



## Summary

The PaychekPLUS! Payroll Card offers numerous benefits and features that help employees better manage their pay. The features highlighted provide real value to employees, making their lives easier.



### Alerts

Alerts are a convenient way for cardholders to receive important and timely information about their card accounts.

- Cardholders can enroll in Text Alerts, Email Alerts, or both.
- Cardholders have the ability to configure and customize their alert preferences on the cardholder website, IVR, or through a Cardholder Services Representative.
- Cardholders can sign up for real-time transactional alerts or two-way alerts on demand, allowing them to know in real-time when funds are loaded or transactions processed.



### PaychekPLUS! Cardholder Website

The PaychekPLUS! cardholder website, [www.paychekplus.com](http://www.paychekplus.com), provides cardholders with secure and convenient online access to manage their card accounts.

- The home page presents the information cardholders want most frequently – card balances, transaction history and quick links to find surcharge-free ATMs, direct deposit account information, card fees, and more.
- The website provides access to all card features and extensive information on how to use the card.



### Bill Pay

Bill Pay allows cardholders to pay bills using their card accounts either online or over the phone to thousands of billing companies.

- Once payees have been set up, cardholders can initiate bills to be paid via the cardholder website, IVR or Cardholder Services.
- A cardholder can schedule recurring payments or a payment in the future by selecting a payment date for up to 30 days out.
- Cardholders also may use cards at billers' websites directly such as for phone and utilities.



### Prepaid CardConnect Mobile App

The Prepaid CardConnect mobile app makes it easy for cardholders to manage their money on the go.

- The application is safe, secure and available at no cost.
- The mobile app's robust set of features allows cardholders to access their card accounts wherever they may go. Real-time card account balances, transactional history, and much more are available at the touch of a finger on the mobile app for both Android™ and iPhone® users.



### Cash Back Rewards

Cardholders can earn Cash Back Rewards on their card accounts by activating online offers and using their cards to shop at their favorite merchants.

- The more they use their cards for purchase transactions, the more offers they receive.
- The merchant offers are a mix of national, regional and local retailers.
- There's no enrollment necessary and no confusing point system or promotion codes to remember.



### Savings Account

Opening an interest-bearing Savings Account makes it easy for cardholders to manage their money and set aside funds for things like unplanned expenses, education and holiday shopping.

- There are no cardholder fees associated with a Savings Account, and funds can be transferred to and from the card account into the Savings Account via the cardholder website, IVR or Customer Service.
- Interest is calculated and accrued daily, and posted quarterly.



### Companion Card PLUS

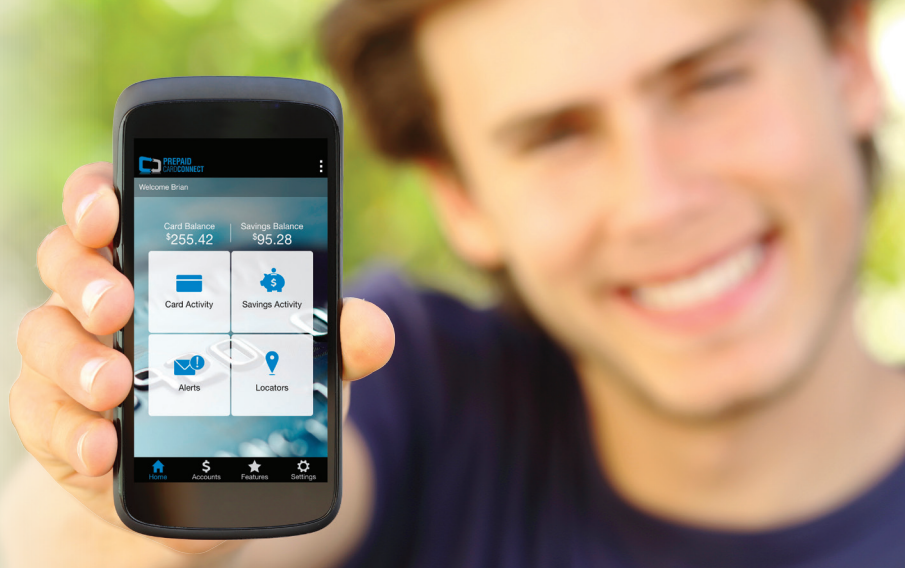
Companion Card PLUS is a great way for cardholders to create a network of friends and family that enables easy transfers of funds between their prepaid card accounts.

- Each companion in the network has a unique card account. The companions in the network do not share account balances.
- Friends and family join the network by applying for their cards online and entering the *Connection Code* they obtain from a PaychekPLUS! cardholder.



# Prepaid CardConnect Mobile App

## Feature Overview



The **Prepaid CardConnect Mobile App** allows cardholders to manage their money on the go. Cardholders can connect to their card accounts using their iPhone® or Android™ smartphones to perform common online tasks at their fingertips. The convenient app is safe, secure and available at no charge (*third party fees may apply*).

## ✓ Features & Benefits

- Activate card and set up online account - **no need to log on to a computer!**
- View current balance and recent transaction history - **check account info anytime, anywhere!**
- Transfer money to other cards in the program, bank accounts and to/from savings - **easy access to funds!**
- Add money from a check using remote check capture - **save a trip to the bank!**
- Customize the home screen - **quick access to favorite features!**
- Open and manage a savings account - **save for future expenses and earn interest!**
- Enroll in and manage Alerts - **receive account notifications by text or email!**
- Locate a surcharge-free ATM or reload center using GPS or by entering search criteria - **quickly find a nearby location!**
- View FAQs and direct deposit information, update account settings and contact Cardholder Services - **easy navigation to account services!**

## 🔒 Security Features

Prepaid CardConnect is generically branded, but the issuer statement and contact information displays dynamically based on the program setup. The application incorporates a high level of security.

- Multi-factor authentication for logins
- Complies with recommendations from the PCI Security Standards Council of Strong Cryptography
- No 16-digit card numbers or passwords are stored on the phone
- Tested by third-party experts to detect vulnerabilities with regard to unauthorized access to confidential cardholder data

Cardholders can download Prepaid CardConnect from the App Store<sup>SM</sup> and Google Play<sup>TM</sup> store. We support iPhone iOS 7.0 or later and Android 4.3 and higher.



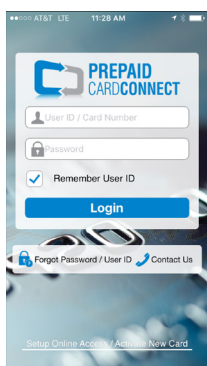


# Prepaid CardConnect Mobile App

## Detailed Feature Overview



The **Prepaid CardConnect Mobile App** allows cardholders to manage their money on the go. Cardholders can connect to their card accounts using their iPhone® or Android™ smartphones to perform common online tasks at their fingertips. The convenient app is safe, secure and available at no charge (*third party fees may apply*).



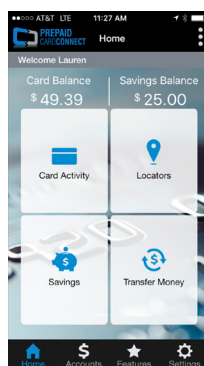
### LOGIN SCREEN

LOGIN USERNAME/  
PASSWORD

FORGOT PASSWORD

CONTACT US

SETUP ONLINE ACCESS/  
ACTIVATE NEW CARD

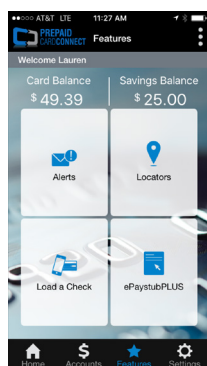


### HOME

(Can customize which tiles appear on the home screen)

CARD BALANCE

SAVINGS BALANCE



### ★ FEATURES

#### ALERTS

- Your Information
- Your Alerts

#### LOAD A CHECK

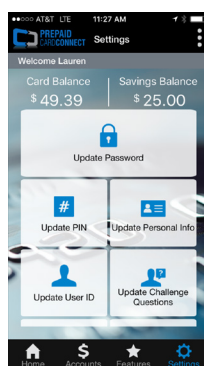
- Ingo Remote Check Capture

#### ePAYSTUBPLUS

- Paystub Summary Information

#### LOCATORS

- ATMs Near Me
- ATM Search by City/State/Zip
- Reload Centers Near Me
- Reload Centers Search by City/State/Zip



### ⚙️ SETTINGS

UPDATE PASSWORD

UPDATE PIN

UPDATE PERSONAL INFO

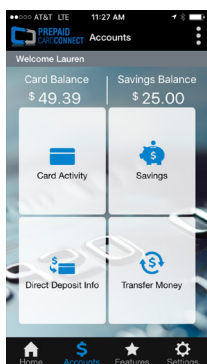
UPDATE USER ID

UPDATE CHALLENGE QUESTIONS

CUSTOMIZE HOME SCREEN

#### HELP

- FAQs
- Contact Us
- Issuer Statement



### \$ ACCOUNTS

#### CARD ACTIVITY

- View Recent Transactions
- Transaction History Search

#### DIRECT DEPOSIT INFO

- Account Number
- Routing Number
- Bank Name
- Last Load Date
- Last Load Amount

#### SAVINGS

- Open a Savings Account
- View Savings Activity
- Search Savings Activity
- Schedule Automatic Transfers
- Close Savings Account
- Savings FAQs

#### TRANSFER MONEY

- Card to Card
- Card to Savings
- Savings to Card
- Card to Bank

# Cash Back Rewards

## Feature Overview






**Cash Back Rewards** allows cardholders to earn cash back to their card accounts by activating online offers and using their cards to shop at popular merchants.

### ✓ Features & Benefits

- Cardholders receive reward offers based on their unique spending behavior with their cards.  
- **Valuable, relevant and convenient offers that may be redeemed at selected merchants.**
- The more purchase transactions cardholders make with their cards, the more offers they receive.  
- **No limit to the Cash Back Rewards cardholders can earn.**
- Cardholders activate (or accept) offers on the cardholder website, and then use their cards at the participating merchants to earn cash back. - **Simple to activate and redeem rewards.**

**My Cash Back Rewards**  
Earn up to 20% cash back at your favorite places!  
\*This optional offer is not a product or service endorsed by the issuing bank.



Total cash back earned:  
**\$5.38**  
9 NEW offers available  
[View all offers](#)

- Cash Back Rewards are credited on the last day of the following month after they are earned. For example, rewards earned in May are posted to the card account on the last day of June.  
- **No lengthy waiting period or minimum amount needed to get cash back.**
- The merchant offers are a mix of national retailers and local or regional brands. - **Wide variety of offers.**
- There is no enrollment necessary and no coupons, vouchers or points to redeem. - **Cash Back Rewards are easy to use.**
- Cardholders can opt out of Cash Back Rewards at any time on the cardholder website. - **Participation is not mandatory.**
- Cardholder information never leaves our data center and no personal information is shared with merchants.  
- **Cardholder privacy is protected.**