

EFS SmartFundsSM

Features

Bank Accounts: Transfer money to external bank accounts

- On Request
- Scheduled every time you are paid daily, weekly, or monthly

ATM: Access through the Star and Cirrus networks

- Select 'Checking' to access EFS SmartFundsSM
- Select 'Credit' to take a Company Cash Advance⁵

Debit Card: Access through the Maestro and Star Debit networks

EFS Checks: Issue checks using money on your card

EFS Authorized Locations: Purchase fuel or other items at any authorized EFS location using your EFS SmartFunds^{SM*}

- **If your card features allow for Company Cash Advance or company-related purchases, then EFS authorized locations will only allow purchases from the "Company funds" on our card, not from your EFS SmartFundsSM balance.⁵*

Online Access: Online access to set up your cardholder profile (keep your information current), set up new external bank accounts, transfer funds, pull reports, and much more

IVR Access: Change your PIN, transfer funds, check your balance, or hear recent transactions

Mobile Access: Manage your EFS SmartFundsSM and find fuel locations via our mobile smartphone app, EFS Mobile Driver SourceSM

- Visit the Apple App Store or Google Play and search "EFS" to download



EFSLLC.COM 888.824.7378



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EFS SmartFundsSM Activation/ Registration

IMPORTANT INFORMATION: To activate your EFS SmartFundsSM, please follow the simple steps below. Unless you register, you will not have access to the EFS SmartFundsSM services available on your EFS SmartFundsSM card (e.g. the payroll card services and fuel card load advances or settlement).

SET UP YOUR PIN

You will first need to set up your PIN via the EFS Automated Phone System, for use at ATM and Debit Card locations, and when logging into EFS eManager or Mobile Applications. *You must set up your PIN within 24 hours of Carrier card activation.* To set up your PIN:

1. Call EFS at 888.824.7378 or 801.624.4690
2. Press 'Option 3' for Cardholders
3. Enter your Card Number and your temporary PIN (initial temporary PIN is the last 4 digits of your card)
4. Select your new PIN

COMPLETE YOUR PROFILE

Once you have created a PIN, you can complete the registration process by submitting your cardholder profile online to activate your EFS SmartFundsSM features.

1. Log in to eManager at www.efslc.com (select eManager from the Log In menu)
2. Use your Card Number and PIN as your log-in information
3. Go to the SmartFundsSM Driver/Cardholder Profile
4. Once you arrive at the profile screen, please provide the information requested and 'Submit'. You will be required to provide your full name, home address, date of birth, and the last 4 digits of your Social Security number/SIN. To expedite this process, please have this information available at the time of registration.

Once your profile is submitted, you will have immediate access to your EFS SmartFundsSM.

Should you have any questions about the registration process, please feel free to contact EFS Customer Service by calling 888.824.7378. The registration process is a necessary and important step in better safeguarding your card and its use. All non-public personal information provided by you during this process is strictly maintained in accordance with EFS' Privacy Policy. Thank you for taking the time to complete this important process and activating your new EFS SmartFundsSM card.

Access EFS SmartFundsSM Online

Visit www.efslc.com and select eManager from the Log In menu. Log in using your card number and PIN.

Online Menu Options

- View Activity Report (card deposits, transactions, current balance)
- Set up new external accounts
- Verify new external accounts
- Transfer funds to external accounts
- Set up one-time or recurring transfers

SmartFundsSM Activity Report

View SmartFunds Card Deposits, Transactions and Current Balance

- Select SmartFunds Card Activity Report
- Enter the Start and End Dates for the Statement
- Select the format for the report (PDF, Excel, CSV)
- Click 'Submit'

Set up an External Bank Account^{1,2}

- Select SmartFunds Transfer Accounts
- Enter Bank Name, Bank Routing Number, Bank Account Number, First and Last name on the account, Account Type and Account Nickname (used to identify account when making IVR transfers)

Verify Bank Account

You must have the amounts of the 2 deposits made by EFS to your bank (check with your bank) before you can complete this step

- Select Verify SmartFunds Transfer Accounts
- Choose the account to verify
- Enter the amount of each deposit
- Click 'Verify'

Transfer Funds³

You can transfer funds to an outside bank account one time or schedule recurring transfers

One-Time Transfer³

- Choose the Account to transfer funds
- Enter the amount of the Transfer (Enter notes if desired)
- Click 'Add Transfer'

Schedule Recurring Transfer^{3,4}

- **Transfer on Pay:** Set it up so that every day that you are paid or funds are loaded to the card, a percentage or set dollar amount transfers to a personal bank account.⁴
- **Daily:** Transfer a set dollar amount to a personal bank account every day.⁴
- **Weekly:** Transfer a set dollar amount to a personal bank account every week by day. For example you can automatically transfer \$100 every Tuesday and Friday.⁴
- **Monthly:** Transfer a set dollar amount to a personal bank account every month by date. For example you can have \$200 transferred automatically on the 1st and 15th of every month.⁴

¹ U.S. banks only

² EFS will make 2 small deposits to your account within 2-3 business days. You will need to check with your bank and get the amounts of these 2 deposits to verify your account before you can make any transfers.

³ Transfers occurring after 4pm CT will be processed the following day. Please note: Funds will be immediately subtracted from your EFS SmartFunds Card. It takes 1-4 business days for the transfer to process through the banking system and be available in your external account.

⁴ Funds must be available for the full amount of the transfer. For example, if there is only \$150 available and \$200 is scheduled to transfer, no transfer will be made.

⁵ Company Cash Advance and company purchases are only available if your card features allow for company-related purchases.

Access EFS SmartFundsSM via Phone

Call the EFS Automated Phone System at 888.824.7378

- Press '3' (for Cardholders)
- Enter your card number followed by '#'
- Enter your PIN followed by '#'

Check Your Balance (Press '1')

SmartFunds and Company Cash Advance⁵

- Both your SmartFundsSM and your Company Cash⁵ balances will be given

Change Your PIN (Press '2')

- Enter your new 4-digit PIN followed by '#'
- Press '1' to verify PIN is correct

Issue an EFS Check (Press '3')

From either SmartFunds or Company Cash Advance⁵

- Select '1' for SmartFunds or select '2' to use Company Cash Advance⁵
- Enter the check number followed by '#'
- Enter the amount of the check followed by '#' (For \$136.44 enter 136*44#)
- Press '1' to verify the information is correct
- Write the Payee, Amount and Authorization Code on the Check

Transfer Funds (Press '4')

SmartFunds ONLY. You must already have set up the account using EFS eManager

- Select the account to transfer to
- Enter the amount to transfer (For \$136.44 enter 136*44#)
- Press '1' to verify the information is correct

Hear Recent SmartFunds Transactions (Press '5')

Last 30 days only