When will I receive my card?

If approved for assistance, a ZERO Drive visa card (PEX card) will be received within 7 to 10 business days of approval. Upon receipt, please follow the instructions to activate the card.

How do I activate my card?

To activate your card, please call ZERO Drive at 1-844-244-1309, Monday-Thursday 8:30am-5:00pm EST and Friday 8:30-4:00pm EST. Outside of these hours you can call PEX directly at 1-866-685-0898 to speak with a PEX representative for card activation.

When using my card, do I select debit or credit to complete the transaction?

In most cases, it is best to select “credit” to complete transactions.

The machine is asking me to enter a pin number. What should I do?

Simply hit “cancel” on the machine and run the transaction again as a credit.

Can the card be used to purchase gas inside of the gas station?

In the rare case you are unable to make a purchase at the pump, you may use the card inside for gas purchases only.

Is there a limit to the amount of gas I can purchase per day?

No, there is no spending limit on the PEX card if funds are available.

I am down to less than $50 and I am having trouble using my card at gas pumps, what do I do?

When the balance on your card is below $49, the card will be declined at the pump. However, you can go inside the store to apply the remaining balance left on your card towards your gas purchase.

Can I withdraw cash with my card?

No. The card does not offer cash access.

Where can I use my card?

Your card is accepted everywhere Visa cards are accepted; however, your card can only be used for covered travel expenses. For questions regarding approved travel expenses, please call ZERO Drive at 1-844-244-1309, Monday-Thursday 8:30am-5:00pm EST and Friday 8:30-4:00pm EST.
How do I check my card balance?

Your card balance can be verified by either calling to speak with a ZERO Drive representative at 1-844-244-1309 or you may call 1-866-685-0898 to speak with a PEX representative during normal business hours, or by downloading the free PEX app on the App Store or Google Play.

Do I need to keep all receipts?

All receipts must be saved in the event of an audit.

What happens if the card does not go through?

If you are experiencing difficulties, please call 1-844-244-1309 to speak with a ZERO Drive representative during normal business hours. Outside of these hours you can call PEX directly at 1-866-685-0898 to speak with a PEX representative.

What kind of restrictions are on the card?

The following expenses are excluded and will be declined: food and beverages, alcohol, tobacco, clothing, medical/pharmacy expenses, and international travel.

What should I do if I lose my card?

Report a lost or stolen card immediately by calling a Visa PEX representative at 1-866-685-0898.

How long do I have to use these funds?

All patients receive a 90-day award cycle to utilize their funds.

What happens if I do not use all the funds?

Funds that are not used during your 90-day award cycle will be forfeited.
ZERO Drive Program
Visa PEX Online FAQs

· Why should I create a PEX cardholder online account?
A PEX cardholder online account will allow you to: check your balance, upload receipts, add notes to transactions.

· How do I create a PEX cardholder online account?
To create a PEX cardholder online account, please visit the online portal at www.pexcard.com/register.

· How do I check my balance?
You can log in on the desktop site or mobile app to check your card balance at any time. You can also set up low balance alerts! You can download the free PEX app on the APP Store or Google Play

· How do I upload receipts?
Log into your cardholder account and upload your receipts. This can be done on the desktop site or mobile app