

# PaychekPLUS! Elite<sup>®</sup> Visa<sup>®</sup> Payroll Card

## Quick Reference Guide



### Activate Your Card

Your PaychekPLUS! card must be activated before it can be used for accessing your pay. You can activate your card online or by phone, just follow the instructions below.



#### Activate Your Card Online

- Go to [www.paychekplus.com](http://www.paychekplus.com)
- Click on First Time Login and enter the 16-digit card number on front of your card
- Follow the instructions to set up your online account and 4-digit PIN
- Sign up for Alerts\* to keep track of your card account balance



#### Activate Your Card by Phone

- Call the number on the back of your card
- Enter the 16-digit card number on front of your card
- Follow the prompts to enter your date of birth and last 4 digits of your Social Security Number
- Set up your 4-digit PIN

### Access Your Pay with No Fees\*\*

There are many ways to access your pay without a fee at any time:

- Make purchases, with or without cash back
- Teller Assisted Cash Withdrawal at banks displaying the Visa Acceptance Mark
- Pay bills directly with merchants who accept Visa debit cards

Plus, once per pay period, the fee is waived for the first transaction you make from the list below:

- **Withdraw cash from an ATM** - Allpoint<sup>®</sup> or other\*\*\*
- **Transfer funds to a bank account** - online at [www.paychekplus.com](http://www.paychekplus.com)
- **Get a USPS Money Order** - you'll receive an automatic rebate of the money order fee once per pay period.

\*Standard text message and data rates, fees, and charges may apply.

\*\*While these features are available for no fee, certain other transaction fees and costs, terms, and conditions are associated with the use of this Card. See the Cardholder Agreement for more details.

\*\*\*ATM surcharge fees may apply when using ATMs other than Allpoint.

### How To Use Your Card



#### Making Purchases

Use your PaychekPLUS! card everywhere Visa debit cards are accepted.

- At a store - 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 to complete the transaction.
- If you choose "Credit," accept the amount and sign your name.
- Take your card and receipt.

*(Note: there is no line of credit associated with your card account. Attempting to make a purchase for more than your card balance could result in a Purchase Decline fee.)*



#### Getting Cash Back with In-Store Purchases

Many stores offer cash back with purchases, just ask the cashier for details. There's no card fee for this service!\*\*

- Swipe your card or hand it to the cashier.
- Select "Debit" and enter your PIN.
- 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:

When you use Allpoint ATMs, you can avoid terminal charges for ATM withdrawals.\*\*\*

- Insert your card into the machine and enter your PIN.
- Select "Checking" and the amount you want to withdraw.
- Accept the fee, if asked.
- Take your cash and your card.



#### Teller Assisted Cash Withdrawal

You can get cash from your card for no fee\*\* at any bank displaying the Visa Acceptance Mark.

- Go to a bank branch displaying the Visa Acceptance Mark.
- Present your signed card and photo ID to the teller and request the amount of cash you want.

*(If the bank teller is unfamiliar with this process or tries to charge you a fee, call Cardholder Services for assistance.)*

## Managing Your Card Account



### Online - [www.paychekplus.com](http://www.paychekplus.com)

- View your card account balance, recent transactions, monthly statement and card account history
- Change your PIN and update your address and other information
- Learn about and sign up for card features
- Get helpful tips about how to use your card
- Transfer funds to a bank account

**Save [www.paychekplus.com](http://www.paychekplus.com) in your favorites!**



### By Phone - Cardholder Services

Call the toll-free number on the back of your card and use the automated system for quick account access or to speak with a Customer Service Representative. You should also call this number immediately if your card is lost or stolen.

**Save the number on the back of your card in your phone or in a safe place for easy access!**



### Mobile App - Prepaid CardConnect\*

- View your card account balance and recent transactions
- Enroll in and manage text alerts\*
- Locate nearby ATMs
- Manage your Savings account

**Download Prepaid CardConnect to your iPhone® or Android™ phone!**

## Helpful Tips

- **Security** - Keep your PIN and password in a safe place. Never store them with your card or share them with anyone!
- **Know Before You Spend** - Avoid Decline fees by knowing your card balance. Check your balance anytime by calling the number on the back of your card, with Text Alerts or the Prepaid CardConnect mobile app.\*
- **Lost or Stolen Card** - If your card is lost or stolen, call Cardholder Services immediately, verify your address and have a new card mailed to you. Your funds are transferred to the new card when it is activated.

## Convenient Card Features

These helpful services are available with your PaychekPLUS! card for no fee!\*\*



### Alerts

Text alerts\* to your cell phone are the most convenient way to check your card balance. You can also receive alerts by email. Plus, you can get up-to-the-minute balance information by texting BAL to 90831.



### Savings Account

Take advantage of your card's Savings Account. This interest-bearing account is a great way to save for your future and unplanned expenses, and there's no fee or minimum deposit required to sign up.



### Bill Pay

Pay bills online or by phone using the money on your card for no fee. You can also set up future and recurring payments.

**Go to [www.paychekplus.com](http://www.paychekplus.com) to enroll today!**

## Pre-Authorization Holds



**Tipping** - When you use your card at a location where tipping is customary, up to 20% more than the purchase price will be held until the total with tip, if any, processes.



**Paying for Gas** - Pay inside instead of at the pump to avoid a possible pre-authorization hold of up to \$75. Tell the cashier the exact dollar amount of gas you want to purchase.



**Using Your Card Online** - Make sure the address you enter for payment is the same as the address for your card account. If they do not match, your transaction may be rejected.

\*Standard text message and data rates, fees, and charges may apply.

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The PaychekPLUS! Elite Visa Payroll Card is issued by MetaBank® pursuant to a license from Visa U.S.A. Inc. MetaBank; Member FDIC.