

# Global Cash Card Paycard Advantages



TRADITIONAL BANK DEBIT CARD	GLOBAL CASH CARD VISA PAYCARD
❖ Limited Customer Service Hours (daytime)	❖ 24/7/365 Customer Service Hours
❖ Secondary Card – access to full bank account	❖ Family Cards – access only to money transferred to that paycard
❖ May charge for some transactions (\$0.50-\$1.00)	❖ No charge for signature/Debit transactions
❖ Debit card can overdraw bank account	❖ Purchase cannot overdraw paycard account
❖ Monthly fee charged	❖ No monthly fee charged
❖ Requires credit check and background check	❖ No credit check or background check required
❖ Can use only their ATM's for FREE	❖ 60,000 Allpoint ATM's available for FREE throughout the United States
❖ Many require minimum balance	❖ No minimum balance required

- Access your funds at millions of retailers and ATMs worldwide
- Over 60,000 surcharge-free network ATMs available
- No monthly, annual, or activation fees
- No fee for mobile access
- Cards for family members at no fee
- No fee for card-to-card transfers
- No fee for online bill pay
- Funds are secure and FDIC insured provided the card is registered to the name of the primary cardholder



#### Using an ATM\*:

1. Insert paycard into ATM
2. Select English or Spanish
3. Enter your PIN number
4. Select "withdraw from checking"
5. Enter amount of cash to withdraw

*\*Use the Surcharge-Free Allpoint ATM Network!*

#### Activating your card:

- Activate online at [www.globalcashcard.com/activate](http://www.globalcashcard.com/activate) or call 866-929-8096
- After payroll deposits, a new personalized card will be sent to your home address
- Keep your instant issue card in case you lose your new card

#### Lost or Stolen Card?

- Call Global Cash Card immediately at: 949-751-0360
- Your new paycard will arrive in 7-10 business days
- Funds can be transferred to your original instant issue card, or you can go to your closest company location and obtain a new instant issue card

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