



QUICK PAYCARD REFERENCE GUIDE

Why Use a Global Cash Card?

A Global Cash Card offers many benefits to cardholders in addition to eliminating the need to carry cash around all the time. Some of the benefits include:

- FREE upgraded MasterCard or Visa paycard within seven to ten days
- First FREE transaction per pay period
- FREE signature purchase transactions
- FREE multi-lingual "Live Customer Service" 24x7x365
- FREE email, text, or voice messaging alerts when card is loaded, for low balances, or for each activity
- FREE enrollment in Cash Rewards Program
- FREE cards for family members
- FREE on-line statements
- FREE access to account balance online via Customer Service
- No more check cashing fees or standing in line to cash checks
- No more lost or stolen checks
- No monthly maintenance fee
- Over 37,000 Allpoint Network surcharge free ATM's
- Thousands of MoneyPass coast-to-coast surcharge free ATM's in 49 states
- Make card-to-card transfers
- FREE automated telephone system
- Discount programs for Health, Entertainment, Legal and Roadside Assistance

Activating the Global Cash Card Paycard

Call 1-866-395-9200 to activate your "instant issue" paycard and follow the voice-prompts. During activation, select a 4-digit Personal Identification Number (PIN). This number is to be kept secret and will allow secure access to ATM's and point-of-sale retailers. Within seven (7) to ten (10) days after activation, you will receive a branded MasterCard paycard embossed with your name sent via mail to your home address. Activate the branded paycard through customer service. Your funds will automatically transfer from your "instant issue" paycard to your new branded card. ***Please read your cardholder agreement and disclosure thoroughly.***

There are important differences between the instant issue and the branded MasterCard paycard, listed below:

Instant Issue Paycard

- Pin-based point of sale debit purchases only
- ATM withdrawals only

Branded MasterCard or Visa Paycard

- Personalized with cardholder's name
- Embossed with VISA or MasterCard logo
- Bank cash withdrawals "to the penny"
- FREE signature purchases (use credit option)
- Internet purchases

You receive the first transaction FREE per pay period.

Accessing the Paycard Account

Activate Account On-Line

Go to the Global Cash Card website at: www.globalcashcard.com. Go to the Cardholder Service Center enter the card number under "Activate My Card" and press Go. Verify your personal information and select your Login ID and Password. Upon future visits, only your Login ID and Password will be required.

Email, Text and Voice Messaging Alerts

Alerts can be set up for each deposit and when the paycard falls below a certain dollar amount. This is a FREE service from Global; however, standard cell phone provider rates apply. A cardholder can go online or call Customer Service at 1-866-395-9200 to set up email, text or voice messaging alerts.

Changing Your PIN Number

Changing a Personal Identification Number (PIN) is quick and easy. Cardholders may change their PIN as often as they like, at no cost, by calling Customer Service at (866) 395-9200. Changing PIN numbers helps protect cardholders against unauthorized paycard use.

How to Use Your Global Cash Card

Know Your Balance

Before you complete any transaction, know your balance to avoid decline. Decline fees will be incurred when you attempt to access funds that are not available on the paycard. Check your balance FREE online or by calling the toll free phone number (1-866-395-9200). *Do NOT check your balance at an ATM ... there is a \$1.00 transaction fee charged.*

ATM Cash Withdrawal

You can withdraw from any Allpoint or MoneyPass network ATM. After the first transaction for that pay period, there is a charge of \$1.75 for each additional cash withdrawal. You can use your card at any ATM machine; however, additional fees may apply for ATMs outside the Allpoint or MoneyPass network. *You must withdraw from checking when using an ATM.* You may not exceed more than 5 ATM transactions in a 24-hour period.

Point of Sale Purchase

The paycard can be used to make a purchase:

- **If you select Credit:** There is **NOT** a fee charged with signature purchases. These purchases do not require a PIN. Use this option on all of your purchases. Must be used with the branded MasterCard or Visa paycard.
- **If you select Debit and use a PIN#:** This option is best used with your instant issue card or when you want additional cash back from the sale.

Transfer to Bank Account

All or part of the money from a paycard can be transferred to an existing bank account. If this is the cardholder's first transaction of the pay period, this is a free transaction.

Use Paycard at a Gas Station

The best way to use your paycard at a gas station is to Prepay or Pay Inside instead of using it to pay at the pump:

- **Prepay:** Go inside the gas station and prepay the amount you want to pay for gas. Your paycard will be charged for that amount only. Then pump your gas until your transaction is complete.
- **Pay Inside:** Press ***Pay Inside*** at the gas pump. Pump your gas and then go inside and pay for the amount of gas used. Your paycard will be charged for that amount only.
- **Pay at the Pump:** When you ***Pay at the Pump***, \$76.00 will be put on hold on your paycard. If you do not have that amount on your card, you will be charged a decline fee. After you finish pumping your gas, it takes two to three days for the transaction to be reconciled. After it is reconciled, if you used less than \$76.00, the amount not used will be credited back to your paycard account. (MasterCard paycard cardholders must use as a PIN purchase.)

Use Paycard at a Restaurant

When using the paycard at a fast food restaurant, the paycard will be charged for the amount of the purchase. When using the paycard at a full service restaurant, most restaurants automatically add 25% gratuity to the bill to cover the cost of the tip. When

the account is reconciled, any additional amount not used is credited back to the paycard. If the required amount is not available on the paycard, the card will be declined.

Use Paycard at a Hotel and Rental Car Agency

When using your paycard at a hotel or rental car agency, they may obtain as much as \$300.00-\$500.00 pre-authorization for your transaction. Up to a ten day hold may be placed on your paycard in the amount of the merchant's pre-authorization request. If the required amount is not available on your paycard, your card will be declined.

Internet Purchases

Once the cardholder has your branded MasterCard or Visa, merchants will accept this paycard as an acceptable form of payment. When the paycard is used as a "credit" transaction, it is considered a signature purchase and no fees are charged.

If you have additional questions regarding your Global Cash Card, call 1-866-395-9200 or go to www.globalcashcard.com.

Global Cash Card Benefits and Features

Additional Deposits to Card

Cardholders may load additional funds to the paycard at MoneyGram, ACE Cash Express or Western Union locations. These merchants charge from \$4.45 to \$5.95 for each load. Global Cash Card does NOT charge a fee for this service. Additional payroll can be direct deposited to your paycard. Employers should call Global Cash Card Customer Service at 1-866-395-9200 for ACH Direct Deposit inquiries.

Companion Cards

Cardholders may request FREE companion cards for family members. A cardholder may transfer money from their paycard to the companion card for a few dollars per transaction. The companion card only has access only to funds transferred to that card. This is highly used for children (especially college students), family members out-of-state, or family members out-of-the-country.

Money is Secure

Cardholder funds are protected by the use of a PIN and Regulation E and MasterCard or VISA's Zero Liability Policy. Additionally, all card balances are guaranteed by the F.D.I.C.

Lost or Stolen Paycards

Report a lost or stolen paycard to Global Cash Card Customer Service immediately at 1-866-395-9200. Global Cash Card will freeze the card balance and reissue a new paycard if the cardholder does not have a secondary paycard.

If Global Cash Card is notified within two (2) days of loss or theft, the maximum cardholder liability would be no more than \$50.00. If Global Cash Card is notified after two (2) days of loss or theft, cardholder liability could be up to \$500.00. If Global is notified after sixty (60) days, the cardholder is liable for the full value of the paycard and risks losing all funds on the paycard.

Fraudulent Use of Your Paycard

A PIN transaction is considered an authorized transaction. Cardholders are advised to never give out their PIN. Global Cash Card's Fraud Department handles each inquiry on a case by case basis. Call Customer Service 24-7-365 at 1-866-395-9200.

Cash Rewards Program

This Rewards Mall is a FREE program offered by Global Cash Card. It offers 60% discounts and offers members to earn points for qualified purchases at thousands of participating restaurants, hotels, and online stores. These points can be redeemed for cash or gift cards from participating merchants. Enroll online at www.globalcashcard.com; Click on Rewards, or through Customer Service at 1-866-395-9200.