



# PAYCARD REFERENCE GUIDE

## Why Use a Global Cash Card?

A Global Cash Card offers many benefits to cardholders in addition to eliminating the need to carry cash. Some of the benefits include:

- Automatic upgrade to personalized Visa Paycard
- Access money “to the penny” for no fee
- No Fee for signature transactions
- Multi-lingual “Live Customer Service” 24x7x365
- Email or text message alerts when card is loaded or for low balance
- Mobile banking/two-way texting
- Family cards available for additional family members
- On-line statements
- Bill pay direct to merchants or online bill pay system
- No more check cashing fees or standing in line to cash checks
- No more lost or stolen checks
- No monthly maintenance fee
- Over 60,000 Allpoint Network surcharge free ATM's
- Card-to-card transfers
- Access to account balance on-line or on the telephone
- Telephone or online training tutorial for cardholders
- Rewards Program
- Expense Manager budgeting tool
- Visa Sweepstakes, monthly and quarterly

## Activating the Global Cash Card Paycard

Call 1-866-929-8096 or go to [www.globalcashcard.com/activate](http://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 confidential and will allow secure access to ATM's and debit transactions. After three payroll deposits you will receive, at your local home address, a personalized Visa paycard. Activate the personalized paycard; your funds will automatically transfer from your instant issue paycard to your new personalized Visa paycard.

## Accessing the Paycard Account

**Access your card account online.** Go to [www.globalcashcard.com](http://www.globalcashcard.com). Click on the ‘Register’ button under the ‘New User’ section of ‘User Login’. Select a username and password. On future visits, only your username and password will be required.

**Mobile Access.** Access your card account via any web-enabled device within seconds through our mobile site at [www.globalcashcard.com](http://www.globalcashcard.com).

**Paycard Alerts.** Email or text messaging alerts can be set up for each deposit and when your paycard falls below a specified dollar amount. Go online to your card account to set up your alerts today at [www.globalcashcard.com](http://www.globalcashcard.com).

**Two-Way Texting.** Access your card account anywhere, anytime. Check your card account balance and view all activity. Sign up for mobile Access online at: [www.globalcashcard.com](http://www.globalcashcard.com).

**Is My Money Secure?** Yes! All card balances are insured by the F.D.I.C., provided the card is registered in the name of the primary cardholder. Your money is also protected by Regulation E and Visa's zero liability policy.

**Are there monthly or annual fees?** No. There are no monthly or annual fees however, some transactional fees may apply.

## Using Your Global Cash Card

**Point-of-Sale Purchase.** Use your paycard anyplace that accepts Visa.

**Use as Credit or Debit:**

- Credit/Signature Transaction. Never a fee charged! These purchases do not require a PIN and are covered by Visa's Zero Liability Policy. This is the most efficient way to use your paycard!
- Debit/PIN Transaction. These are PIN transactions and are best used when you want cash back from a merchant. (There is a \$.50 cent fee per declined PIN transaction.)

**ATM Transactions.** Access your cash, day or night, at millions of ATM's worldwide. One of the many benefits available to Global Cash Card cardholders is access to over 60,000 Allpoint Network surcharge-free ATM's. After the first transaction for that pay period, there is a \$ 1.75 charge for each additional transaction made at an out-of-network ATM.

1. Insert your paycard into the ATM.
2. Select English or Spanish.
3. Enter your PIN number.
4. Select withdrawal from checking.
5. Enter amount of cash to withdraw.
6. It is not recommended to check your balance at an ATM; charges may apply



Surcharge-Free  
Network Available:  
• **Allpoint Network**  
Go to

**Internet Purchases.** There is no fee to make internet purchases with your Visa paycard.

**Gas Stations.** The best way to use your paycard at gas stations is to prepay for the exact amount you would like inside at the cashier. If you pay at the pump, a hold of up to \$100 may be placed on your card. This hold can last up to 48 hours.

**Restaurants.** For quick service restaurants only the amount of the purchase will be deducted from the paycard, Full service restaurants may automatically hold an additional 25% charge to your bill to cover a tip. When the merchant reconciles, the amount not used will be released back to the paycard. If you do not have the total on your card to cover the amount, you may be declined.

### Additional Paycard Features

**Use It At A Secondary Employer.** You can use your Global Cash Card paycard at any job. Simply log in to your card account at [www.globalcashcard.com](http://www.globalcashcard.com) and download the direct deposit form to give to your employer.

**Family Cards.** You may request up to 5 additional family cards. You can transfer money from your paycard to any family card for no fee; transfers are processed in real-time. The family card only has access to funds transferred to that card. This is used by family members, especially college and high school students, and for family members who are out-of-state or out-of-the-country.

**Additional Deposits.** You can load additional cash onto your paycard at any MoneyGram or Western Union location in the United States (fees charged by merchant). Other deposits can be made to the paycard from other employers, government agencies and for tax refunds. Global Cash Card does not charge a fee for this service. Contact Global Cash Card for details.

**Bill Pay.** Pay merchants who accept Visa debit cards directly with your paycard. For those merchants who don't accept Visa, use Global Cash Card's bill pay system. Access the Global Cash Card state-of-the-art bill pay system at [www.globalcashcard.com](http://www.globalcashcard.com) or via your mobile device. There is no fee for our convenient bill pay system.

### **Rewards Programs**

Sign up for our exciting rewards programs and receive many great benefits and discounts. We have excellent PerksCard and Visa rewards programs. Go to [www.globalcashcard.com](http://www.globalcashcard.com) to sign up for the rewards programs and start realizing your discounts immediately.

### 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 cardholder has immediate access to their 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 at (959) 751-0360.

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