

# 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. Just call 1.877.380.0980 to report it lost/stolen and request a new card, or ask your employer for a new card. Call 1.877.380.0980 (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 immediately.

### 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, 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

