

PayCard FAQ's

Why are paper checks no longer available?

Check payments are not only costly to process, but also provide limited options for employees. The Global Cash Card (GCC) provides flexibility and convenience, with cash withdrawals and purchases most anywhere in the United States and the world.

Which choice is best for me: direct deposit or debit card?

The best choice for you depends on your situation. Both direct deposit and the GCC Debit Card provide many of the same benefits. There are no checks to get lost or stolen, the money is available to you as soon as it is deposited, and your payments will not be interrupted if you move.

I am paid with Federal Work Study Wages (FWS) can I use the GCC Debit Card?

FWS employees are eligible for Direct Deposit but cannot enroll in the GCC Card program.

If I don't like using the debit card, what other option do I have?

You can sign up for direct deposit at any time. Navigate to "Payroll & Compensation/Enrolling in Direct Deposit" using this link:

<https://www.umassp.edu/employee-center/hr-direct-training-support>

My credit is bad. Can I still receive the GCC Debit Card?

Yes. While the GCC Debit Card looks like a credit card, it is not a credit card, and your credit rating has no effect on your use of the GCC Debit Card. Credit checks are not performed and your credit does not factor into your eligibility for this card.

Is this a Credit Card?

No. This is a prepaid debit card. Purchases, including cash-back and ATM withdrawals, are deducted from the available balance on your card.

Where can I use my GCC Debit Card?

You can access your funds 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

When will my pay be credited to my GCC Card?

If you were paid in the pay-period, funds will be available for immediate use on paycheck Friday.

How do I know if my payment has been deposited, or how much money is available on my GCC Debit Card?

You can check your balance online at www.globalcashcard.com . You can sign up for text or email alerts to check your balance and view recent activity. You can also call GCC Customer Service, 1-888-220-4477 for fee-free balance inquiries. (Please note that depending on your contract with your mobile phone or internet service provider(s), you may be charged for receiving text alerts.)

What happens if I make a cash withdrawal or purchase that exceeds my account balance?

If you do not have sufficient funds in your GCC Debit Card, the transaction will not go through. PLEASE NOTE: There is a fee for DECLINED TRANSACTIONS. Please know your balance before initiating a transaction. (\$.80 fee for declined Signature transactions and \$.50 fee for declined PIN transactions.)

First Time Use of Card

How do I sign up for the GCC Debit Card?

Contact your payroll office for the necessary forms.

How do I receive the GCC Debit Card?

At the time of enrollment, you will be given a temporary card.

Will I receive a permanent personalized card?

Yes, a personalized card will be mailed to the address on your GCC Enrollment Form after two pay-periods.

How do I activate the card?

Both your temporary card and your personalized card must be activated by either logging on to

www.globalcashcard.com/activate or calling 1-866-929-8096.

Do I need a PIN?

Yes, as part of the Activation process you will be required to establish a 4-digit PIN.

Should I keep my temporary card?

Yes, you should keep your temporary card. If you lose your permanent card, funds can be transferred to your temporary card until a replacement card arrives.

How do I put money on the GCC debit card?

When you sign up for the GCC debit card, you will also enroll in direct deposit and direct your funds to the GCC debit card.

How do I change the amount I have depositing to the GCC debit card?

Using HR Direct, log in to Employee Self Service/Direct Deposit. Make the change there for the account that is tied to your GCC debit card.

Where do I call if I have questions once I sign up for GCC debit card?

Call Global Cash Card at: 888-220-4477

FEES

FIRST TRANSACTION PER PAY PERIOD

The first transaction on your GCC card per pay period is "NO FEE". This includes all "No Fee" and "Fee" transaction types. For example, if your FIRST transaction is at a Point-of-Sale location, those transactions are always "No Fee" but that is your FIRST transaction. If your second transaction in the pay period is at an Out-of-Network ATM, you will incur a fee of \$1.75 for using an Out-of-Network ATM. If your FIRST transaction in the pay period is at an Out-of-Network ATM, that transaction would be "No Fee". Subsequent transactions in the pay period are subject to the Fee Schedule that can be found at: <https://www.umassp.edu/employee-center/payroll>.

Is there a monthly maintenance fee?

No, there is no monthly maintenance fee for the GCC Card. (There is an inactivity fee of \$3.00 per month if there is no activity on the account for 90 days. Payroll loads are considered activity.)

Is there a fee to get money from an ATM?

The Allpoint ATM network is Surcharge-Free when withdrawing cash. Find a location at www.allpointnetwork.com. The Bank of America ATM network is **NOT** part of the Allpoint Network. There is a \$1.75 fee per withdrawal if you use a Bank of America ATM.

Lost Card

What do I do if I lose my card?

- Call Global Cash Card immediately at: 949-751-0360
- Funds can be transferred to your original temporary card
- Your new replacement card will arrive in 7-10 business days

Is there a fee to replace a Lost card?

There is no fee for the FIRST replacement card. After the first replacement card, there is a \$6 fee for each subsequent replacement.

ATM's

Where can I use my card for No-Fee ATM withdrawals?

The Allpoint ATM network is Surcharge-Free when withdrawing cash. Find a location at www.allpointnetwork.com. It is not recommended to check balances at an ATM, there is a fee to check balances at an ATM.

Can I use my card at the Bank of America ATM on campus?

The Bank of America ATM network is **NOT** part of the Allpoint Network. There is a \$1.75 fee per withdrawal if you use a Bank of America ATM.

How do I use my card at an ATM?

1. Insert your paycard into the ATM
2. Select English or Spanish
3. Enter your PIN
4. Select Withdrawal from checking
5. Enter amount of cash to withdraw

Point-of-Sale

Can I get cash back at a point-of-sale?

Yes. A Debit Transaction requires your PIN number, and best used when you want cash back as an alternative to an ATM.

Using the card out-of-state

Do I need to call Global Cash Card if I am using my card outside of my regular geographic location?

Yes, if you will be using your card within the United States at a location that is outside of your normal use, it may trigger a Fraud Alert. To avoid this, you should notify Global Cash Card of your intended use.

International Use

Can I use the card internationally?

Yes, you can use your card internationally. You should call Global Cash Card to notify them of your travel. Please be aware that ATM fees and currency exchange fees will apply to international transactions.

Other Uses

Can I pay bills or make a transfer to another account using my GCC Debit Card?

Yes, please log in to www.globalcashcard.com to learn more.

Can I load funds from another employer or agency?

Yes, you need to supply the card account number and bank routing number to other agency.

Is there a reward program associated with the GCC debit card?

Please log in to www.globalcashcard.com to learn more about cardholder benefits.