

## Rental Leasing Services

<b>Subject:</b>	Pre-paid and Payroll Debit Cards
<b>Procedure No.</b>	CO 0702-0414
<b>Distribution:</b>	GM Sent Email Blast - 01-03-2014 RLS Server Posted – 01-29-2014
<b>Date:</b>	April 14, 2014
<b>Company Wide Distribution:</b>	April 14, 2014
<b>Replaces Procedure:</b>	CO 0702-0114, January 03, 2014, CO 0702-0812, August 09, 2012, CO 0702-0412, April 20, 2012, CO 0702-0412, April 17, 2012, CO 0702-1009, October 16, 2009
<b>Other References:</b>	CO 0701-1206, Credit / Debit Card Rental Vehicle Summary Job Aid (RD 2200-10 Rev. 03-16-07)
<b>Purpose</b>	<p><b>To Communicate:</b></p> <ul style="list-style-type: none"> <li>• Pre-Paid and Payroll Debit Card Overview</li> <li>• Pre-Paid Checkout Process (<b>Rental vehicle classes revised.</b>)</li> <li>• Proof of Residency Documents</li> <li>• Physical Damage Coverage Requirement</li> <li>• RMWA – Under Age Drivers are not eligible to purchase the Loss Damage Waiver (LDW)</li> <li>• Check-in Process</li> </ul>

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<p><b>Pre-paid and Payroll Cards Overview</b></p>	<p><b>Pre-paid debit cards</b> can be purchased from many retail outlets. They may look and work like standard debit cards, however they will generally provide reload instructions to the user.</p> <ul style="list-style-type: none"><li>• Currently, pre-paid debit cards with VISA and MasterCard logos will be accepted during the rental check-out process at certain NextCar locations and all Rent-A-Wreck Corporate locations for <i>specific vehicle rentals</i>.</li></ul> <p><b>Payroll debit cards</b> also look and work just like a standard debit card; however, the payroll debit card actually draws on the payroll account of the employer.</p> <ul style="list-style-type: none"><li>• Payroll debit cards with VISA and MasterCard logos <i>will be accepted</i> during the rental <b>check-in and check-out process</b>.</li></ul> <p><b>Benefit debit cards</b>, like Social Security, Veterans' Benefits, Railroad Pensions and other government benefit cards are also welcomed at all corporate locations.</p> <ul style="list-style-type: none"><li>• Benefit debit cards with VISA and MasterCard logos <i>will be accepted</i> during the rental <b>check-in and check-out process</b>.</li></ul> <p><b>Important Note:</b> Debit cards are processed as <b>“Paid”</b> transactions during the rental check-out, extension and check-in process.</p>
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<p><b>Pre-Paid Debit Card Check-Out Process</b></p>	<p>Pre-paid debit cards with VISA and MasterCard logos will be accepted during the rental checkout process at the following locations:</p> <p><b>NextCar Locations:</b> Annapolis, Frederick, Gaithersburg, Lexington Park, Rockville, White Flint and Wheaton.</p> <p>Currently NextCar customers using pre-paid cards may rent from the following vehicle categories:</p> <p><b>Revised:</b> Compact, Intermediate, Standard, Full Size, Mini-Van, Pick-up Truck, Cargo Van and 16' Box Truck</p> <p><b>Rent-A-Wreck Corporate Locations:</b> Baltimore City, Glen Burnie, and Mid-Way Airport</p> <p>Currently Rent-A-Wreck Corporate location customers using pre-paid cards, <i>and are purchasing the Damage Waiver</i>, may rent from the following vehicle categories:</p> <p><b>Revised:</b> Compact, Intermediate, Standard, Full Size, Mini-Van, Pick-up Truck, Cargo Van and 16' Box Truck</p> <p><b>Note:</b> See Physical Damage Waiver section for Damage Waiver purchase requirements.</p> <p>Rent-A-Wreck Corporate location customers using pre-paid debit cards, and are <i>providing their own full coverage insurance, (Liability, Comprehensive &amp; Collision)</i> may rent from any vehicle category.</p>
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<p><b>Pre-Paid Debit Card Check-Out Process continued...</b></p>	<p>Pre-paid cards must be in the renter's name.</p> <p>Pre-paid debit cards must have raised account numbers and lettering.</p> <p>Cards must have a Mag-Strip to enable swiping into the system.</p> <p>The security deposit for renters using pre-paid cards is <b>\$200</b> plus the estimated rental charges.</p> <p>The renter using a pre-paid debit card must also provide a recent <b>Pay Stub</b> as well as two current residency documents from the <b>Proof of Residency Documents</b> section.</p> <p>All other rental qualifications still apply. I.e., Valid Drivers License, Physical Damage Coverage Requirement, Vehicle Age Requirements, etc.</p>
<p><b>Proof of Residency Documents</b></p>	<p>When applicable, the two proof of residency documents provided at the time of rental must be <b><u>current copies within 30 days</u></b> prior to the rental date.</p> <ul style="list-style-type: none"><li>• Cellular Phone Bill</li><li>• Home Telephone Bill</li><li>• Bank Statement</li><li>• Mortgage Statement</li><li>• Credit Card Statement</li><li>• Utility Bill (Gas, Electric or Water Bill)</li><li>• Military ID</li><li>• Auto or Home Insurance Bill</li></ul> <p><b><u>All rental qualifying documents</u></b>, this includes Proof of Residency Documents, must have the customer's name, current customer address, and match the customer's Drivers License.</p>

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<p><b>Physical Damage Coverage Requirement</b></p> <p style="text-align: center; color: red;">New →</p>	<p>Physical Damage Coverage is required for customers renting from NextCar and Rent-A-Wreck Corporate Locations.</p> <p>Customers have the choice of:</p> <ol style="list-style-type: none"> <li>1. Using their own Auto <b>Collision</b> Insurance,</li> <li>2. Using a credit or debit card that provides rental car coverage, or</li> <li>3. Customers with MD, VA, WVA, DC, DE and PA driver's permits may purchase the NextCar, Rent-A-Wreck of Baltimore City and Glen Burnie's Damage Waiver. (Observe Glen Burnie's airline travel exception below.)             <ul style="list-style-type: none"> <li>• The Rent-A-Wreck of Mid-Way Airport customers <i>purchasing the Damage Waiver</i> may present a drivers license from any state.</li> <li>• The Rent-A-Wreck of Mid-Way Airport "Underage Drivers" (21-24) are not eligible to purchase the Loss Damage Waiver.</li> <li>• Airline travel customers presenting current round trip airline tickets renting from the Rent-A-Wreck Glen Burnie location may <i>purchase the Damage Waiver</i> regardless of their state's license</li> </ul> </li> </ol> <p>All customers using a pre-paid debit must provide a recent <b>Pay Stub</b>, and two current residency documents from the <b>Proof of Residency Documents</b> section.</p>
<p><b>Check-in Process</b></p>	<p>Pre-Paid, Payroll and Benefit debit cards can be accepted as payment during the rental check-in process.</p>