

Liberty Tax Prepaid Mastercard



Cardholder Frequently Asked Questions

PORTAL LOGIN

1. How do I log in to my Liberty Card Management Portal?

- Locate the email containing your customer number and temporary password.
- Scan the 2-Factor Authentication QR code into your Google Authenticator app.
- Use the following URL: <https://libertytax.dcbank.ca/login>
- Enter your customer number.
- Enter your temporary password.
- Select Google Authenticator and enter the 6-digit OTP from your Google Authenticator app

LIBERTY TAX

Card Management Portal

Sign in to your account

Two-Factor authentication

How would you like to receive one-time passwords (OTPs)?

Google Authenticator

Text Message

Go back

*If your temporary password is not working, select "**Forgot Password**"

CARD SETUP

2. What are the benefits of the virtual Liberty Prepaid Mastercard®?

- Instant access to your money.
- Reloadable options.
- Shop anywhere Mastercard is accepted.
- Access transactions and balances online 24/7.
- Pay bills and shop online.

3. How do I use the virtual Liberty Prepaid Mastercard®?

For online purchases:

1. Enter the card details:
 - 16-digit card number
 - 3-digit CVV number
 - Expiration date
2. Provide additional requested details (name, billing address, phone number).
3. Authenticate the payment.

For in-store purchases:

1. Add the card to a digital wallet:
 - Open your digital wallet app.
 - Select the option to add a credit card.
 - Take a photo or manually enter the card details.
 - Confirm and save.
 - Verify card details.
2. Use the digital wallet to pay in stores, online, and for transit.

4. How do I change the PIN on my physical Liberty Prepaid Mastercard®?

- Call **1-866-290-8822** and follow the prompts for PIN change (**Option 3**).

5. When is the Semi-Annual Account Fee charged?

- A **\$6.00** fee is charged upon account opening and every six months thereafter.

6. What if my PIN does not work?

- If entered incorrectly **three times**, the account will lock. Contact **DCBank (1-866-290-8822)** to reset your PIN.

7. Why wasn't my Liberty Prepaid Mastercard® loaded with money at the Liberty office?

- Your refund is deposited after the **Canada Revenue Agency** or **Revenu Quebec** processes your tax return. Once processed, funds are transferred to your card.

8. What if I have issues with my Liberty Prepaid Mastercard® after leaving the office?

- Call **1-866-290-8822** for assistance.
- For balance inquiries, PIN resets, and transaction history, contact **DCBank**.

IVR Options:

- **Press 1:** Card Balance
- **Press 2:** Transaction Review
- **Press 3:** Set new PIN
- **Press 4:** Report Lost or Stolen Card
- **Press 5:** Temporarily Lock Card
- **Press 6:** Activate Card
- **Press 0:** Speak to a Support Agent

9. Does the Mastercard® Zero Liability Guarantee cover ATM withdrawals if my card is lost or stolen?

- No. ATM withdrawals require a PIN, which must be kept secure by the cardholder.

10. How do I check my Liberty Prepaid Mastercard® balance?

- Visit <https://libertytax.dcbank.ca/login>
- Set up text/email alerts for transactions.
- Call **1-866-290-8822** for transaction details and balance inquiries.

WITHDRAWALS

1. How do I withdraw cash from an ATM?

- Insert your physical card into the ATM.
- Follow the on-screen instructions.
- Enter your PIN.
- If prompted, select **any account option**.

2. What are the ATM withdrawal fees?

- **\$1.00** per transaction (Canada)
- **\$3.50** per transaction (International)
- *ATM providers may charge additional fees.*

3. What are the daily withdrawal limits?

- **\$1,500.00 CAD** per day for ATM withdrawals.
- **\$2,500.00 CAD** per day for purchases.

4. What if an ATM withdrawal fails but I was charged a fee?

- Contact **DCBank (1-866-290-8822)** to initiate an investigation. It may take **up to 45 days** to resolve.

PURCHASES & RETURNS

1. Can I return an item purchased with my Liberty Prepaid Mastercard®?

- Yes. Refunds can take **up to 45 days** to appear on your card.

2. Can I use my Liberty Prepaid Mastercard® outside of Canada?

- Yes. A **1.00% Foreign Currency Transaction Fee** applies.

3. Why is there a hold on my card funds?

- Some merchants (hotels, car rentals, gas stations, etc.) place **pre-authorization holds** to ensure funds availability. Holds typically clear within **1-16 business days**.

4. How do I dispute a transaction?

- Contact **DCBank (1-866-290-8822)** within **30 days** of the transaction date.
- *A \$15.00 fee applies if the investigation determines the error was not caused by the merchant or ATM operator.*

E-TRANSFERS

1. Can I transfer funds from my Liberty Prepaid Mastercard® to a bank account?

- Yes, via Interac e-Transfer.

2. What are the e-Transfer limits?

- \$3,000.00 per day (plus a \$1.00 transfer fee).
- Your receiving bank may impose additional limits.

3. How long does an Interac e-Transfer take?

- Typically 30 minutes.

4. Can I load my Liberty Prepaid Mastercard® from my bank account?

- Yes. Use **Interac e-Transfer** and select **DCBank** as the receiving institution.

5. How do I send an e-Transfer?

1. Select **Transfer Money** from the home screen.
2. Click **Add New Recipient**, enter details, and save.
3. Enter the transaction amount.
4. Create a security question and answer.
5. Confirm transaction details and click **Confirm**.

6. How do I accept an e-Transfer?

1. Click "**Select a different financial institution**" in the Interac email/text.
2. Select **DCBank**, then click **Deposit**.
3. Click **Liberty Tax**.
4. Log in to **Liberty Tax - Card Management Portal**.
5. Enter the security question answer.
6. Click **Accept**.

For further assistance, contact **Liberty Account via DCBank Client Service Centre at 1-866-290-8822**.