



FAQs about the rapid! PayCard Visa Card

Welcome to the rapid! PayCard® Visa® Payroll Card

What is a rapid! PayCard Visa Card and where can I use it?

It is a prepaid card that does not require a credit check; 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 Visa debit cards are 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 Visa®, Interlink®, STAR®, Accel/Exchange®, brand. With your PIN, you may use your card to obtain cash from any Automated Teller Machine ("ATM") that bears the Visa®, STAR®, Accel/Exchange®, or Allpoint® 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-RAPID 14 (1-888-727-4314) to activate this card you may also request a FREE upgrade to a personalized card with your name embossed on it. 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 Visa Card?

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-RAPID 14 (1-888-727-4314) or by visiting www.rapidfs.com.

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

Most importantly, your money is protected with Visa Zero Fraud Liability. Just call 1-888-RAPID 14 (727-4314) to report it lost/stolen and request a new card, or ask your employer for a new card. Call 1-888-RAPID 14 (press 0) and tell the representative this is a replacement card. There will be a charge of \$10 for 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. The only difference is this is a prepaid card account and not a checking 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 authorization 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 to access your direct deposit account number or ask one of our Customer Service Representatives.

Obtaining Your Card: The USA PATRIOT Act is a federal law that 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 you for your name, address, date of birth, and other information that will allow us to reasonably identify you. We may also ask to see your driver's license or other identifying document.

The rapid! PayCard® Visa® Payroll Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.