

Newark Now: Audible Bucks Immediate Response Incentive Mastercard® FAQs

Newark Now: Audible Bucks FAQs:

Can I add more funds to this card?

- Funds can only be added by Audible, the “sponsor” of the program. The funds are automatically added to your card at the beginning of each week for the duration of the 6-month program, and that is the amount participants of the program receive each week to be spent at select local businesses in Newark.

How do I check my card balance?

- You can check your card balance by contacting MoCaFi’s Cardholder Support line at 1-800-342-7374 to speak with an agent for card balance details.

Where can I use the card?

- Based on the program requirements, your card usage will be restricted to certain merchants designated to participate in this program. The list of participating merchants can be found mocaifi.com/irc/audible. The merchant list will also be given to the recipient with the card. Immediate Response Cards are funded solely by a sponsoring municipality or organization. The card sponsor can restrict the use of the card and/or reclaim funds loaded on the card subject to the terms of the cardholder agreement you received with the card. Please note the list of participating merchants is subject to change. You will be mailed an updated list when changes are made.

How can I find the card Terms & Conditions?

- Your Cardholder Agreement contains every term, condition associated with your card. You can find it posted in the footer section of mocaifi.com/irc/audible.

What happens if I lose my card or it gets stolen?

- If your Card has been lost or stolen or you believe that someone has made an unauthorized transaction on your Card (or may attempt to use your Card without permission) or you believe an error has occurred with your Card, you agree to notify MoCaFi IMMEDIATELY at 1-800-342-7374 and in no event later than 60 days from the date of the transaction at issue.

Can I transfer funds to my bank account?

- No. Funds for the Newark Now: Audible Bucks program are only to be used at specific merchants in Newark.

Can I use this debit card at an ATM machine to withdraw cash?

- The Newark Now: Audible Bucks program is to be used only at specified merchants. The card cannot be used to withdraw cash from an ATM.

What happens if I try to use my card and there’s not enough cash on it?

- The transaction will be declined.

What happens if I don’t use my weekly amount every week?

- If you don’t use the funds in your account each week, they will remain and accumulate in your balance each week unless the sponsor decides to reclaim funds from your cards. If you don’t use all your funds after a year, all funds will be returned to the sponsor.

Is there an app I have to download?

- No. Users can go to mocaifi.com/irc/audible to view the cardholder agreement, the list of restaurants the cards can be utilized, and FAQs. If an app is developed for Audible Bucks, we will post that information on mocaifi.com/irc/audible.

If I would like to, how can I open a MoCaFi Bank Account?

- The MoCaFi Bank Account is an additional option for you and is not associated with this program. The MoCaFi account features the MoCaFi Debit Mastercard, plus the ability to have paychecks deposited and withdraw funds at certain ATMs at no cost.
- See more information about the MoCaFi Bank Account at www.MoCaFi.com. If interested in opening a MoCaFi Bank Account, download the MoCaFi app from the Apple App Store or Google Play Store. Once you've installed the app, tap "Sign Up" and follow the instructions for applying for a bank account

DISCLAIMERS

The Newark Now: Audible Bucks Immediate Response Card is issued by Sunrise Banks N.A., Member FDIC, pursuant to a license from Mastercard International Incorporated. The card may be used at merchants specifically designated for this program. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Use of this card constitutes acceptance of the terms and conditions stated in the Cardholder Agreement.

The MoCaFi Bank Account and the MoCaFi Debit Mastercard are issued by Sunrise Banks N.A., Member FDIC, pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. The card may be used everywhere Debit Mastercard is accepted. Use of this card constitutes acceptance of the terms and conditions stated in the Account Agreement. The MoCaFi Bank Account is marketed and administered by MoCaFi. MoCaFi is a Fintech partnering with Sunrise Banks N.A.

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