

FAQ



FlexWage PayCard



- **How does the PayCard work?**

Once the card is activated, payroll funds will be transmitted to the card account electronically in just seconds. The card can be used to make purchases anywhere Visa is accepted – at millions of merchants worldwide - or withdraw cash from ATM's displaying the Visa or PLUS logos. Balance and transaction details are available electronically at www.flexwage.com or by calling our toll free number **1-866-466-8025**.

- **Is the PayCard a credit card?**

No, the PayCard is a prepaid debit card. However, purchases at a Visa merchant will require the cardholder signature. Merchants with the INTERLINK symbol will allow cardholders to purchase using the four-digit PIN number like a debit card. Also, the card can be used at ATMs carrying the Visa or PLUS logo.

- **How are funds placed on the card?**

Once the card is activated, the employer will load funds to the card account instead of issuing a check.

- **Is a PIN (Personal Identification Number) required?**

The card can be used anywhere Visa Debit is accepted and you sign the receipt just like a Visa credit card transaction. However, a PIN is needed for ATM transactions and for purchase transactions when cash back is needed.

- **How can the balance on the card be checked?**

Cardholders can check their balance on-line at www.flexwage.com, or by calling **1-866-466- 8025**.

- **If the purchase is for more than the balance on the card, can the difference be paid separately?**

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Yes, the cardholder can pay the difference between the purchase price and the remaining value of the PayCard if the merchant will allow this type of transaction.

- **Can the card be used to get cash from ATMs?**

Yes. By using the PIN number, the cardholder can get cash from ATMs anywhere they see a Visa or PLUS symbol displayed on the ATM. Typically there will be a charge by the ATM owner for using this ATM.

- **Can a cardholder get cash back with purchases?**

Yes, but only on PIN-based debit transactions at merchants that allow cash back transactions.

- **Can a cardholder use a PayCard at "pay at the pump" gasoline stations?**

Yes, but a minimum amount, currently \$74, will be automatically authorized and this may result in "transaction declined" if the balance is below this amount. The card terminal in the "pay at the pump" stations automatically checks with the bank to see if the PayCard has enough money left to pay for an average purchase of gas, which varies among merchants. If the PayCard does not have enough money to pay for this amount, the attempt to pay at the pump will be declined. If this occurs, a cardholder can go inside and ask the cashier to authorize an amount that is within the remaining balance of the card.

- **Are there any other merchants where a transaction may be declined?**

Some merchants, including restaurants, bars, salons, spas, transportation services, hotels, car rentals and cruise lines, may require a balance of up to 20 percent above the purchase amount to cover gratuity or other expenses. Transaction at these merchants will be approved if there is sufficient value available on the card to cover the entire transaction amount, including the purchase amount and gratuity or other expenses.

- **Can a cardholder load additional funds to the card?**

Yes, in addition to electronic payroll disbursement, funds can be loaded via the Visa ReadyLink network. Find a ReadyLink location:

<http://usa.visa.com/locators/readylink-locations.jsp>

- **What fees will be charged to the balance?**

Refer to the cardholder terms and conditions sent with the card or the cardholder terms and conditions can be accessed online at: www.flexwage.com

- **What if my PayCard is lost or stolen?**

Cardholders should immediately notify Customer Service toll free at [1-866-466-8025](tel:1-866-466-8025) and chose the lost or stolen card option. Customer service representatives are available **24 hours a day, 7 days a week** to handle lost or stolen issues. They can also write to: [Cardholder Services, P.O. Box 550160, Ft. Lauderdale, FL 33355-0160](mailto:Cardholder_Services@flexwage.com) to report the card lost or stolen.

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- **Which issuing bank does the PayCard use?**

CenterState Bank of Florida N.A. is the issuing bank for the FlexWage PayCard. The PayCard is serviced through FlexWage Solutions LLC, www.flexwage.com.