

# WELCOME TO THE RAPID! PAYCARD



## Learn more about the rapid! PayCard® Visa® Payroll 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, anywhere Visa debit cards are accepted. This card provides you with 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 Visa, Interlink®, STAR®, Accel/Exchange® and PLUS® brand. With your PIN, you may use your card to obtain cash from any Automated Teller Machine (“ATM”) that bears the Visa, Interlink®, STAR®, Accel/Exchange®, PLUS®, Allpoint®<sup>2</sup> or MoneyPass®<sup>2</sup> 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 Visa brand mark but it does not have your name embossed on it. When you call Customer Support 1.888.727.4314 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 1.888.727.4314 or by visiting [www.rapiddfs.com](http://www.rapiddfs.com).

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

Most importantly, your money is protected with Visa Zero Liability Policy<sup>3</sup>. Just call 1.888.727.4314 to report it lost/stolen and request a new card, or ask your employer for a new card<sup>4</sup>. Call 1.888.727.4314 (press 0) and tell the representative this is a replacement card.

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

Not at all. The funds are deposited on your card every payday.

### How do I apply for a rapid! PayCard and get started with Direct Deposit?

It's easy to apply for your own rapid! PayCard. Just ask your employer or the Payroll department of your company for a rapid! PayCard direct deposit form.

### 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<sup>5</sup>, social security benefit, military pension, or any other payment that can be direct-deposited. Please login to [www.rapiddfs.com](http://www.rapiddfs.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> Please see complete Fee Schedule under Cardholder Agreement

<sup>3</sup> Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions, or any transactions not processed by Visa or to anonymous prepaid cards (until such time as the identity of the cardholder has been registered with us). You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitation and other details, please consult your issuer.

<sup>4</sup> A fee may apply. Please see Cardholder Agreement for more information.

<sup>5</sup> A tax refund may only be direct deposited into an account that is in your name. This means that if you file a joint return, the name of the primary filer must match the name on the account. If a tax refund is directed to an account that is not in your name it may be rejected and returned to the IRS. No more than three electronic refunds can be deposited into a single financial account or prepaid card. If you exceed this limit you will receive notice from the IRS and a paper check refund.

#### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW CARD

**ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions 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 a copy of your driver's license or other identifying documents.

**Customer Support: 1.888.727.4314**

rapid! PayCard® Visa Payroll Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa debit cards are accepted. The Bancorp Bank; Member FDIC.

