

# A faster, easier and more secure way to get your pay

## Introducing the CashPay<sup>®</sup> prepaid debit card

Benefits of the CashPay prepaid debit card:

- Get faster access to pay by 9:00 a.m. on payday.
- Avoid the expense of cashing checks.
- Use everywhere Visa<sup>®</sup> debit cards are accepted – in stores, online and on the phone.
- Access cash at ATMs and from tellers at any bank or credit union that accepts Visa. Transaction and service fees may apply.
- Get cash back with purchase at many grocery and convenience stores.
- Be at ease – no need to carry large amounts of cash.
- FDIC-insured.

Learn more or sign up today by contacting your employer

**Bank of America** 

## A smart choice

The CashPay® prepaid debit card is a fast and convenient way to receive your pay. You are automatically approved for this card – no credit check or bank account is required.

### Everyday purchasing power

Use your card everywhere Visa® debit cards are accepted:

- Grocery stores
- Gas stations
- Retail stores
- Mail order
- Restaurants
- Medical offices
- Online stores
- Phone order

### Simple to use

**Fees can be avoided by using your card to make purchases and get cash back at merchants, and by using Bank of America ATMs.**

#### Making purchases

Purchases with a signature:

- Present or swipe your card
- Choose "credit"
- Sign, take your card and receipt

Purchases with a PIN (Personal Identification Number):

- Swipe your card
- Choose "debit" and enter your PIN
- If needed, ask for cash back
- Take your card, cash and receipt

#### Accessing cash

Getting cash at an ATM:

- Insert your card and enter your PIN
- Select "checking" and enter the amount to withdraw
- Take your card, cash and receipt

To get cash at a bank or credit union that accepts Visa:

- Verify your available balance
- Present your card and ID to the teller
- Request the dollar amount you want from your balance
- Take your card, cash and receipt

### Helpful tips for using your card

#### Know your balance

Merchants are generally not able to determine the balance on your card, so you should always verify the balance before using your card. Attempting



to use your card for purchases that exceed your balance may result in the card being declined and a fee being charged.

- Make note of deposits and subtract purchases, ATM cash withdrawals and any fees.
- Check your balance often – online, by phone or at an ATM.

#### Special transactions

Some prepaid card transactions may be handled differently such as paying at the gas pump, restaurants, hotels, auto rentals, and returns. Some purchases may cause a temporary hold on funds (up to \$100 at a gas pump). Some merchants may require a credit card to accompany your purchase and others may require verification of your card balance before processing a prepaid debit card transaction. More details on these special transactions are provided in the materials that come with your card.

#### Protect your card

- Be aware of your surroundings at ATMs.
- Be discreet when entering your PIN at the keypad of an ATM or merchant's point of sale terminal.
- Never give your PIN to anyone and never write it anywhere, especially on your card.
- Never give information about your card or PIN over the telephone, via email or through a website.

#### Lost or stolen cards

If your card is lost or stolen, Bank of America will reimburse you for any unauthorized card transactions, subject to certain terms and conditions set forth in your CashPay Deposit Agreement.