash?

No, your AT&T **my Rewards** debit card is only available for Point of Sale transactions.

Why is the word “Debit” on the front of the card?

The word debit is on the front of the card because there is no “credit” extended to you as the cardholder.

How is my card different than a credit card?

Your credit card gives you a line of credit in advance of receiving funds which you have to pay back. Your debit card already has the funds loaded to it. You can spend the funds as you see fit, but you can't spend more than your current available card balance.

Where can I use the card?

You can use your card to make purchases at any merchant that accepts Mastercard®.

- **Special Transactions**

- **Gas stations** – Paying at the pump may cause a hold of up to \$100; consider paying inside, saying how much you want to purchase, and signing the receipt.
- **Restaurants** – Restaurants may verify you have enough in your account for the bill. Make sure you have enough funds to cover any added tip.
- **Hotels** – The hotel may hold the amount of your estimated bill, making that amount unavailable for other purchases. When you check out, the hold may take a few days to be removed.
- **Auto rentals** – You may use your card for final payment for a rental car, but a credit card may be necessary to reserve a rental car.
- **Returns** – Store return policies vary. You may receive a credit to your account or a store credit. A credit to your account may take a week to process before funds are available for use.

How do I track the amount of money loaded on the card?

You can track the awards earned and sent to Bank of America Merrill Lynch to deposit to your card on the AT&T **my Rewards** website at www.attmyrewards.att.com. Also, you can view all transactions (money deposited or spent) using Bank of America Merrill Lynch's website at www.bankofamerica.com/attmyrewards.

Will I receive a statement for my card?

All card transactions that you make with your card are available online at www.bankofamerica.com/attmyrewards. Click on the “My Account” tab to view your complete transaction history, including payments and spend activity. There is also an option to print your transaction details.

How do I change my address?

If you move or the address to which your card was mailed has an error, please update your information by going to www.bankofamerica.com/attmyrewards. If you need assistance updating your account information, please contact Customer Service using the number on the back of your card.

What should I do if my card is lost or stolen?

Contact Bank of America Merrill Lynch via (888) 373-5801 or www.bankofamerica.com/attmyrewards. Your debit card comes with Bank of America Merrill Lynch “Zero Liability” protection against unauthorized transactions.



Who do I contact to contest unauthorized debits?

Bank of America Merrill Lynch via (888) 373-5801 or www.bankofamerica.com/attmyrewards. Your debit card comes with Bank of America Merrill Lynch "Zero Liability" protection against unauthorized transactions.

Is there a cost to replace a damaged/lost or stolen card?

Yes, the lost/stolen card replacement fee is \$5.00 per occurrence and deducted from the balance of your card.

How do I cancel my card?

If you wish to cancel your debit card, please contact Customer Service by using the number on the back of your card. Since your debit card is reloadable, we recommend contacting the AT&T **my Rewards Helpdesk** before closing your account. Otherwise, closing your debit card account may disrupt access to your payments.

What happens to my card if I separate from AT&T?

If you separate from AT&T, Bank of America Merrill Lynch will allow you to cancel your debit card account and issue a check with the remaining balance for a fee of \$5.00.

How do I know how much money I have in my available balance?

You can check your available balance anytime by going to www.bankofamerica.com/attmyrewards or by calling the number printed on the back of your card.

How do I know my personal and card information is secure?

All transactions take place on a secure server, and all of your personal and card information is encrypted using a Secure Socket Layer (SSL). We encourage you to carefully review the Bank of America Merrill Lynch Privacy and Security Policies [\(Link to be added later\)](#).

Will my personal information be shared with anyone?

No. Bank of America Merrill Lynch won't divulge your email address or other personal information to any third party without your authorization. Please read the Privacy and Security Policies for more details. [\(Link to be added later\)](#).

