



# WELCOME TO RAPID! PAYCARD



## What is the rapid! PayCard®?

rapid! PayCard Mastercard® 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<sup>2</sup> 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 brand. With your PIN, you may use your card to obtain cash from any Automated Teller Machine (“ATM”) that bears the Mastercard, 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 Mastercard brand mark but it does not have your name embossed on it. When you call Customer Support at 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 on your payday. You can check your balance anytime with our mobile app<sup>3</sup> rapid!PAY or 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 Mastercard Zero Liability<sup>4</sup> Policy. Just call 1.888.727.4314 to report it lost/stolen and request a new card, or ask your employer for a new card. 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 directly to your account.

## 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 of your employers, regardless of who enrolled you in rapid! PayCard direct deposit. 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.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> Cardholder has surcharge free access to Allpoint® and MoneyPass® networks. Fees apply for out-of-network withdrawals, plus what the ATM owner may charge. Limits apply.

<sup>3</sup> While rapid! PayCard does not charge for this feature and service, message and data rates may apply.

<sup>4</sup> Mastercard Zero Liability: 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)

The rapid! PayCard® Mastercard® is issued by Pathward N.A., 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, and the circles design is a trademark of Mastercard International Incorporated.

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.

**rapid! Customer Support**  
**1.888.727.4314**

## QUICK REFERENCE GUIDE

### Convenient Ways<sup>6</sup> to Access Your Pay at no cost

- POS Store Purchase (including cash back, where available)
- Allpoint<sup>®</sup> and MoneyPass<sup>®</sup> ATM<sup>2</sup> Withdrawal
- 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 (888.727.4314)
- Over-the-Counter Cash Withdrawal at banks displaying the Mastercard<sup>®</sup> Acceptance Mark (logo)



### 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<sup>2</sup>*

- 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 prompted.
- Take your cash and your card.

### 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, Text Alerts<sup>7</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 — 888.727.4314*

You can access your card account by calling 1.888.727.4314 toll-free and use the automated system for quick access or to speak with a Customer Service Representative.

### Convenient Card Features

#### TEXT ALERTS<sup>7</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>8</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

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>8</sup>

Pay bills online or by phone using the money on your card at no cost.



<sup>6</sup> When one of these transactions is your first transaction after you've been paid, the transaction is free, otherwise you will be charged a fee. Please refer to the Cardholder Agreement for a complete list of fees.

<sup>7</sup> While rapid! PayCard does not charge for this feature and service, message and data rates may apply.

<sup>8</sup> This optional offer is not a Pathward product or service nor does Pathward endorse this offer.



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**rapid! Customer Support**  
**1.888.727.4314**



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## SMART WAYS TO USE YOUR RAPID! PAYCARD

Each time your rapid! PayCard® Mastercard® is loaded, you can choose one of seven convenient ways to get access to your money. No additional cost when used as the first transaction on every payday. No cost to enroll. No credit check required<sup>3</sup>

- PIN Transaction (Debit), including cash back where available
- ChekToday, convenience checks<sup>1</sup>
- Over-the-counter cash withdrawal
- U.S.P.S. Money Order
- Allpoint® and MoneyPass® ATM Withdrawal<sup>4</sup>
- Electronic transfer to a bank account
- Request A Check<sup>1</sup>

### Convenient Card Features

#### TEXT ALERTS<sup>2</sup>

Text alerts to your cell phone are the most convenient way to check your card account. Enroll at [www.rapidfs.com](http://www.rapidfs.com) and receive text alerts directly to your phone when a load has been placed onto your account, get your card balance, etc. Enroll today at no additional cost.



90831

#### CASH BACK REWARDS<sup>1</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

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. Go to [www.rapidfs.com](http://www.rapidfs.com) to enroll.



#### BILL PAY<sup>1</sup>

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



#### SIGNATURE TRANSACTION (CREDIT)

Make purchases at no additional cost by selecting "credit" (Signature Point-of-Sale) wherever Debit Mastercard is accepted.



#### RAPID!PAY MOBILE APP<sup>2</sup>

On-the-go access to your rapid! PayCard account. Check your balance, transfer funds, and more! Available for Apple and Android supported devices.



#### BILINGUAL CUSTOMER SERVICE

Lost Card? Have Questions? Need Help? Our free bilingual customer support is unparalleled in the industry.



# Helpful tips on how to use your rapid! PayCard to **SAVE** money!

## Use your rapid! PayCard when you shop

Remember to select CREDIT (Signature) if you don't want any cash back

## Check your balance at no additional cost

- Call Customer Service at 1.877.380.0980
- Sign up for Text Alerts<sup>2</sup>
- Visit [www.rapidfs.com](http://www.rapidfs.com)

## Get **CASH** with your rapid! PayCard

- Withdraw money at any Allpoint<sup>®</sup> and MoneyPass<sup>®</sup> ATM — Surcharge free<sup>4</sup>
- Use PIN transaction (Debit) and select cash back
- Purchase a Money Order at any U.S. Post Office
- Cash a ChekToday<sup>1</sup> at any Walmart at no cost. To obtain these convenience checks, call customer service or login to our website [www.rapidfs.com](http://www.rapidfs.com)
- Receive an over-the-counter cash withdrawal at any bank that accepts Debit Mastercards

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<sup>4</sup> Cardholder has surcharge free access to these networks.

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The Savings Account is established by Pathward N.A., Member FDIC.

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## rapid! PayCard Employee Check Cashing Savings

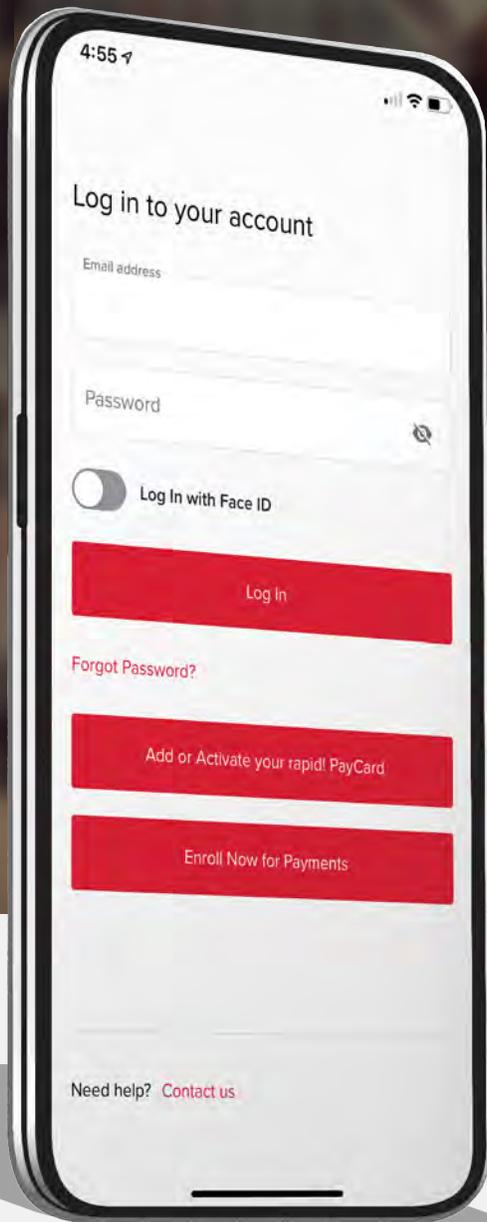
To cash a check, you usually pay either a flat fee or a percentage of your total pay. Let's consider both options:

**Paychecks in a year: 52**  
**Check amount: \$350.00**

Check-Cashing Fees		YOUR POTENTIAL SAVINGS
A fee of \$5 equals a yearly cost of \$260	VS	The rapid! PayCard typical yearly cost: <b>\$0</b> <b>=</b> <b>\$260</b>
A fee of 3% equals a yearly cost of \$546	VS	The rapid! PayCard typical yearly cost: <b>\$0</b> <b>=</b> <b>\$546</b>



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# ACTIVATE

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## your rapid! PayCard with our new mobile app



**Activate your rapid! PayCard by downloading<sup>1</sup> our new mobile app - rapid!PAY**

Download<sup>1</sup> the red “rapid!PAY” mobile app from the Apple Store or Google Play Store.

## How to activate your rapid! PayCard

1

On the main login screen, Select **“Add or Activate your rapid! PayCard”**

2

Enter the following:

- The 16-digit card number
- Expiration month and year
- Your DOB
- The CVV (from back of your card)
- Your SSN

3

Update your phone number and your email address and press “Continue”

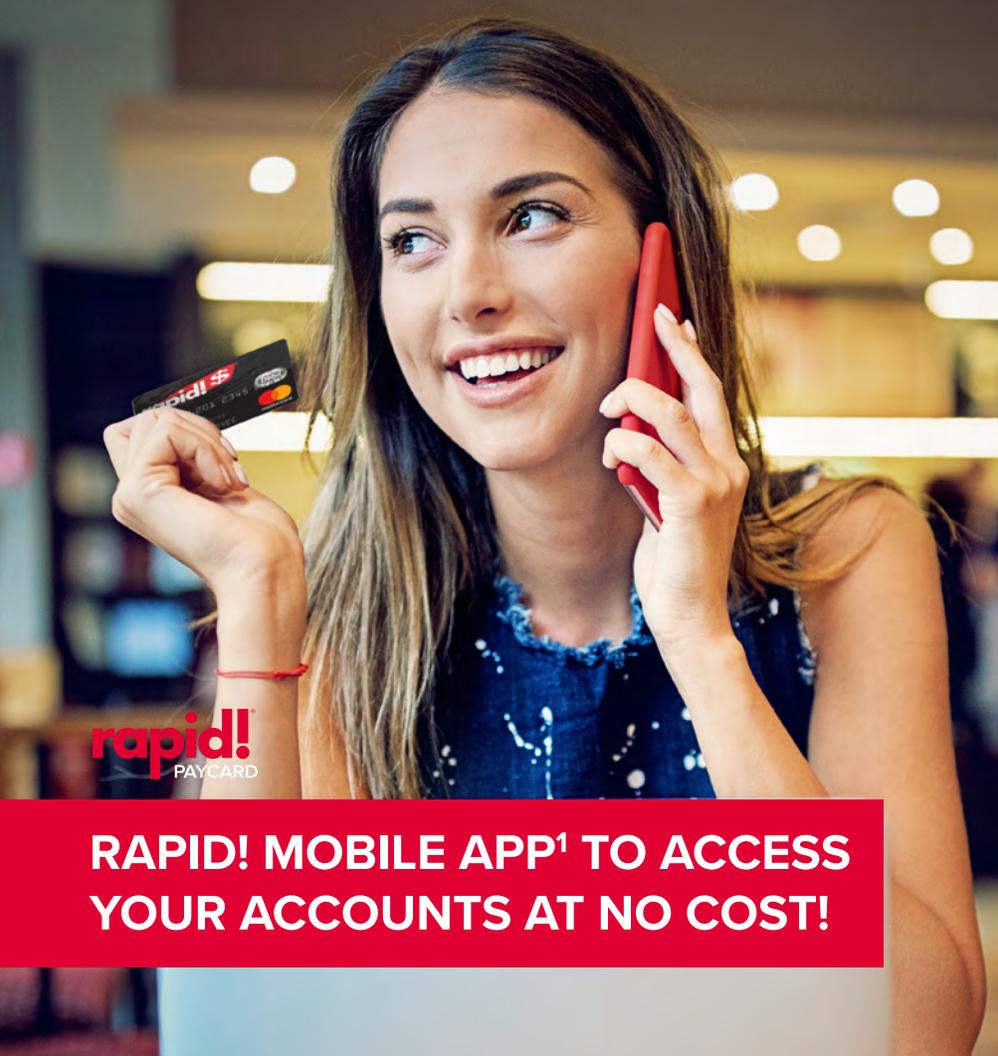
4

Your rapid! PayCard should now be successfully activated and you will receive a welcome email with login information

<sup>1</sup> While rapid! PayCard does not charge for this feature and service, message and data rates may apply.

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Google, Android and Google Play are trademarks of Google Inc., registered in the U.S. and other countries.



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## RAPID! MOBILE APP<sup>1</sup> TO ACCESS YOUR ACCOUNTS AT NO COST!

Most employees now expect to be able to manage their finances from one central place.

rapid! PayCard has developed a free Mobile App called rapid!PAY, which enables them to manage finances on the road.

With this new app, cardholders have some great new features for secure and immediate access to view and manage their card account. Cardholders can now access their finances wherever they are . . . the mall, the grocery store, the gas station . . . or even sitting at home on the couch.

The rapid!PAY mobile app is iPhone and Android compatible.

<sup>1</sup> While rapid! PayCard does not charge for this feature and service, message and data rates may apply.

<sup>2</sup> All checks subject to review for approval. Some bank issuers may take up to 48 hours to post funds to your card account. Fees may apply.

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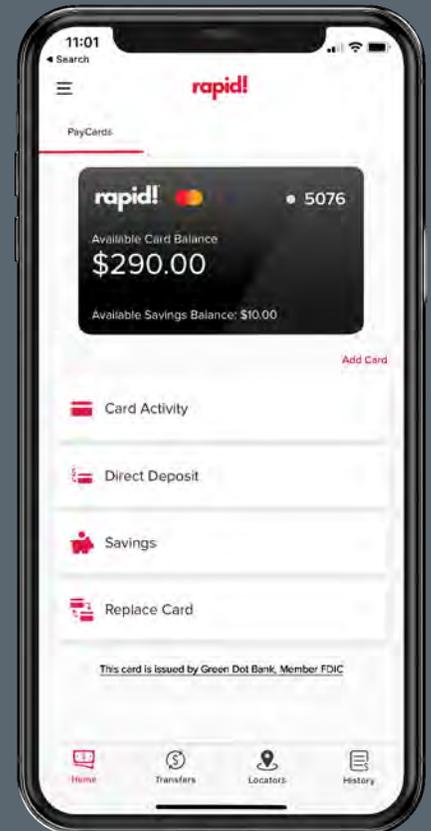
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Google, Android and Google Play are trademarks of Google Inc., registered in the U.S. and other countries.



Activate your card with the mobile app today!

If you haven't already, download the rapid!PAY app<sup>1</sup>



### rapid!PAY<sup>1</sup> features

- Locate an ATM and get driving directions to selected ATMs
- View current balance now with running balance displayed
- Self Service options to update you password, PIN and personal information
- View transactions details
- Transfer funds
- Deposit a check<sup>2</sup> to your card
- Enroll & manage text alerts<sup>1</sup>
- and more ...