

# WELCOME TO THE RAPID! PAYCARD



## Learn more about the rapid! PayCard® Mastercard® Card.

### What is the rapid! PayCard?

It is a prepaid card that does not require a credit check<sup>1</sup>; therefore, only an identity check is needed and most people qualify. It allows you to collect and spend your pay without hassle or inconvenience. A rapid! PayCard can be used at millions of ATMs and merchant locations worldwide, wherever Debit Mastercard is accepted. This card provides you with added safety and security over carrying cash.

With your PIN, you may use your card to obtain cash from any Point-of-Sale ("POS") device, as permissible by merchant that bears the Mastercard and Accel/Exchange® brand. With your PIN, you may use your card to obtain cash from any Automated Teller Machine ("ATM") that bears the Mastercard, Accel/Exchange®, Allpoint® or MoneyPass® brand. All ATM transactions are treated as cash withdrawal transactions.

### What is the difference between the personalized rapid! PayCard and the instant issue rapid! PayCard?

The first card you receive is the instant issue rapid! PayCard. It has a Mastercard brand mark but it does not have your name embossed on it. When you call Customer Support 1.877.380.0980 to activate this card you may also request an upgrade to a personalized card with your name embossed on it at no additional cost. When the personalized rapid! PayCard arrives in the mail (7-10 business days) the instant issue card remains fully usable until you activate your new personalized card.

### When will my payroll funds be available on my rapid! PayCard?

Your pay will typically be available by 10:00 am EST in the morning on your payday. You can check your balance then or anytime by calling 1.877.380.0980 or by visiting [www.rapidfs.com](http://www.rapidfs.com).

### What happens if I lose my rapid! PayCard? What should I do?

Most importantly, your money is protected with Mastercard Zero Liability<sup>2</sup> Policy. To report your card lost/stolen, call 1.877.380.0980. Request a new card from your employer and you will receive further instruction to activate your new card.

### Is this payroll direct deposit different from other types of direct deposit?

Not at all. The funds are deposited on your card immediately.

### Can I add additional funds to my rapid! PayCard?

The rapid! PayCard is fully portable. This means that you can take the card to any other employer (second or part-time job), regardless of who gave the card to you and sign up for a direct deposit payment. In addition, you can direct deposit your income tax refund, social security benefit, military pension, or any other payment that can be direct-deposited. Please login to [www.rapidfs.com](http://www.rapidfs.com) to access your direct deposit account number or ask one of our Customer Service Representatives.

<sup>1</sup> Because this is not a credit card, your credit will not be checked.

<sup>2</sup> Conditions and exceptions apply. Please see website for more information about Mastercard Zero Liability: [www.mastercard.com/general/zero\\_liability.html](http://www.mastercard.com/general/zero_liability.html)

**Important Information for opening a Card account:** 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 account. **What this means for you:** When you open a Card account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

The rapid! PayCard® Mastercard Card is issued by MetaBank®, Member FDIC, pursuant to a license by Mastercard International Incorporated. Prepaid card can be used wherever Debit Mastercard is accepted. Mastercard is a registered trademark of Mastercard International Incorporated.



Customer Support: 1.877.380.0980



# RAPID! PAYCARD QUICK REFERENCE GUIDE



Refer to this guide for quick, easy answers to the most common questions about the rapid! PayCard.

## Convenient Ways to Access Your Pay at no cost

- POS Store Purchase (including cash back, where available)
- Allpoint® and MoneyPass® ATM Withdrawal<sup>1</sup>
- Request A Check
- U.S. Post Office Money Order
- Electronic Transfer to a bank account
- ChekToday convenience checks, request them by calling the toll-free number for Customer Service (877.380.0980)
- Over-the-Counter Cash Withdrawal at banks displaying the Mastercard® Acceptance Mark (logo)

## Accessing Your Card Account

Online — [www.rapidfs.com](http://www.rapidfs.com)

- View your card account balance and activity
- View your monthly statement and card account history
- Update or change your PIN, address and other information
- Sign up for a savings account<sup>2</sup>, Text Alerts<sup>3</sup> and other card features
- Read more about the types of transactions you can make and get helpful tips
- Transfer funds to a companion card or bank account
- Get a direct deposit form to have other sources of income deposited to your card

By Phone — 877.380.0980

You can access your card account by calling 1.877.380.0980 toll-free and use the automated system for quick access or to speak with a Customer Service Representative.

## Convenient Card Features

### Text Alerts<sup>3</sup>

Text alerts to your cell phone are the most convenient way to check your card balance. Available at no additional cost, you can enroll at [www.rapidfs.com](http://www.rapidfs.com) and choose your alerts. Plus, you can get up-to-the-minute balance information by simply texting “BAL” on your cell phone to 90831.

### Cash Back Rewards<sup>2</sup>

Make purchases that earn rewards and get cash back each month. It's that simple — no promotion codes or coupons needed. Go to [www.rapidfs.com](http://www.rapidfs.com) to learn more and view offers.

### Savings Account<sup>2</sup>

Take advantage of your card's Savings Account at no cost. This interest-bearing account is a great way to save for your future and expenses. This feature also allows you to schedule auto-transfers. Go to [www.rapidfs.com](http://www.rapidfs.com) to enroll.

### Bill Pay<sup>2</sup>

Pay bills online or by phone using the money on your card for a low, flat fee per bill.

## How to Use Your Card

### Making Purchases — Wherever Debit Mastercard is Accepted

- At a retailer — either swipe your card or hand it to the cashier. For online or phone purchases, follow the instructions you are given.
- If you choose “debit,” enter your PIN when prompted to complete the transaction. If you choose “credit,” accept the amount and sign your name.
- Take your card and receipt.

### Getting Cash Back with In-Store Purchases (at participating merchants)

- Swipe your card or hand it to the cashier.
- Select “debit” as your method of payment and enter your PIN on the pad when prompted.
- Tell the cashier you want “cash back” and the amount you would like to receive.
- Take your cash, card and receipt.

### Getting Cash from an ATM

- Insert your card into the machine and enter your PIN when prompted.
- Select “checking” and the amount you want to withdraw.
- Accept the fee when asked.
- Take your cash and your card.

<sup>1</sup> When this transaction is the first transaction after employer wages are loaded to the Card, the fee associated with that first transaction is waived.

<sup>2</sup> This optional offer is not a MetaBank® product or service nor does MetaBank endorse this offer.

<sup>3</sup> While rapid! PayCard does not charge for this feature and service, standard text messaging, data and cellular rates may apply. Please check with your cell phone carrier and inquire about fees your carrier may associate with these services.

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