



RBC Right Pay[®]
Visa[‡] Prepaid Card



What you should know

Your prepaid card is **NOT** a credit card

Your RBC Right Pay Visa Prepaid Card is a prepaid/stored value card, which means that when purchases are made, amounts are deducted until the balance reaches \$0. Once this happens, you can no longer use the card until it is reloaded. Here is some additional information you should be aware of before using your card.

To start using your card, please visit www.rbcrightpay.com or call 1-855-232-0675 to activate your card and create your personal PIN.



How the card works

- You can use your RBC Right Pay Visa Prepaid Card to make purchases or pay your bills, anywhere Visa is accepted. You can also make cash withdrawals at ATMs.
- Your card is reloadable but only by your social assistance provider. Keep it even after your balance reaches \$0. Additional social assistance payments may be added to your card in the future.
- Your prepaid card is **NOT** a credit card. You can only spend or withdraw funds up to the amount available on your card, so you should always know the balance on your card.



Personal Identification Number (PIN)

- For your own security and protection, you will be required to select a four-digit PIN when you activate your card. You will need this PIN to access the money on your card.
- You must keep your PIN safe. Do not tell anyone your PIN. If you record your PIN, keep it separate from your card at all times.
- When selecting a PIN, avoid using numbers such as your date of birth, address or phone number.
- Avoid using the same PIN for all your cards.
- Try to change your PIN from time to time for added security. To change your PIN, call 1-855-232-0675 or visit www.rbcrightpay.com and follow the prompts.
- Please refer to your RBC Right Pay Reloadable Visa Prepaid Card Agreement for additional details about your PIN.

Remove and keep the following card for important contact information.

Important Contact Information

Call RBC Right Pay Cardholder Support at 1-855-232-0675, TTY at 1-866-317-9343, or visit www.rbcrightpay.com to:

- Activate your card
- Set your PIN
- Report your card if it's lost, stolen or damaged
- Change your PIN
- Check your balance

Sign up at www.rbcrightpay.com to receive automatic email or text alerts when funds have been added to your card or when your balance gets low.

If you have specific questions about the payments being provided by the Province of Ontario or Ontario Works delivery agent, please contact the local office or your caseworker.



How to make a purchase

- Check the balance on your card before you make a purchase. The retailer cannot check it for you.
- You will be asked whether it will be “DEBIT” or “CREDIT”. Tell the retailer that it will be “CREDIT”.
- You will be asked to enter your PIN in the retailer’s card terminal.
- You can make a purchase that is greater than the balance on your card if the retailer allows split payments. Tell the retailer the amount available on your card and that you will use a second form of payment (e.g. credit card, debit card, cash or cheque) to pay the difference.
- Please note:
 - When you buy gas, you cannot use your card to pay at the pump; you must pay the cashier directly.
 - When you use your card at restaurants, hotels or service providers where tips are generally given (e.g. hair salons, taxis, etc.), the retailer will pre-authorize your card so that it covers the bill plus a 20% estimated tip. If the balance on your card is less than the bill plus the 20% tip, your card will be declined.
- You can use your card for online purchases, but make sure your profile information with RBC (e.g. address, telephone number) is up-to-date by contacting your social assistance caseworker. Your updated profile will be provided to RBC.



How to return a purchase

- You will need to deal directly with the retailer when returning items you purchased.
- Take your card and receipts to the retailer, as you may be asked to provide them in order to make the return.
- Please note that refunds may take up to three business days to show up on your card.



How to pay bills

- You can use your card to pay bills, such as your cell phone, utilities and internet bills, as long as the retailer accepts Visa as a form of payment.
- In most cases, you can make a payment through the retailer's website, in person or by phone.



How to make cash withdrawals

- You can make cash withdrawals at most ATMs using your card.
- You will need to enter your PIN and select "WITHDRAWAL" from "CHEQUING" when prompted.
- You cannot withdraw more than the balance on your card.
- Please note daily withdrawal limits and fees are outlined in the attached Card Fees and Limits document and in your RBC Right Pay Reloadable Visa Prepaid Card Agreement.



How to check your card balance

- Check your card balance at www.rbcrightpay.com or call 1-855-232-0675.
- Sign up at www.rbcrightpay.com to receive automatic email or text alerts when funds have been added to your card or when your balance is getting low.

Learn more about your card at
www.rbcrightpay.com



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