Global Cash Card

FREQUENTLY ASKED PAYCARD QUESTIONS

Getting started with my Paycard...

- How do I get my Paycard? Easy! Contact your employer.
- How do I qualify for my Paycard? No credit check or bank account needed; only proper identification.
- How will I receive my pay? Your employer will load your paycard with your pay on payday.
- Is my money secure? Yes! Your money is protected by Visa Zero Liability Policy. Additionally, all card balances are F.D.I.C. insured
- How do I activate my paycard? Visit the online website at www.qlobalcashcard.com/activate or call Global Cash Card at 866-929-8096.
- Are there any monthly or annual fees? No.
- How do I know that I have been paid? You can be notified by email or text message that your paycard was loaded. Go online at www.globalcashcard.com or call Global Cash Card to set up your paycard alerts.

Using my Paycard...

Where can I use my Paycard?

- o Shop online and anywhere Visa are accepted worldwide or online. There are no fees for credit (signature) purchases. *This is the most efficient way to use your Paycard!*
- o Access funds at over 60,000 Allpoint Network surcharge-free ATM's worldwide. Find the closest ATM to you at www.allpointnetwork.com or
- o Pay bills directly to merchants using your Visa paycard or use Global Cash Cards convenient bill pay system.
- o Buy gasoline. Prepay or Pay Inside with your paycard. Not recommended for Pay at the Pump method (there may be up to a \$150.00 hold until merchant reconciles transaction).
- How can I check my balance or confirm my transactions at no cost? Several ways!
 - Set up email and text message alerts.
 - Set up two-way texting with a cell phone.
 - Call Global Cash Card customer service and follow the voice prompts or speak to a live Customer Service Representative at 949-751-0360.
 - View balances and transactions online at <u>www.globalcashcard.com</u> via computer or web enabled mobile devices.

How do I keep my transaction fees low?

- Always know your balance so you avoid decline transactions.
- o Ask for "cash back" at retail merchants when using your PIN.
- Can other funds be loaded on my Paycard? Yes! Tax refunds, disability payments, governmental benefits, or payroll from other companies you work for can be loaded onto your paycard. Contact Global Cash Card's Customer Service for more information.
- Can I have a paycard for a family member? Yes, up to five (5) additional Family Cards can be requested by calling customer service. You may transfer money instantly from your card to Family Cards at No Fee. The cardholder only has access to the money transferred to the family card.

Protecting my Paycard...

What if my Paycard is lost or stolen?

- o Notify Global Cash Card's Customer Service immediately at 1-866-395-9200.
- Once notified of a lost card, Global Cash Card will "freeze" and transfer your paycard balance to the instant-issue paycard initially provided or to a new instant-issue paycard. You may obtain a new paycard from your employer.

How are unauthorized transactions resolved?

 Contact Global Cash Card if you have unauthorized transactions on your Paycard. All unauthorized transactions are covered by Visa Zero Liability Policy.

Travel Usage...

What if I travel outside of my home state?

- Your funds are protected through the Global Cash Card Geo-Fraud System.
- You must select states and time frames for your card to be accessed other than in your home state.

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