



WELCOME TO 2009!! IT'S A NEW YEAR AND WE ARE OFFERING A NEW OPTION TO RECEIVING YOUR PAYCHECK!!!



www.globalcashcard.com

What is Global Cash Card?

GCC is a money saving & time saving option to receiving your paycheck along with saving a few trees!!

Frequently Asked Questions

How will my Paycard work?

Your company will load your card with your pay on payday. You will have immediate access to your funds through over one 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 and Visa's Zero Liability Policy. Additionally, all card balances are guaranteed by the F.D.I.C.

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 issue you a new card and transfer your balance to your new card.

How do I know that I have been paid?

You will be notified by email or text message that your card was loaded.

How can I check my balance or confirm my transactions?

- You can view balances and transactions online at Globalcashcard.com free of charge.
- You can hear your balance and transaction history free by calling (866) 395-9200 and following the prompts.
- You can talk to a live Customer Service Representative free by calling (866) 395-9200 and following the prompts.

How do I get a card?

Easy! Let your Manager know and fill out an Enrollment Form.

How do I qualify for a card?

You are guaranteed approval... No credit check; no bank account needed... just proper identification.

How do I get started?

You must activate your card online at www.globalcashcard.com or by calling (866) 395-9200 and following the prompts. You will be asked to choose a PIN. Once completed, you will be able to access your funds.

How do I keep my transaction fees low?

- When making purchases, select "credit" at the PIN Pad... there is no fee.
- Always ask for "Cash Back" at grocery stores when using your PIN. "Cash Back" is free of any fee.
- When using your Debit Mastercard or Visa Prepaid Card sign for purchases... it's free.
- Always know your balance so you avoid decline and over limit fees.
- Check your balance online or on the telephone... its free.

How do I enroll in the cash rewards program?

Go to www.globalcashcard.com and click on Rewards or call Customer Service at (866) 395-9200 and ask them to enroll you.

What is the cost to join the Rewards Program?

It is Free!

How does the Rewards Program work?

This Rewards Mall is a Free program offered by Global Cash Card. The program allows members to earn points for qualified purchases at thousands of participating restaurants, hotels, and online shops. Those points can then be redeemed to purchase products, services or gift cards from participating merchants or cash can be loaded on a card.

Can other payments be loaded on the card?

Yes. Tax refunds, disability payments and other government benefits can be loaded on the card. You will need to provide your card number and the bank ABA number (obtain this form from customer service).

Can I make deposits to my card?

Yes. You may load funds on your card at 25,000 Moneygram, 1,300 Ace Cash Express and 45,000 Western Union locations in the United States.

Can I use my card to purchase on the internet?

Yes. Many merchants accept your debit MasterCard 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 add 25% to your bill to cover a tip. If you do not have the total on your card to cover the amount, you will be declined.

Can I use me card at a gas station?

Yes. Paying at the pump can be used with some limitations. You must have at least \$76.00 on your card for the transaction to be authorized. If the final amount is less than the \$76.00 authorized, the difference will not be available for use until the transaction settles, which may be two to three days. If you have less than \$76.00 on your Card and wish to purchase a specific amount, you must complete the transaction at the Cashier.

Can I use my card at Hotels and Car Rental Agencies?

Yes. However, certain hotels and car rental agencies may obtain as much as a \$300.00 to \$500.00 pre authorization for your transaction. Up to a ten day hold may be placed on your card in the amount of the merchant's pre authorization request.

How are unauthorized transactions resolved?

Allowing someone you know to use your card is deemed to be an authorized transaction. Also, PIN transactions are deemed to be authorized.

You will not be liable for any unauthorized MasterCard/Visa transactions posted to your account providing the following conditions are met:

- Your account must be in good standing (not presently or recently overdrawn, and not presently or recently under suspicion of possible legal or suspicious use).
- We have not received more than one (1) other report of unauthorized use of your card in the last twelve (12) months.
- You exercised reasonable care in safeguarding the card, PIN and card number as reasonably determined by the bank.
- The transaction took place on the United States.

Am I liable 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 was within sixty (60) days, you could lose all the money on your Card.

***\$1.00 administrative fee per transaction.