



## Foreign Source Employees Onboarding with Global Cash Card

**Author: Jennifer L. Lozier-Fontaine**

---

### **Overview:**

The following guide is related to setting up a new or existing employee using Global Cash Card as the default payment method.

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. The University will ask for the name, address, date of birth, and other information that will allow us to identify the individual. It is highly recommended by Global Cash Card and the University to also obtain current phone numbers and email addresses for the new enrollee.



Each prospective employee, whether U.S. Citizen or Foreign Source, must provide two forms of documentary identification in the form of a valid, unexpired, government issued ID card bearing a photograph or similar safeguard. The documents will be provided to the Bank Secrecy Act (BSA) Department. The lists below outline acceptable types of documents. The minimum required documentation should include at least one from the **Primary Identification** list, along with one form from the **Secondary Identification** list.

\*\*Multiple forms of the identification listed below may pertain to foreign source employees.

### **Primary Identification**

Government issued ID listed on the account which will be one of the following:

- Driver's license (U.S. State or foreign)
- State-issued ID card (U.S. state or foreign)
- Passport (U.S. state or foreign)
- Visa
- U.S. Military ID card
- Native American tribal ID card
- Mexican Matricula Consular ID card
- U.S. Issued Permanent Resident card (Green Card)
- Any other valid, unexpired government issued ID card that bears a photograph or other biometric identifier

In addition to supplying one document from the primary list, a secondary form of identification will be required from the secondary list. The document must be valid, and unexpired. Below are the following documents that are acceptable:

### **Secondary Identification**

- SSN card (U.S state or foreign)
- An ID from the list of Primary Identification above
- Pay statement, within the last 60 days that verified the customers Date of Birth or Social Security Number
- Voter Registration Card (foreign)
- Citizen Proof of Registration ID card (foreign)
- Social Security Insurance Card (foreign)
- Birth Certificate
- Utility bill, in the customers same name and current physical address, within the last 60 days
- Marriage license
- Divorce decree
- ITIN letter
- Other court documentation of a name change



### **Use of Third Parties for Customer Verification**

Global Cash Card relies upon an employer's I-9 process for the verification of its employees. Employers are held responsible for this process via a secure level agreement that provides GCC with audit rights and requires employers to maintain CIP documentation for the required retention timeframes.

The Department of U.S. Citizenship and Immigration Services requires that employers of all individuals hired for employment in the United States must ensure proper completion of Form I-9. This includes citizens and noncitizens. Both employees and employers must complete the form.

### **Quick Reference: Foreign Fee Schedule as of August 1, 2018**

1. Cash Withdrawal Fee Outside U.S. - \$3.50  
(In the U.S. = \$1.75 for MoneyPass, FREE for Allpoint, \$1.75 for Out of Network ATM's)
2. Cash Decline Fee Outside U.S. - \$3.25  
(In the U.S. = \$1.00)
3. Balance Inquiry Fee Outside U.S. - \$3.25  
(In the U.S. = \$1.00)
4. Over-the Counter Transaction Fee Outside U.S. - \$2%  
(In the U.S. = FREE)
5. Point of Sale (POS) Signature Purchase Fee Outside U.S. – NO FEE
6. POS PIN Transaction Fee - \$1.75  
(In the U.S. = FREE)
7. POS Signature Decline Fee - \$1.50  
(In the U.S. = \$.80)
8. POS PIN Decline Fee - \$1.25  
(In the U.S. = \$.45)
9. Foreign Transaction Fee - \$3 % of total

➤ Please see page 4 for a complete fee schedule.

### **Notes:**

Allpoint ATM's are located in the following countries:

- United States
- Canada
- United Kingdom
- Puerto Rico
- Australia
- Mexico

### **Global Cash Card Customer Service Hotline:**

888-220-4477 toll free in the U.S.

949-751-0360 outside of the U.S.



### Global Cash Card

#### IMPORTANT NOTICES:

- (1) Please read carefully. This agreement contains an arbitration provision ("Dispute Clause" section) requiring all claims to be resolved by way of binding arbitration.
- (2) Always know the exact dollar amount available on the card. Merchants may not have access to determine the card balance.
- (3) By accepting, signing, or using this card, you agree to be bound by the terms and conditions contained in this agreement.
- (4) If you do not agree to these terms, do not use the card.

This Cardholder Agreement ("Agreement") outlines the terms and conditions under which the Global Cash Card has been issued to you. In this Agreement, "Card" means the Global Cash Card issued to you by MetaBank. "You" and "your" means the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. "We," "us," and "our" mean MetaBank, our successors, affiliates or assignees. The Card will remain the property of MetaBank and must be surrendered upon demand. The Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference.

#### 1. About Your Card

Your Card is a prepaid card, which allows you to access funds loaded to your Card account. You should treat your Card with the same care as you would treat cash. Your Card account does not constitute a checking or savings account and is not connected in any way to any other account you may have. The Card is not a gift card, nor is it intended to be used for gifting purposes. The Card is not a credit card. You will not receive any interest on the funds in your Card account. All funds loaded to your Card account are held in a custodial account with us on your behalf, and are insured by the Federal Deposit Insurance Corporation ("FDIC"), subject to applicable limitations and restrictions of such insurance.

#### 2. Fees

Those transactions listed below with \* will not be assessed a fee - IF it is the first transaction of the pay period.

Global Cash Card Fees	
Initial and Monthly Fees	
Monthly Fee	NO FEE
Inactivity Fee (After 90 days of No-Activity)	\$3.00
Get Cash	
Withdrawal Fee - MoneyPass	* \$1.75
Withdrawal Fee - Allpoint (Surcharge Free)	* NO FEE
Withdrawal Fee (Non-Allpoint/MoneyPass) Surcharge Fee may apply	* \$1.75
Decline Fee	\$1.00
Balance Inquiry Fee	\$1.00
Withdrawal Fee Outside U.S. (FTF)	\$3.50
Decline Fee Outside U.S. (FTF)	\$3.25
Balance Inquiry Fee Outside U.S. (FTF)	\$3.25
Over-the-Counter Transaction Fee - U.S.	NO FEE
Over-the-Counter Transaction Fee - Outside U.S. (FTF)	2%
Spend Money	
Point of Sale Signature Purchase Fee	* NO FEE
Point of Sale PIN Transaction Fee	* NO FEE
Point of Sale Signature Decline Fee	\$0.80
Point of Sale PIN Decline Fee	\$0.45
Point of Sale Signature Purchase Fee Outside U.S. (FTF)	NO FEE
Point of Sale PIN Transaction Fee Outside U.S. (FTF)	\$1.75
Point of Sale Signature Decline Fee Outside U.S. (FTF)	\$1.50
Point of Sale PIN Decline Fee Outside U.S. (FTF)	\$1.25
Convenience Check Fee	NO FEE
Bill Pay	NO FEE

Add Money	
Load Card via Direct Deposit	NO FEE
MoneyGram or Western Union (Third Party Fees May Apply)	NO FEE
Account Information	
Automated Telephone U.S. (IVR)	NO FEE
Operated Assisted U.S.	NO FEE
Automated Telephone (Outside U.S.)	NO FEE
Operated Assisted (Outside U.S.)	NO FEE
Transaction History (Mailed - By Request)	NO FEE
Online Statements	NO FEE
Balance Inquiry Fee: Online/IVR/Live Customer Service/Text (standard text messaging rates may apply)	NO FEE
Cardholder Notifications: Telcom/Email/Text (standard text messaging rates may apply)	NO FEE
Mobile Web (data rates may apply)	NO FEE

Other Services	
Money Transfer Worldwide (Card-to-Card)	NO FEE
Transfer to Checking Account	* \$1.00
PIN Change Fee	NO FEE
Foreign Transaction Fee (FTF)	3% of total
Overnight Delivery	\$35.00
Replacement Card Fee	NO FEE

Website: [www.globalcashcard.com](http://www.globalcashcard.com)  
Phone: (949) 751-0360

NOTE: Effective January 1, 2015 Illinois residents and Effective October 1, 2016 Connecticut residents will be provided no fee point of sale transactions, two (2) declines monthly at no fee, and inactivity fee not assessed until after 12 consecutive months of no activity. Effective May 3, 2017 Pennsylvania residents will be provided no fee point of sale transactions, one in-network ATM withdrawal at no fee, and inactivity fee not assessed until after 12 consecutive months of no activity. Inactivity fee not assessed for Minnesota residents.

**ATM Fee:** When you use an ATM, you may be charged a fee by the ATM operator or any network used to complete the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

**Foreign Transaction Fee (FTF):** If you obtain your funds or make purchase(s) in a currency or country other than the currency or country in which your Card was issued ("Foreign Transaction"), you will be charged a fee (please see fee table) on the total amount of the transaction in U.S. Dollars. If the Foreign Transaction results in a credit due to a return, we will not refund any Foreign Transaction Fee that may have been charged on your original purchase.

**Currency Conversion:** If you make a Foreign Transaction, the amount deducted from your funds will be converted by the network or card association that processes the transaction into an amount in the currency of your Card. The conversion rate selected by the network is independent of the Foreign Transaction Fee that we charge as compensation for our services.

**3. Getting Started**  
**Important information for Opening a Card:** To open a card account you must consent to receive communication from us in electronic form. To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens a Card. What this means for you: When you open a Card, we will ask for your name, street address, date of birth, and other information that will allow us to identify you. We may also ask to see a copy of your driver's license or other documents at any time. We may limit your ability to use your Card or certain Card features until we have been able to successfully verify your identity. **Eligibility and Activation:** To be eligible to use and activate this Card, you represent and warrant to us that the personal information that you have provided to us is true, correct and complete and you have read this Agreement and agree to be bound by and comply with its terms.

#### 4. Using Your Card

**a. Loading Your Card**  
You may add funds to your Card account, called "loading," by: Automated Clearing House (ACH) direct deposit, MoneyGram and Western Union. The maximum amount at each value reload via cash at MoneyGram is \$999.99 per day or Western Union locations is \$950.00 per day with a maximum combined total not to exceed \$2,500.00 per month. Each load may be subject to a fee pursuant to the Fees section. If you arrange to have funds transferred directly to your Card from a third party through an ACH load, you must enroll with the third party by providing the bank routing number and direct deposit account number that we provide you. You are not authorized to use this bank routing number and direct deposit account number for any other purpose. The amount of each load must be at least \$10.00 (there is no minimum load for ACH credits). We will reject any loads that exceed the maximum balance allowed on your Card. There are also maximum load restrictions we may place on your Card when aggregated with any other Cards you have. You agree to present the Card and three identification requirements to complete load transactions as may be required from time to time.

**Federal Payments: THE ONLY FEDERAL PAYMENTS THAT MAY BE LOADED TO YOUR CARD VIA AN AUTOMATED CLEARING HOUSE ("ACH") CREDIT ARE FEDERAL PAYMENTS FOR THE BENEFIT OF THE PRIMARY CARDHOLDER.** If you have questions about this requirement, please call (949) 751-0360.

**b. Accessing Funds and Limitations**  
Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction and any applicable fees. Your Card cannot be redeemed for cash. You may use your Card to (1) withdraw cash from your Card account, (2) load funds to your Card account, (3) transfer funds between your Card accounts whenever your request (4) purchase or lease goods or services wherever your Card is honored as long as you do not exceed the value available in your Card account, and (5) pay bills directly by telephone from your Card account in the amounts and on the days you request. Some of these services may not be available at all terminals. We will provide you our bank routing number and an account number for the sole purpose of initiating direct deposits to your Card account. The Card Number embossed on your Card should not be used for direct deposit transactions or they will be rejected. You are not authorized to use the bank routing number and account number to make a debit transaction with a paper check, check-by-phone or other item processed as a check. If you do not have sufficient funds in your account, these debits will be declined and your payment will not be processed.

#### LOAD, WITHDRAWAL and SPEND LIMITS

Load Limitations	Limit
Total Number of times you can reload your Card via Direct Deposit	Unlimited
Minimum Load Amount via Direct Deposit	\$0.01
Total Number of times you can reload your Card via Western Union or MoneyGram	To Maximum Daily Load
Minimum Load Amount via Western Union or MoneyGram	\$10.00
Maximum Daily Load Western Union	\$950.00
Maximum Daily Load MoneyGram	\$999.99
Maximum Monthly Load Western Union*	\$2,500.00
Maximum Monthly Load MoneyGram*	\$2,500.00
*Maximum Aggregated Card/Load Limits	\$2,500.00
Card to Card Transfers	\$2500.00
Payee Transfers (Bill Pay)	Unlimited within available balance.
Bank Account Transfers	\$5,000.00
Withdrawal Limitations	
Total number of ATM withdrawals	5 within 24 hours
Total Maximum Amount per ATM transaction (if ATM allows)	\$500.00
Total Maximum amount of ATM transaction(s)	\$1,010.00 within 24 hours
Total Maximum amount of Over the Counter Withdrawals**	\$7,500.00 within 24 hours
Spend Limitations	
Maximum amount of Point of Sale transaction	\$7,500.00 within 24 hours
Maximum amount of Point of Sale PIN transactions	\$7,500.00 within 24 hours

\*Western Union and MoneyGram only applies to cards starting with 485340, 456628, 467321, 402717, 528197, 528227, and 530327.

\*\*Amounts and fees may vary depending on merchant/bank

#### c. Personal Identification Number ("PIN")

After successful validation, you will select a four-digit Personal Identification Number ("PIN") by calling customer service at (949) 751-0360. You may use your Card to obtain cash from any Automated Teller Machine (ATM) or at any point of sale (POS) device which requires entry of a PIN where your Card is accepted. All ATM transactions are treated as cash withdrawal transactions. You should not write or keep your PIN with your Card. Never share your PIN with anyone and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately, following the procedures in the section labeled "Lost or Stolen Cards; Unauthorized Transactions" below.

#### d. Obtaining Card Balance Information

You may obtain information about the amount of money you have remaining in your Card account by calling (949) 751-0360. This information, along with a 90-day history of account transactions, is also available on-line at [www.globalcashcard.com](http://www.globalcashcard.com). You also have the right to obtain a sixty (60) day written history of account transactions by calling (949) 751-0360 or by writing us at Global Cash Card 3912 Barranca Pkwy Ste. J610 Irvine, CA 92606.

#### e. Authorized Users

We may allow you to request an additional Card for another person. If we do, you are responsible for all transactions and fees incurred by you or any other person you have authorized. You must notify us to revoke permission for any person you previously authorized to use Card information or have access to your account. You are also responsible for the use of each Card according to the terms of the Agreement subject to the section labeled "Lost or Stolen Cards; Unauthorized Transactions" below, and other applicable law.