

Free Ways to Access Your Pay

- POS Store Purchase (including cash-back, where available)
- Allpoint® ATM Withdrawal
- Request A Check
- US Post Office Money Order
- Electronic Transfer to a bank account
- ChekToday convenience checks, request them by calling Customer Service
- Over-the-Counter Cash Withdrawal at banks displaying the Visa Acceptance Mark (logo)

Accessing Your Card Account

Online - www.rapiddfs.com

- View your card account balance and activity
- View your monthly statement and card account history
- Update or change your PIN, address and other information
- Sign up for a Savings account, Text Alerts** and other card features
- Read more about the types of transactions you can make and get helpful tips
- Transfer funds to a companion card or bank account
- Get a direct deposit form to have other sources of income deposited to your card

By Phone - 888.727.4314

You can access your card account by calling 888.727.4314 toll-free and using the automated system for quick access or speaking with a Customer Service Representative.

Convenient Card Features

FREE Text Alerts**

Text alerts to your cell phone are the most convenient way to check your card balance.

Enroll at www.rapiddfs.com and choose your alerts. Plus, you can get up-to-the-minute balance information by simply texting “BAL” on your cell phone to 90831.

Cash Back Rewards

Make purchases that earn rewards and get cash back each month. It's that simple - no promotion codes or coupons needed.

Go to www.rapiddfs.com to learn more and view offers.

Free Savings Account

Take advantage of your card's FREE Savings Account. This interest-bearing account is a great way to save for your future and expenses. This feature also allows you to schedule auto-transfers.

Go to www.rapiddfs.com to enroll.

Bill Pay

Pay bills online or by phone using the money on your card for a low, flat fee per bill.

** Standard text messaging rates will apply. Please check with your cell phone carrier and inquire about fees your carrier may associate with Text Alerts.

How to Use Your Card

Making Purchases - Wherever Visa Debit Cards are Accepted

- At a retailer - either swipe your card or hand it to the cashier. For online or phone purchases, follow the instructions you are given.
- If you choose “Debit”, enter your PIN when prompted to complete the transaction. If you choose “Credit”, accept the amount and sign your name.
- Take your card and receipt.

Getting Cash Back with In-Store Purchases (at a participating merchants)

- Swipe your card or hand it to the cashier.
- Select “Debit” as your method of payment and enter your PIN on the pad when prompted.
- Tell the cashier you want “cash back” and the amount you would like to receive.
- Take your cash, card and receipt.

Getting Cash from an ATM

- Insert your card into the machine and enter your PIN when prompted.
- Select “Checking” and the amount you want to withdraw.
- Accept the fee when asked.
- Take your cash and your card.





Manager Talking Points

rapid! PayCard® Visa® Payroll Card offers employees with or without a bank account the ability to have their pay direct deposited each pay period on a Visa payroll card. Plus, employees using the card receive benefits beyond payday.

What are the benefits?

- Eliminates check cashing fees
- Direct deposit of their pay on the card
- Pay from other income sources may be direct deposited onto the same card
- Free access each pay period to their pay
- Make purchases anywhere Visa debit cards are accepted
- Budget control - employees can spend only what's on the card
- Surcharge-free Allpoint® ATM access
- Lost or stolen card replacement and transfer of funds to their new card
- Pay your bills using the money on your card online, in person or by phone
- Online card account access at www.rapidfs.com
- Free Text Alerts*, Free Savings Account, Free Cash Back Rewards and many more features

* Standard text messaging rates will apply. Please check with your cell phone carrier and inquire about fees your carrier may associate with Text Alerts.

more people go with Visa. | 
visit visa.com/go

The rapid! PayCard® Visa® Payroll Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; FDIC member.

Who can benefit from the card?

Anyone can but it especially benefits employees who:

- Are from a foreign country and working temporarily in the US
- Do not have a traditional checking account
- Are wanting to gain more control over their budget
- Have a savings account with a bank but primarily pay with cash for everything
- Employees who are using a prepaid card from a retailer but paying monthly fees and load fees

How does it work?

- Just like direct deposit to a bank account but instead it is on the rapid! PayCard® Visa® Payroll Card
- No matter what kind of weather, emergencies or when your day off is, their pay is always on their card on payday
- Employees can spend only the money that is on the card so they can avoid costly bank overdraft fees

