

Congratulations on your new Global Cash Card
From Wood Temporary Staffing



User Guide

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Global Cash Card Information

Getting Started

Activating your card: Before you can start using your card it must be activated. This can be done either over the telephone or online.

To activate by Telephone:

- 1) Call (866)929-8096
- 2) You will be asked to enter the number on the front of your card and the last four digits of your social security number.
- 3) After providing the requested information you will be asked to select a four digit PIN to be used for ATM transactions. Make your PIN something you can easily remember, but others will not guess. If you do write your PIN down, do not store it with your card.
- 4) Once your card is activated you can also call the number on the back of your card or (866)395-9200 to check your current balance, verify your last deposit, listen to recorded instructions on using your card, or speak with a customer service representative.

To activate Online:

- 1) Go to www.globalcashcard.com/activate, you will be asked for your card number, the card expiration date, and the last four digits of your social security number.
- 2) After card verification, you will be asked to select a username and password for access to your account online. You will also need to enter or verify your email address and home address.
- 3) Once you've completed your account setup, you can go to cardholder.globalcashcard.com to check your balance and transaction history, transfer funds to another card, pay bills online, set-up and change text and e-mail alerts, review fees associated with using the card, and locate surcharge free ATMs (Use the [Allpoint Network](#) for free ATM withdrawals.)

Using your card out of state: Geo-Fraud protection on your card helps protect you from unauthorized use. Initially, your card may only be used in your home state. If you will be traveling to another state, call (866)395-9200 or log onto cardholder.globalcashcard.com to authorize additional states.

Personalized Card: A personalized card will be mailed to you at your home address approximately 10 days after your third payroll deposit. Once activated, your funds will automatically be moved to your personalized card. Keep your instant issue card in a safe place. If your personalized card is ever lost or stolen, contact Global Cash Card at (866)395-9200. Your funds can be moved back to your original card for use until a new personalized card arrives.

Text, e-mail, and Telephone Alerts plus Two-Way-Texting: You may set up alerts to notify you when funds are loaded onto your card or notify you when your balance is low. As well, two-way-texting can be used to get you balance and transaction history any time using your cell phone. Alerts and two-way-texting can be set-up at cardholder.globalcashcard.com.

Know your Balance before you spend: Knowing your balance will help you avoid the fee for transactions declined due to lack of funds. (See fee schedule on page 3.) There are several free ways to check your balance:

- Text BAL to 28547 if you've set-up two-way-texting (Normal messaging rates from your provider will apply.)
- Call the number on the back of your card or (866)395-9200
- Go to cardholder.globalcashcard.com

Be Aware of Pre-Authorization Holds: Restaurants, Gas Stations, Hotels, and other entities may place a Pre-Authorization Hold on some of your funds to assure that you will have the funds to complete a transaction in the future. The amount held will not be available for use until the hold is released. Additionally, if you do not have enough funds available to cover the hold your transaction will be declined and you will be charged the declined transaction fee.

- Restaurants typically add 25% to the bill to cover any tip you may add when you sign the receipt. It can take several days for the amount held to be released and the amount you actually signed for to be charged to your account.
- Gas stations place a pre-authorization hold on your account of up to \$100 when you “pay at the pump.” These funds can remain on hold for up to 5 days. It is recommended that when purchasing gas you pay inside for a specific amount.
- Hotels will place a pre-authorization hold on your account to assure you will have sufficient funds to cover the bill when you check out. The amount held will be unavailable for other purchases until the hold is released.

Know your fees: With free credit (signature) and debit (PIN) transactions plus free cash withdraws in the Allpoint ATM network, you should be able to use your Global Cash Card in your day to day activity without incurring a fee. To avoid potential fees, understand the fee schedule below and keep two primary things in mind: Know where the nearest Allpoint ATMs are and make sure you know your balance to avoid decline fees.

<u>CARDHOLDER FEES</u>			
<u>PAYCARD PROGRAM</u>			
Enrollment Fee/Annual Fee/Monthly Fee	No Fee	Automated/Operator Assisted Telephone	No Fee
Rewards Program / Enrollment	No Fee	Website Log In	No Fee
Card Replacement	No Fee	Bill Pay (Online and Telephone)	No Fee
Periodic Statement (electronic or mail)	No Fee	Text Alerts** (Automatic and Two Way)	No Fee
Inactivity Fee / Monthly (After Ninety (90) Days of no transactions or deposits)	\$3.00	Balance Inquiry (Online/IVR/Text Msg**/Live Customer Service)	No Fee
<u>ATM - United States</u>		<u>ATM - Outside the United States</u>	
Withdrawal (Surcharge Free/Allpoint)	No Fee	Withdrawal	\$3.50*
Withdrawal (Out of Network)	\$1.75	Other Transactions	\$3.25
Other Transactions	\$1.00		
<u>Point of Sale – United States</u>		<u>Point of Sale – Outside United States</u>	
Signature Purchase (credit)	No Fee	Signature Purchase (credit)	No Fee *
PIN Purchase (debit)	No Fee	PIN Purchase (debit)	\$1.75
Decline - Signature/PIN	\$0.80/\$0.45	Decline - Signature/PIN	\$1.50/\$1.25
<u>Money Transfer</u>			
Card to Card Worldwide - \$1-\$2500 (Daily Limit is \$2,500)	No Fee	Transfer to/from Checking Account (ACH)	\$1.00
<u>Over the Counter "Bank Teller"</u>			
Over the Counter (U.S.)	No Fee	Over the Counter (Outside U.S.)	2%*
<u>Paper Check Options</u>			
Convenience Check (Written & mailed by Global Cash Card)	No Fee	G-Check (Written by you, cashed at Wal-mart)	No Fee
*Currency Conversion Fee May Apply		**Phone carrier charges may apply	

**See the next page for many ways to access your funds
without a fee!**

Global Cash Card Information

Accessing Your Pay Without a Fee

Allpoint ATM and Bank Teller Withdrawals are always free:

ATM Withdrawals*: Insert your paycard and enter your PIN number. (Do not store your PIN number with your card.) Follow the instructions on screen and select Checking as the funding source when asked. (See Fee Schedule for fees if the ATM is not part of the Allpoint network or is outside of the United States. Also note, checking your account balance at an ATM incurs fees – see the Fee Schedule.)

Allpoint ATM Locations can be found at: <http://locator.allpointnetwork.com/>
Some Allpoint ATMs may show a surcharge screen which is the amount the Bank that owns the ATM charges for the transaction. If it is an Allpoint ATM you may select “YES” to accept the surcharge, but you will not be charged this fee on your account.

Bank Teller Withdrawals*: You may make a withdrawal from your Global Cash Card, for any amount up to the total value of your account* at any Visa Member Bank (which is most banks.) This a good way to get “Paid to the Penny.” To complete a Bank Teller Withdrawal:

- Request a cash withdrawal from a bank teller and specify the amount
- Any amount (up to the total card balance) can be requested
- Provide your card and a government issued photo ID
- Sign the transaction receipt when requested by the bank teller
- Take your cash and signed receipt

Signature Based POS (Point of Sale) Transactions*: You may use your card anywhere VISA is accepted. Swipe your card, select credit, and sign for the purchase (if required.) (Signature transactions are free, but there is a fee if the transaction is declined for lack of funds. Check your balance beforehand as described on page 2.)

PIN Based POS (Point of Sale) Transactions – with or without “Cash Back”*: Swipe your card, select Debit and enter your PIN (do not store your PIN with your card), request “cash back” if desired, accept the amount of your purchase (plus “Cash Back” if requested.) (PIN based transactions are free, but there is a fee if the transaction is declined for lack of funds. Check your balance beforehand as described on page 2.)

Online Bill Pay: You may utilize the Bill Pay system to write yourself, another person, or an organization a check by logging onto cardholder.globalcashcard.com or calling the number on the back of your card or (866)395-9200.

G-Checks: G-Checks are checks you write yourself and cash at Wal-Mart’s customer service desk or money center desk (not at the register.) You may request G-Checks by calling the number on the back of your card or (866)395-9200 and talking with Global Cash Card customer service. This is another way to get “Paid to the Penny.”

*ATM transactions, Bank Teller Withdrawals, and Point of Sale transactions are subject to a combined daily limit of \$7500.