



University of Massachusetts

Amherst • Boston • Dartmouth • Lowell • Medical School • UMassOnline

PayCard Enrollment Form

This Section to Be Completed by Payroll

Emplid: _____

Account No: _____

Routing No. 073972181

SEND COMPLETED FORMS TO YOUR CAMPUS HR / PAYROLL OFFICE

Global Cash Card – To be completed by Employee

First Name:			Middle Initial:	Last Name:	
** Local Street Address:			Apartment #:		
City:		State:		Zip Code:	
Telephone:			Date of Birth (MM/DD/YYYY):		
Email address:			Last Four of SSN:		
Employee Signature *				Date	
<small>** A personalized card will be mailed to this address in a few weeks. Please retain the temporary card you received upon enrollment.</small>					

* I hereby authorize the University of Massachusetts to deposit my net pay to a PAYCARD as indicated above at the financial institution named above. I understand the University of Massachusetts may cause my account to be adjusted to the extent necessary to correct any over-deposit and I agree to hold the above named financial institution harmless for any erroneous deposits or adjustments not caused by the financial institution.

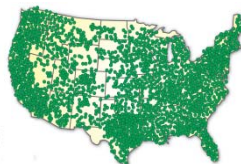
* It is understood that I may terminate this agreement at any time by written notification to the University of Massachusetts by submitting my intent to enroll in direct deposit. Any such notification to the University of Massachusetts shall be effective only with respect to entries initiated by the University after receipt of such notification and reasonable opportunity to act upon it. Any such notification to the bank by the employee is unacceptable. The bank may terminate this agreement by written notice to the employee for just cause.

* I confirm that I have been provided and understand the information regarding the Terms & Conditions and Fees associated with the use of the Global Cash Card PayCard.

A great alternative to physical paychecks and even traditional bank accounts
Safe to use ✓ Convenient ✓ Everyone Qualifies ✓

How it works:


1. Your wages will be deposited onto the Global Cash Card Visa paycard each pay period for immediate use
2. Set up paycard alerts and two-way texting:
 - Receive email and text message alerts when your paycard is loaded on payday
 - Text and receive your paycard balance, activity, and payroll loads within seconds
3. Access your money in many ways:
 - Make signature purchases with No Fee at any merchant that accepts a Visa paycard
 - Receive cash back after making a debit purchase at many locations
 - Withdraw funds at Allpoint Network surcharge-free ATM locations



The World's Largest Surcharge-Free ATM Network. Over 60,000 surcharge-free ATM locations worldwide. Find a location near you at www.allpointnetwork.com

Benefits:

- Cashless transactions protect your money from theft
- No more check cashing fees, purchasing money orders or waiting on your paycheck
- Better money management and more accurate budgeting when you track your transactions from your smart phone, on-line, or over the phone

What makes us different?

The difference between the Global Cash Card paycard and some other debit cards is the simple concept of providing Anytime Access to your money in a variety of ways so you can manage your money with minimal fees

"No Hidden Fees" Detail
PAYCARD PROGRAM

ENROLLMENT FEE	NO FEE
ANNUAL FEE/MONTHLY FEE	NO FEE
REWARDS PROGRAM	NO FEE
CARD REPLACEMENT	NO FEE
PIN CHANGE	NO FEE
AUTOMATED TELEPHONE	NO FEE
OPERATOR ASSISTED TELEPHONE	NO FEE
WEB SITE LOGIN	NO FEE
INACTIVITY FEE / MONTHLY	\$3.00

(AFTER NINETY (90) DAYS OF NO TRANSACTIONS – LOADS ARE TRANSACTIONS)

FIRST TRANSACTION PER PAY PERIOD	NO FEE
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POINT OF SALE – UNITED STATES

SIGNATURE PURCHASE	NO FEE
PIN PURCHASE	NO FEE
DECLINE – SIGNATURE	\$0.80
DECLINE – PIN	\$0.50

POINT OF SALE – OUTSIDE UNITED STATES

SIGNATURE PURCHASE	NO FEE*
PIN PURCHASE	\$1.75
DECLINE – SIGNATURE	\$1.50
DECLINE – PIN	\$1.25

*CURRENCY CONVERSION FEE MAY APPLY

ATM – UNITED STATES

WITHDRAWAL (ALLPOINT)	NO FEE
WITHDRAWAL (OUTSIDE OF ALLPOINT NETWORK)	\$1.75
OTHER TRANSACTIONS	\$1.00

ATM – OUTSIDE UNITED STATES

WITHDRAWAL	\$3.50*
OTHER TRANSACTIONS	\$3.25

BALANCE INQUIRY

ONLINE/IVR/LIVE CUSTOMER SERVICE	NO FEE
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MONEY TRANSFER WORLDWIDE (CARD TO CARD)

\$1 - \$2500 (DAILY LIMIT IS \$2,500)	NO FEE
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BILL PAY

CARDHOLDER DIRECT TO MERCHANT	NO FEE
ONLINE	NO FEE
CONVENIENCE CHECK	NO FEE