

... a great alternative to a checking or savings account

## Advantages of a Paycard:

- No monthly or annual fee
- FREE signature transactions
- FREE texting messaging and email alerts
- FREE enrollment in Cash Rewards Program
- FREE cards for family members
- FREE first transaction per pay period
- FREE withdrawal of your money “to the penny”
- FREE bill pay direct to merchants
- Over 37,000 surcharge free ATM networks
- No more check cashing fees

## Key Points When Using Your Paycard:

- **Activate Your Paycard:**
  - Call the IVR system and follow the prompts, call the IVR system and talk to a live customer service rep, or go online to activate your instant issue paycard. You will be asked to select a four-digit PIN number in order to make debit purchases. This number should not be shared with anyone else!
  - Once you activate your instant issue paycard, a new personalized VISA branded paycard will be sent to your home address. You will need to call and activate that paycard and any money still on your instant issue paycard will be automatically transferred to your new paycard. Do NOT throw your instant issue paycard away ... it is your back-up paycard if your card is lost or stolen.
- **First Transaction Per Pay Period is FREE!**
- **Know Your Balance ... Avoid Decline and Negative Balance Fees:**
  - Set up paycard alerts by **email**, **voice mail**, or **text messaging**. Alerts can be set up for **Loads** (every time money is added to your paycard) or **Low Balance** (when your paycard falls below a pre-determined amount).
  - Check your balance anytime by one of the following methods:
    - Call the IVR system and follow the voice prompts – 866-395-9200.
    - Call the IVR system and talk to a live customer service rep – 866-395-9200.
    - Go online to your personal account.
    - Sign up for mobile alerts if you have a cell phone with text messaging.
- **Using Paycard at ATM:**
  - Use an Allpoint Network ATM and avoid **network** fees. Go to [www.allpointnetwork.com](http://www.allpointnetwork.com) to find the closest ATM to you. Enter the zip code or city and state. It will provide the name, address, distance and driving directions.
  - ATM cost from Global is \$1.75 (\*If first transaction for pay period it is Free). Select checking when making a transaction. **Do not check your balance at an ATM ... the cost is \$1.00.**
- **Using Paycard for Merchant Transactions:**
  - **Credit transaction** (signature transaction) – Signature purchase that does not require a PIN. This is always a FREE transaction and is the most efficient way to use your paycard.
  - **Debit transaction** (PIN transaction) – Requires your four-digit PIN number. Cost per usage is \$.50. Several merchants allow cash back at no additional charge. This transaction is best used when you want cash back and is less costly than going to an ATM.
- **Bank Teller Cash Advance:**
  - Once you have your personalized VISA, you may go into any VISA card participating bank and withdrawal all your money “to the penny.” You need to know your balance and have a picture ID. The normal charge is 2% of the transaction, but if this is your first transaction for that pay period, it is Free.
  - Common participating banks: Chase, US Bank, Bank of America, Wells Fargo, Huntington, Citibank, Wachovia.
- **Lost or Stolen Paycards:**
  - Contact Global Cash Card immediately at 866-395-9200 so we can put a freeze on your paycard.
  - If you still have your original instant issue paycard, we will transfer any money from your lost paycard to that paycard so you have immediate access to your money. We will then order a new personalized VISA paycard and mail to your home address within 7-10 business days.
  - If you do not have your original instant issue paycard or that is the paycard that you lost, contact Innovative at 858-715-5100 and ask to speak to someone in payroll. We will activate that paycard for you, transfer any money from the lost paycard to the new one so you have immediate access to your money, and mail a new personalized VISA paycard to your home address within 7-10 business days.



Please enroll me in direct deposit thru Global Cash Card. I authorize Innovative Employee Solutions to make deposits in the amount stated by initiating credit entries or correcting entries to the Pay Card.

## Global Cash Card Enrollment Form

### Account Owner Information - Primary Card Holder

First Name:	Middle Initial:	Last Name:	
Street:		Apartment #:	
City:	State:	Zip Code	
Home Telephone:	Date of Birth (MM/DD/YYYY):		
** Cell Number: (Optional) For text messaging confirmations/balances	** Email Address (Optional): For e-mail notifications		
Social Security # :	<input type="checkbox"/> Full Net    or <input type="checkbox"/> Dollar Amount: \$ _____		
Date: _____ Employee Signature: _____			

By signing above I acknowledge the information provided to be true and accurate. I also understand that this authority is to remain in effect until Innovative Employee Solutions has received written notification from me to close or change the account and/or dollar amounts.

### Additional Card Request

First Name:	Middle Initial:	Last Name:	
Street:		Apartment #:	
City:	State:	Zip Code	
Home Telephone:    ...	Date of Birth (MM/DD/YYYY):		
** Cell Number: (Optional) For text messaging confirmations/balances	** Email Address (Optional): For e-mail notifications		
Social Security # :			

There is no fee for your additional card(s). All deposits will be made to your primary card on Payday. You manage deposits to the additional card(s) thru the Global Cash Card website.