

# Payroll Card Order Form

## Cardholder Information

Name \_\_\_\_\_

Home Phone \_\_\_\_\_

Mailing Address \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

## Optional: Secondary Card Order (Typically used for spouses or relatives. A \$5.00 issue fee applies.)

Secondary Cardholder Name \_\_\_\_\_

Home Phone \_\_\_\_\_

Mailing Address \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

YES. I want to receive a Payment Card for my employer to submit payment to the card account. I understand that this card was provided to me as an option by my employer and that there are fees for account maintenance and card use that will be deducted from the card balance.

I hereby authorize my employer to deposit my pay to my Payment Card. If funds or monies to which I am not entitled are deposited to the Payment Card I hereby authorize my employer to initiate a correcting debit to my Payment Card to withdraw funds to correct the error or overpayment. I hereby authorize my employer to act as my agent to submit my application for the Payment Card to the issuing Financial Institution of the Payment card, and to the Terms and Conditions governing my use of Payment Card that I will receive at the time I receive my card.

I acknowledge and agree that this authorization may be rejected or discontinued by the issuing Financial Institution at any time. I understand that this authorization replaces any previous authorization relating to my employer's payment to me, and unless terminated by my employer or issuing Financial Institution, this authorization will remain in full force and effect until my employer has received written notification from me of its termination in such time as to afford it a reasonable opportunity to act, or I have terminated the Payment Card as provided in the Terms and Conditions I received with the card.

Employee Signature \_\_\_\_\_

Date \_\_\_\_\_

<i>Services</i>	<i>Fee</i>
Card Issue Fee	FREE
Monthly Maintenance Fee	FREE
Employer Value Loads	FREE
Consumer reloads <i>Maximum \$2,500 per day</i>	FREE
ATM Withdrawal – in Allpoint ATM Network <i>Maximum \$1,000 per day</i>	FREE
Signature Transactions	FREE
POS or PIN Decline	FREE
Statement printed and mailed	FREE
800 calls for automated or live agent customer service	FREE
Bill Payment Via Internet	FREE
SMS Text Messaging	FREE
ATM Withdrawal – in US Outside Allpoint Network <i>Maximum \$1,000 per day</i>	\$3.00
ATM withdrawal – Outside of US <i>Maximum \$1,000 per day</i>	\$3.50
Cash Advance over the counter in bank <i>Maximum \$2,500 per day</i>	1 FREE per value load then \$5.00
Transfer Funds to Bank Account <i>Maximum \$2,500 per day</i>	1 Free per value load then \$2.00
Lost/Stolen card replacement	\$5.00
Issue and mail secondary card	\$5.00
Inactivity Fee (after six months of inactivity)	\$2.95 per month
Overnight shipment of card	\$15.00
ATM Decline	\$1.75

PIN Transactions <i>Maximum Cash Back \$500 per day</i>	\$ .50
ATM Balance Inquiry	\$ .50
<i>Purchases with or without a PIN limited to \$2500 per day</i>	

# Employee Packet

## About Your Payroll Card

It's not a credit card. It's a prepaid card.

Cards are prefunded. Spending is limited to the amount loaded, so there is no risk of overdraft or interest charges. Cardholders can use it anywhere Visa is accepted to make purchases in person, by phone or online.



- **It's easy to use.**  
Just present Card at time of purchase and the transaction amount will be automatically deducted from the Card's balance.
- **It's easy to track.**  
Check the available balance or transactions any time online at [www.payment-card.com](http://www.payment-card.com) or by calling toll free 1-888-621-1397.
- **It's safe and secure.**  
Card offers protection and security features, including zero liability for unauthorized purchases.

## Cardholder Frequently Asked Questions

**How do I activate my Card?** Call 1-888-621-1397 to activate your Card. You will receive a 4-digit Personal Identification Number (PIN) during this call that can be used for ATM and cash back transactions. You may change your PIN at any time by calling the number on the back of your Card.

**How does the Card work?** Once your Card is activated, your employer will fund your Card representing pay due to you. You can use your Card to make purchases and get cash back anywhere debit cards are accepted worldwide, or withdraw cash from ATMs in participating networks.

**How can I check the balance on my Card?** Balance and transaction details are available to you online at [www.payment-card.com](http://www.payment-card.com) or by phone at 1-888-621-1397.

**How do I make a purchase with my Card?** Use your Card at merchants by presenting it in person, online or by phone. Merchants should submit amounts that are equal to or less than the current Card balance. Approved transactions will be deducted from your Card balance immediately.

**Do I need a Personal Identification Number (PIN) to use my Card?** You can use your Card with or without a PIN. Select "credit" and sign the receipt. Or, select "debit" and enter your PIN.

**Can I use my Card at ATMs?** Yes. The amount you can withdraw at one time is governed by the ATM owner and may vary. Typically there will be a charge by the ATM owner for using the ATM.

**Can I get Cash Back with purchases?** Yes, if the merchant is set up to provide this service. You must enter your PIN on these transactions.

**What do I do if the Card is declined?** A transaction will be declined when the amount submitted by the merchant is more than the available balance on the Card. You may be able to pay the difference with cash, check, credit card or check card. This is subject to the merchant's procedures.

**Can I use my Card for gas purchases and "pay at the pump?"** We suggest you go inside and ask the cashier to authorize an amount within the remaining Card balance. If you "pay at the pump," an average purchase of gas will be pre-authorized because the final amount is unknown. This amount changes as retail gas prices change. It can range from \$40 to \$75. If your Card balance does not cover this pre-authorized amount, your attempt to pay at the pump will be declined. Restaurants, hotels and other merchants may pre-authorize in this same manner. Also, the amount pre-authorized will restrict those funds from use until the merchant presents the transaction for payment.

**What do I do if my Card is lost or stolen?** You should report your Card lost or stolen immediately by calling toll free 1-888-621-1397.

**Are there any fees for using my Card?** See the Cardholder Agreement for a complete list of fees.

**Who has access to my Card information?** The Card and funds are in your name and the information is held in confidence for your access through use of your PIN or password. Your employer has no responsibility for the Card, or for your use of the Card. You may keep your Card after your relationship with your employer has ended. You should provide your new employer with the bank routing and account number associated with your Card to begin direct deposit of pay by your new employer. Call 1-888-621-1397 to obtain this information.

**Can I use my Card to pay bills?** Yes. Many merchants will accept this Card for bill payments.

**Can I order a second Card that has access to my funds?** Yes. Call the number on the back of your Card or order online at [www.payment-card.com](http://www.payment-card.com).

**Can I load additional funds to the Card?** The Card is funded by your employer through direct deposit of payroll. Some cards may allow cash to be added or funds transferred from other bank accounts. Check with your provider to see if this option is available.

## **Free 24/7 Cardholder Customer Service**

(English and Spanish)

**1-888-621-1397**

**or online**

**[www.payment-card.com](http://www.payment-card.com)**