



FREQUENTLY ASKED QUESTIONS

Getting started with a paycard

- **How do I get a Card?** Easy! Let your location Manager or Payroll Manager know and fill out an Enrollment Form.
- **How do I qualify for a Card?** You are guaranteed approval. No credit check or bank account needed; only proper identification.
- **How will my paycard work?** Your Company will load your Card with your pay on payday. You will have immediate access to your funds through one million ATM's and millions of merchants worldwide.
- **Is my money secure?** Yes. Your money is protected by the use of a PIN and MasterCard's and VISA's Zero Liability Policy. Additionally, all card balances are guaranteed by the F.D.I.C.
- **How do I activate my card?**
 - You can call our IVR (Interactive Voice Recognition) system by calling (866) 395-9200 and follow the prompts.
 - You can talk to a live customer Service Representative by calling (866) 395-9200 and follow the prompts.
 - You can go online at www.globalcashcard.com.
 - You will be asked to choose a PIN. Once completed, you will be able to access your funds.
- **Are there any monthly or yearly fees?** No. There are only small fees on certain transactions.

Using the paycard

- **How do I know that I have been paid?** You will be notified by email, voice mail, or text message that your Card was loaded.
- **Where can I use my Card?**
 - Access funds at one million ATM's worldwide and over 37,000 Allpoint Network (MasterCard/VISA) and thousands of MoneyPass Network (VISA) surcharge free ATM's.
 - Make purchases at two million merchants that accept PIN based cards.
 - Make purchases anywhere MasterCard/VISA is accepted (over twenty-nine million merchants worldwide).
- **How can I check my balance or confirm my transactions at no cost?**
 - You can call our IVR (Interactive Voice Recognition) system by calling (866) 395-9200 and follow the prompts.
 - You can talk to a live Customer Service Representative by calling (866) 395-9200 and follow the prompts.
 - You can view balances and transactions online at www.globalcashcard.com.
 - You can set up email, voice mail and text message alerts.
- **How do I keep my transaction fees low?**
 - Always know your balance so you avoid decline and over limit fees.
 - When making purchases, select "Credit" instead of "Debit" at the PIN Pad...there is no fee for a signature transaction.
 - Ask for "Cash Back" at retail merchants when using your PIN. The additional cash back is free of any fee.
- **Can other payments be loaded on the Card?** Yes. Tax refunds, disability payments, Governmental benefits, or payroll from other companies you work for can be loaded onto the Card. You will need to provide your card number and the bank ABA number, which can be obtained from Global Cash Card's Customer Service.
- **Can I make deposits to my Card?** Yes. You may load your funds on your Card at 25,000 MoneyGram, 1,800 Ace Cash Express, and 45,000 Western Union locations in the U.S.
- **Can I use my Card to purchase on the internet?** Yes. Many merchants accept your Debit MasterCard/VISA as a form of payment. You also have access to online Bill Payment through your Cardholder Site.
- **Can I use my Card at a restaurant?** Yes. Restaurants automatically add 25% to your bill to cover a tip. If you do not have the total on your Card to cover that amount, you will be declined. The total amount of your bill with the tip will then be reconciled, and any amount owed back to you will be credited to your account within 2-3 business days.
- **Can I use my Card at a gas station?**

Yes. 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.)
- **What if I lose my Card?** Report this immediately to Global Cash Card Customer Service at (866) 395-9200. We will "freeze" your card balance and transfer your balance to your ATM card or to a new card. You can obtain a new card from your office.
- **What to do if my PIN or Card has been lost or stolen?** You must notify us immediately. If you notify us in two days, your maximum loss would be no more than \$50.00. If you do not notify us, you could lose up to \$500.00. If you do not notify us within sixty (60) days, you could lose all the money on your Card.
- **How are unauthorized transactions resolved?** Allowing someone you know to use your Card is considered an authorized transaction. Also, PIN transactions are considered authorized. You will not be liable for any unauthorized MasterCard/VISA transactions posted to your account providing the following conditions are met:
 - Your account must be in good standing (not presently or recently overdrawn, and not presently or recently under suspicion of possible legal or suspicious use).
 - We have not received more than one (1) other report of unauthorized use of your Card in the last twelve (12) months.
 - You exercised reasonable care in safeguarding the Card, PIN and card number as reasonably determined by the bank.
 - The transaction took place in the U.S.