



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/Visa paycard
- First FREE transaction per pay period
- FREE signature purchase transactions
- FREE debit purchase transactions
- FREE multi-lingual "Live Customer Service" 24x7x365
- FREE email, text, or voice messaging alerts when card is loaded or for each activity
- FREE enrollment in Rewards Program
- FREE cards for family members
- FREE on-line statements
- FREE cash back during debit purchases
- No more check cashing fees or standing in line to cash checks
- No more lost or stolen checks
- No monthly maintenance fee
- Over 43,000 Allpoint Network surcharge free ATM's
- Make card-to-card transfers
- FREE automated telephone system
- FREE access to account balance on-line or on the telephone
- Telephone or online training tutorial for cardholders
- Access to your money "to the penny"
- Pay bills on-line or direct to merchants

Activating the Global Cash Card Paycard

Call 1-866-929-8096 or go to www.globalcashcard.com/activate 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. Approximately 7-10 days after your first payroll deposit you will receive a personalized Visa paycard embossed with your name sent to your home address. Activate the personalized paycard. Your funds will automatically transfer from your "instant issue" paycard to your new personalized Visa paycard. *Please read your cardholder agreement and disclosure thoroughly.*

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 Online Service Center and click Setup MY Account. Select a Username and Password. Upon future visits, only the Username 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. A cardholder can go online or call Global Customer Service to set up email, text or voice messaging alerts. **Standard carrier charges may apply.*

Two-Way Texting

The two-way texting mobile banking allows you to access your account anywhere, anytime. You can check your account balance, view recent debits/withdrawals, and view recent deposits. Sign up online or by calling Customer Service. **Standard carrier charges may apply.*

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. 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 transactions. Check your balance FREE online, call Customer Service, or sign up for mobile banking/two-way texting. *Do NOT check your balance at an ATM ... there is a \$1.00 transaction fee charged.*

ATM Cash Withdrawal

You can withdraw money from any Allpoint (MC/Visa) or MoneyPass (Visa) Network ATM surcharge-free. 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 these networks. *You must withdraw from checking when using an ATM.* You may not exceed more than 5 ATM transactions in a 24-hour period. Go to www.Allpointnetwork.com or www.moneypass.com to find an ATM closest to you.

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 as gas stations, retail stores, grocery stores, movie theaters, and many other merchants.
- **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. There is **NOT** a fee charged with debit purchases.

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, otherwise the cost is \$1.00.

Use Paycard at Gas Station

The best way to use your paycard at 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: Not Recommended.** 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.

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

Internet purchases with your Visa paycard are free of charge.

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 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 with no fee. 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.

Rewards Program

Sign up for our exciting rewards program and receive many great benefits and discounts. We have excellent PerksCard and Visa rewards programs. Signing up for these programs is free. Go to www.globalcashcard.com/For Individuals/Rewards & Discounts.

Money is Secure

Cardholder funds are protected by the use of a PIN, Regulation E and the Visa 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. Global Cash Card will freeze the card balance and reissue a new personalized paycard. If the cardholder has the instant issue paycard, Global Cash Card will transfer any money to that paycard so the employee has immediate access to the funds. All credit/signature transactions are guaranteed by the Visa Zero Liability Policy. 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.