

FREQUENTLY ASKED QUESTIONS

Getting Started with a Paycard

- **How do I get a Card?** Easy! Let your location Store 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 paycard with your pay on payday. You will have immediate access to your funds through 1.5 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 FDIC insured.
- **How do I activate my card?**
 - Go online at www.globalcashcard.com. You will be asked to choose a PIN. Once completed, you will be able to access your funds.
 - 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.
- **Are there any monthly, yearly or minimum balance fees?** No. There are only small fees on certain transactions.

Using the Paycard

- **How do I know that I have been paid?** Sign up for account alerts to be notified by email or text message that your Card was loaded.
- **Where can I use my Card?**
 - Access funds at over 1.5 million ATM's worldwide.
 - Access funds at over 37,000 surcharge-free Allpoint Network locations. Locate one at www.allpointnetwork.com.
 - Access funds at thousands of surcharge-free MoneyPass Network locations. Locate one at www.moneypass.com.
 - Make purchases at five 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?**
 - Set up email and text message alerts.
 - View balances and transactions online at www.globalcashcard.com.
 - Call our automated phone system by calling (866) 395-9200 and follow the prompts.
 - Speak to a live Customer Service Professional by calling (866) 395-9200 and follow the prompts.
- **How do I keep my transaction fees low?**
 - Always know your balances so you avoid decline fees.
 - When making purchases, select "Credit" instead of "Debit" – there is no fee for a signature transaction.
 - Ask for "Cash Bank" at retail merchants when using your PIN, free of charge.

- **Can other Payments be loaded on the Card?** Yes. Tax refunds, disability payments, government benefits, or payroll from other companies you work for can be loaded onto the Card. Provide your card number and the bank ABA number, which can be obtained from Global Cash Card's Customer Service.
- **Can I add value to my Card?** Yes. You may load your funds with cash to your paycard at 25,000 MoneyGram, 1,800 Ace Cash Express and 45,000 Western Union U.S. locations.
- **Can I use my Card to purchase on the internet?** Yes. Many merchants accept your 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 authorize the transaction for 25% over the amount 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 will 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.
 - **Prepay:** See attending to prepay a designated amount for fuel. The paycard will be charged for the specified amount only. Proceed to your vehicle to pump fuel. The transaction is complete when the specified prepay amount is reached.
 - **Pay Inside:** At the gas pump, select Pay Inside option. Pump desired amount of fuel. Gas pump will display the total amount due for the transaction. Proceed inside to pay amount due. The paycard will be charged for that amount only.
 - **Pay at the Pump:** (Not recommended) At the gas pump, select Pay at the Pump. The maximum transaction amount of \$76.00 will be put on hold on the paycard. The cardholder must have a \$76.00 available balance to proceed, or a decline fee will be charged. The completed transaction will reconcile in two to three days. If the transaction amount is less than \$76.00, the difference will be credited back to the paycard account. (MasterCard paycard cardholder must use 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 do I keep my paycard safe and secure?**
 - Do not share your PIN number with anyone else.
 - Do not write down your PIN number and keep it in your purse or wallet.
 - Use an easy to remember 4-digit PIN (not 1-2-3-4).
 - Be aware of your surroundings when using an ATM machine; use secure ATM's instead of those in isolated areas.
- **How are unauthorized transactions resolved?** Allowing someone you know to use your Card is considered an authorized transaction. Also, PIN transactions are considered authorized. Global Cash Card reviews unauthorized transactions on a case-by-case basis.