

# About Payroll Cards

## What is a payroll card?

Payroll Cards replace paper checks and give employees immediate, flexible access to their pay on payday. They reduce your time away from work to pick up your paycheck, and eliminate expensive check cashing fees. Cards can be used to access cash at ATMs, and to conduct both PIN-based and signature-based transactions. They are much safer than carrying cash, as all cards come with protection against fraudulent charges. Payroll cards are a great money management tool, providing real time transaction information available by phone, web and text messaging.



## TIPS FOR AVOIDING FEES

A payroll card is typically less expensive than using a check-cashing service and paying bills with money orders or cashier's checks. And, a payroll card is much safer than carrying large amounts of cash. There are many ways to use a payroll card at little to no cost. Here are a few quick tips:

- **Take advantage of the safety features of your card**  
Take advantage of the safety of carrying a payroll card. Leave your pay on the card and use it to make purchases or withdrawals as they arise. Your card is accepted at merchants all over the world, so you can keep your funds safe and secure on your card until you need to spend them. When you use your card for purchases rather than at an ATM, you'll avoid ATM fees.
- **When paying for purchases, use as credit with the swipe and sign method**  
Merchants will ask if you are using your card as a credit or debit; choose credit and sign your receipt. Signature transactions are always FREE.
- **If you do need cash, consider getting cash back at merchant POS terminals rather than at ATMs**  
Many merchants offer the ability to get cash back when you make a purchase. You will enter your PIN and be allowed to get cash back when you make your purchase. There may be a small fee for PIN purchases, but the fees are less than those incurred when you withdraw cash at ATMs.
- **Keep track of your balance**  
By tracking your spending and balance, you avoid transaction decline fees that may apply. Check your balance any time FREE online at [www.payment-card.com](http://www.payment-card.com) or by calling 1-888-621-1397 and following the menu options. You may also elect to speak to a live agent. Customer service calls are always FREE.
- **Keep your card in a safe place**  
Fees apply if your card is lost or stolen. Always safeguard your card by keeping it in a safe place, not letting others use your card, and always carrying it with you.

## FREQUENTLY ASKED QUESTIONS

**How do I activate my Card?** Call 1-888-621-1397 to activate your Card. You will need the last 4 digits of your social security number to access your card. During this call, you will receive a Personal Identification Number (PIN) that can be used for ATM and cash back transactions. You may keep the PIN assigned to you or change your PIN at any time by calling the number on the back of your Card and selecting a PIN of your choice.

**How does the Card work?** Once your Card is activated, your employer will fund your Card representing pay due to you. You can use your Card to make purchases and get cash back anywhere debit cards are accepted worldwide, or withdraw cash from ATMs in participating networks.

**How can I check the balance on my Card?** Balance and transaction details are available to you online at [www.payment-card.com](http://www.payment-card.com) or by phone at 1-888-621-1397.

**Are there any fees for using my Card?** See the Cardholder Agreement for a complete list of fees.

**How do I make a purchase with my Card?** Use your Card at merchants by presenting it in person, online or by phone. Merchants should submit amounts that are equal to or less than the current Card balance. Approved transactions will be deducted from your Card balance immediately.

**Do I need a Personal Identification Number (PIN) to use my Card?** You can use your Card with or without a PIN. Select "credit" and sign the receipt (signature transactions are always free of charge), or, select "debit" and enter your PIN (a transaction fee will apply when you use your PIN. See terms on your card program for specific pricing.)

**Can I use my Card at ATMs?** Yes. The amount you can withdraw at one time is governed by the ATM owner and may vary. Typically there will be a charge by the ATM owner for using the ATM. Other fees may apply depending on your card program.

**Can I get Cash Back with purchases?** Yes, if the merchant is set up to provide this service. You must enter your PIN on these transactions.

**What do I do if the Card is declined?** A transaction will be declined when the amount submitted by the merchant is more than the available balance on the Card. You may be able to pay the difference with cash, check, credit card or check card. This is subject to the merchant's procedures.

**Can I use my Card for gas purchases and "pay at the pump?"** We suggest you go inside and ask the cashier to authorize an amount within the remaining Card balance. If you "pay at the pump," an average purchase of gas will be pre-authorized because the final amount is unknown. This amount changes as retail gas prices change. It can be up to \$75. If your Card balance does not cover this pre-authorized amount, your attempt to pay at the pump will be declined. Also, the amount pre-authorized will be on hold and restricted from use until the merchant settles the transaction. Restaurants, hotels and other merchants may pre-authorize in this same manner.

**What do I do if my Card is lost or stolen?** You should report your Card lost or stolen immediately by calling toll free 1-888-621-1397.

**Who has access to my Card information?** The Card and funds are in your name and the information is held in confidence for your access through use of your PIN or password.

**What happens if I leave my current employer?** Your employer has no responsibility for the Card, or for your use of the Card. You may keep your Card after your relationship with your employer has ended. You may provide your new employer with the bank routing and account number associated with your Card and begin direct deposit of pay by your new employer. Call 1-888-621-1397 to obtain this information.

**Can I use my Card to pay bills?** Yes. Many merchants will accept this Card for single bill payments. Recurring payments are not allowed on prepaid cards.

**PAYMENT CARD**  
**Cardholder Pricing**

Services	Fee
800 calls for automated or live agent customer service	FREE
ATM Withdrawal – in US in Allpoint ATM Network <i>Maximum \$1,000 per day</i>	FREE
Bill Payment Via Internet	FREE
Card Issue Fee	FREE
Consumer reloads at participating locations <i>Maximum \$2,500 per day</i>	FREE
Employer Value Loads	FREE
Monthly Maintenance Fee	FREE
POS or PIN Decline	FREE
Signature Transactions	FREE
SMS Text Messaging	FREE
Statement printed and mailed	FREE
Cash Withdrawal over the counter in bank <i>Maximum \$2,500 per day</i>	1 FREE per value load then \$5.00
Transfer Funds to Bank Account <i>Maximum \$2,500 per day</i>	1 Free per value load then \$2.00
Lost/Stolen card replacement	\$6.00
Issue and mail secondary card	\$5.00
Inactivity Fee	\$2.95 per month
ATM Withdrawal – in US Outside Allpoint Network <i>Maximum \$1,000 per day</i>	\$2.00
Overnight shipment of card	\$15.00
ATM Decline	\$1.75
ATM Balance Inquiry	\$.50
PIN Transactions <i>Maximum Cash Back \$500 per day</i>	\$.50
<i>Purchases with or without a PIN limited to \$2500 per day</i>	