

# Wells Fargo PayCard

*The Plastic Paycheck*



Get your pay right away  
with the Wells Fargo  
PayCard

## Time Is Money

Why spend your time standing in line to cash a check? With the Wells Fargo PayCard, you can access your pay at more than 364,000 ATMs\*\* in the United States, 24 hours a day, 7 days a week! You can also buy groceries, gas, or services from more than 28 million merchants that accept Visa® debit cards. Best of all, there is no minimum balance requirement, no credit check, and no lengthy approval process!

## How Does It Work?

- You receive a flexible, multiuse payroll card instead of a paper check. If you receive a temporary PayCard from your employer at time of sign-up, use this card until you receive and activate your permanent PayCard which will have your name embossed on the front.<sup>1</sup>
- Each payday, your funds are credited to your Wells Fargo PayCard account electronically, allowing easy access to your pay, without the delays of mail distribution.
- No more lost or damaged checks!
- Each pay period, you have options for accessing 100 percent of your pay at no charge.

<sup>1</sup> A permanent PayCard will arrive after the employee's third pay cycle. All remaining funds will be transferred from the temporary PayCard to the permanent card upon activation, and the temporary card will be closed.

## What Does It Cost?

Each time a payment is credited to the card, you receive one free ATM withdrawal at Wells Fargo; subsequent transactions will result in charges as described in the Cardholder Agreement and Fee Schedule, and as partially listed below:

### Transaction Fees\*

ATM withdrawal: <i>(after one free withdrawal per pay period)</i>	\$1.50**
PIN point-of-sale purchase:	\$1.00
Signature point-of-sale purchase:	Free
Teller cash advance transaction:	Free

\*Additional fees may apply; refer to Cardholder Agreement and Fee Schedule for details.

\*\*For non-Wells Fargo ATM withdrawals, additional fees may be assessed by the ATM owner.

### Customer Service

Each month you receive one general-purpose operator-assisted customer service call at no charge. Each additional operator-assisted calls will result in a \$2 fee. Balance inquiries via the toll-free Customer Service IVRU (automated touch-tone menu) are free and unlimited.

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## Sign-Up Form

### 1. Enrollment Election

YES, I want to apply for a Wells Fargo PayCard.

### 2. Notice to Card Applicant

Wells Fargo Bank, N.A (Bank) issues the reloadable Wells Fargo PayCard. Consistent with its efforts to help our government fight money laundering activities and terrorism funding, Bank obtains, verifies and records information to identify each individual who applies for a Wells Fargo PayCard. If you elect to apply for a Wells Fargo PayCard, you must provide the Personal Identification Information listed below. In addition, the Bank may also ask to see your driver's license, passport or other identifying documents.

### 3. Please Provide your Personal Identification Information—Required

First Name	Middle Initial	Last Name	
_____	_____	_____	
Date of Birth (mm/dd/yyyy)	Social Security Number	Home/Cell Phone Number	
_____	_____	_____	
Home Street Address (no P.O. Box)*	City	State	ZIP Code
_____	_____	_____	_____

\*Wells Fargo requires an Applicant to provide a physical home address. If no physical home address exists, Applicant may provide a rural route number or a description of where the Applicant lives.

Country of Permanent Residence	Country of Citizenship
_____	_____

In addition, Applicant may provide a mailing address (P.O. Box is acceptable) if mailing address is different from physical home address.

Mailing Address	City	State	ZIP Code
_____	_____	_____	_____

### 4. Please review and sign the authorization agreement

I hereby authorize \_\_\_\_\_ ("Company") to load my wages, salary, expense reimbursement, and other payments on my Wells Fargo PayCard and, in the event that any funds are loaded in error, to correct the error and un-load such funds.

I represent and warrant to Wells Fargo Bank, N.A. ("Wells Fargo"), the issuer of the Wells Fargo PayCard, and Company that the Personal Identification Information in Item 3 is true and correct, and I agree to notify Wells Fargo and Company of any change to my Personal Identification Information.

I authorize Company to send my Personal Identification Information to Bank in furtherance of my enrollment for a Wells Fargo PayCard, and to submit my application for the Wells Fargo PayCard to Wells Fargo. I authorize Company to provide Wells Fargo with identifying information about me and to complete any documentation requested by Wells Fargo to complete the Wells Fargo PayCard enrollment process. If Wells Fargo determines it needs additional information to complete the Wells Fargo PayCard enrollment process, I agree to provide requested documentation to Wells Fargo or Company.

I do  do not  authorize Company to act as my agent to receive my Wells Fargo PayCard packets, transaction history statements, and other materials on my behalf and deliver said materials to me. Wells Fargo is not responsible for the ultimate delivery of such communications and notices by Company to me once Wells Fargo has delivered the communications and notices to Company.

I acknowledge and agree that this authorization may be rejected or discontinued by Company or Wells Fargo at any time.

I understand that this authorization replaces any previous authorization relating to Company's payment to me. Unless terminated by Company or Wells Fargo, this authorization will remain in full force and effect unless and until (i) Company discontinues actions pursuant to one or more of the authorizations; (ii) I submit written notice to Company that I intend to terminate one or more of the authorizations, and Company has a reasonable period of time to act on such notice; or (iii) I have terminated the Wells Fargo PayCard pursuant to the Terms and Conditions I receive with the Wells Fargo PayCard.

Applicant Signature	Date
<b>X</b> _____	_____

# PayCard Frequently Asked Questions

## **Can I use Wells Fargo ATMs?**

Yes. Using Wells Fargo ATMs will help minimize the fees you incur. However, sometimes the convenience of another ATM may be worth the small charge that is imposed.

## **Can I use the PayCard in a retail store?**

Yes. You may use the card wherever you see the Visa<sup>®</sup> debit card symbol displayed. You simply sign for your purchase. The transaction should be approved as long as it does not exceed the current balance on your card.

## **Can I get cash back above the amount of my purchase?**

Many retailers will gladly allow you to specify an amount in addition to your purchase. To use this feature, you must specify a "debit" transaction and enter your PIN number. Not all retailers offer this service.

## **Is there a surcharge at Wells Fargo ATMs?**

The first ATM transaction per pay period is free. Please refer to the Terms and Conditions document that you will receive with your card for a complete list of fees.

## **Will I be charged any fees for the PayCard service?**

The fees depend on your card usage. For example, if you pay for your groceries with your Visa PayCard using the signature or "credit" option, you will not incur a fee for that transaction. You are allowed one free ATM withdrawal at a Wells Fargo ATM per payroll period. Additional withdrawals in a payroll period will result in a charge to the PayCard account. There may also be other charges for domestic and international ATM withdrawals outside of the Wells Fargo network.

## **I don't live near a Wells Fargo ATM. What are my options?**

You may use a shared network ATM, make purchases wherever Visa is welcomed, or request a cash advance at any bank that issues Visa cards.

## **How does the cash advance work?**

First, determine the current balance on your card to ensure that you do not request more than that amount. You can call the customer service phone number and use the touch-tone prompts to obtain the current balance. Then, present your PayCard to the teller and request a cash advance and specify the amount. The teller may ask to see a picture ID. The teller will swipe your card through a card reader device and get an

"approve" or "decline" message. Once the transaction is approved, the teller will give you the amount of cash you requested. You should not be charged a fee for this service.

## **What if my card gets lost, stolen or damaged? Call 866-298-9378**

You can contact *Wells Fargo PayCard* Customer Service for a replacement. Card delivery takes five to seven business days; there is also an overnight rush option at a premium cost. Your balance will automatically be transferred to a new card account number.

## **Tell me about the 24-hour customer service.**

*Wells Fargo PayCard* Customer Service manages all customer service functions. You can call any time for a lost, stolen or damaged card, or a dispute or inquiry about your PayCard account. Both English and Spanish languages are supported. Many inquiries can be answered using the automated touch-tone system. Some operator-assisted services may be subject to a fee. **Call 866-298-9378**

## **Where does my statement go?**

The statement is sent to the address you designate on your enrollment form.

## **Can I get my statement online?**

Yes. You can view your statement either as a paper statement mailed to your home address or as an electronic statement via the Internet. With the Internet option, you can check your statement and current transactions at any time. The transaction activity is updated in real time.

## **Who has access to this account besides me?**

No one. Only you have access to the PayCard account. Not even the Wells Fargo Payroll department has access to information about the account, including your PayCard account number.

## **Can I buy things on the Internet with my card?**

Yes. Simply key in your PayCard account number just like you would a credit card.

## **Can I make hotel reservations with my PayCard?**

Yes, but be aware that it is usual for the hotel to put a "hold" on the amount of funds that they anticipate your total charges will be.

## **Can I have my bills automatically deducted from my PayCard account?**

If your biller accepts credit card payments, then, yes, you can. However, direct debit via ACH to your PayCard is not allowed.