

PIN4 Cash – November 2020

1. What is PIN4 Cash?

PIN4 Cash is for members who have lost their Mastercard debit card, or it's been stolen, and need to access cash in an emergency by using their mobile phone to make a cash withdrawal.

We've set this up in partnership with our debit card provider, Optimus Cards, and Cardtronics, an ATM provider.

2. What do I need to get started?

You'll need your own mobile phone that can receive texts (SMS). Ideally your phone can open website links within the texts as these are sent to you to show your nearest cashpoints and how to use the PIN4 Cash service.

Your mobile phone will also need to receive calls so that we can call you to give you the secret PIN.

3. How do I place an order?

Make sure to read the Terms and Conditions at

<https://www.wccul.co.uk/Banking#mastercard> before you place an order.

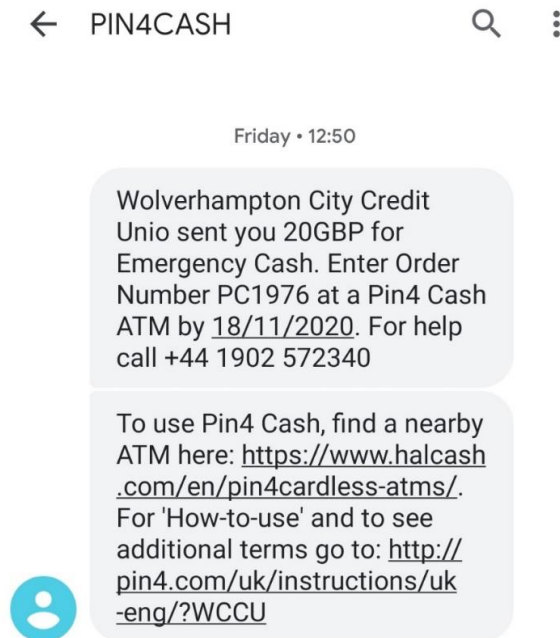
Email us at contactus@wccul.co.uk with the subject line "PIN4CASH ORDER" and include the following details:

- Your name
- First line of your address
- Postcode
- Mobile number
- Amount you'd like to withdraw.

We'll check your credit union account details and if you have the amount plus the fee available to withdraw, we'll send two texts to your mobile number.

We will also give you a call on your mobile number to let you know the secret PIN that you need to enter at the ATM.

4. What are the texts that come through to my phone?



The first text tells you:

- Which company has sent the cash to you (Wolverhampton City Credit Union)
- The amount you can withdraw at the ATM (number followed by GBP, e.g., 20GBP)
- The order number you'll need to type in at the ATM (PC1976)
- How long you've got to withdraw the cash (usually five days).

The second text includes two website links:

- Where to find your nearest ATM
- How to use PIN4 Cash when you get to the ATM

5. What do I have to do when I get to the ATM?

- Press "Cardless" or "Cardless Transactions"
- Press "PIN4 Cash"
- Enter your mobile number (without the 0 at the start)
- Enter your order number (without the PC at the start, e.g., 1976)
- Enter the amount to withdraw (e.g., 20)
- Enter your secret PIN (we will call you and let you know what this is over the phone)

When you've entered the correct details, you'll receive your cash and a receipt.

Please see instructions from the [PIN4 website](#) or watch the [video](#).

6. How much cash can I withdraw?

You can withdraw up to £500 per day, £1000 per week or £2000 per month, in multiples of £20.

7. How many times can I withdraw cash per month?

You can withdraw cash once per day, up to five times per week and up to 10 times per month.

8. Will it cost me anything?

Yes, the fee depends on how much you want to withdraw. The fee will be deducted from your credit union account, so you'll need to have enough money in your account to cover both the withdrawal and the fee. Please see the table below:

<u>Withdrawal amount</u>	<u>Fee charged</u>
£20.00	£2.86
£40.00	£3.05
£60.00	£3.23
£80.00	£3.41
£100.00	£3.59
£120.00	£3.77
£140.00	£3.96
£160.00	£4.14
£180.00	£4.32
£200.00	£4.50
£220.00	£4.68
£240.00	£4.87
£260.00	£5.05
£280.00	£5.24
£300.00	£5.42
£320.00	£5.60
£340.00	£5.79
£360.00	£5.97
£380.00	£6.15
£400.00	£6.33
£420.00	£6.51
£440.00	£6.70
£460.00	£6.88
£480.00	£7.06
£500.00	£7.33

9. What if I don't have enough funds in my account to cover both the withdrawal and the fee?

Unfortunately you won't be able to use the PIN4 Cash facility, as the withdrawal and the fee are processed at the same time.

10. How do I get in touch if I have any issues?

Please email contactus@wccul.co.uk with the subject line "PIN4CASH HELP". Include a brief description of what the problem is so that we can have a look into it and get back to you.