



# Getting Paid Just Got Easier!

## Easy ways to get your pay ALWAYS FREE!

- **POS Store Purchase - Debit** (including cash-back, where available)
- **Allpoint® ATM Withdrawal**
- **US Post Office Money Order**
- **Over-the-Counter at any Visa participating bank**

The FIRST transaction after you are paid is FREE when using one of the following:

- **Electronic Transfer to a bank account**
- **Request a Check**
- **ChekToday - Convenience checks**



**Pinellas County Schools** is making available a great new benefit, the rapid! PayCard® Visa® Payroll Card. You can automatically deposit your paycheck onto a debit card so you have instant access to your cash the same morning of your payday!

It's easy, more secure than cash, and saves you money over check cashing fees.

**What is the rapid! PayCard?**  
rapid! PayCard is a payroll debit card which means you can only spend the money you have on your card. The rapid! PayCard does not require a credit check. It can be used at ATMs, retail stores, gas stations, grocery stores worldwide and wherever Visa debit cards are accepted.



- **SAVE MONEY** - much less expensive than check cashing
- **Get cash 24 x 7** at any Allpoint® ATM, America's Largest SURCHARGE FREE Network
- **Access to your money by 9am (CST)** on payday
- **No cost to enroll**
- **No credit check required**
- **Safe & Secure** – your money and card are protected!
- **Shop online or by phone**
- **Make purchases using your rapid! PayCard Visa card** anywhere Visa is accepted.
- **No more stolen or lost checks**
- **Free, bilingual customer service**

**Have your pay automatically deposited to your rapid! PayCard**

You've made a great choice with the rapid! PayCard® Visa® Payroll Card! The rapid! PayCard is a safe, secure and hassle-free way to collect, manage and ultimately spend your hard-earned money.

PayCards offer the convenience of a debit card and more security than carrying cash. With the rapid! PayCard you have more money, more time, more access and more options than ever before! You can use your prepaid card to:

- Get cash back
- Pay your bills online or over the phone
- Obtain money orders for free at a USPS
- Track your spending
- Access a nationwide network of Allpoint® ATMs; and
- Make purchases wherever Visa debit cards are accepted, including most grocers, gas stations, retail shops and restaurants

Plus you have no monthly fee, free activation, 24/7/365 online access and free live agent bilingual customer service support. Call us at 1.888.RAPID 14 (1.888.727.4314) or visit [www.rapidfs.com](http://www.rapidfs.com) with any questions you may have.

#### Getting started with your rapid! PayCard Visa card:

- 1) Sign the back of your card. This gives you added security when making retail signature purchases.
- 2) Call the number on the back of your card (1.888.727.4314) to activate your card
- 3) Create your PIN and keep it safe and private

Using the card can also save you money by eliminating check cashing fees. You can also automatically deposit your income tax refund and social security benefit, military pension or other payment that can be direct deposited.

#### When will my payroll funds be available on my rapid! PayCard?

Pay will typically be available at 10:00 am EST. You can check your balance at anytime calling 1-888-RAPID 14 (727-4314) or visiting [www.rapidfs.com](http://www.rapidfs.com) or even better, register for Free Text Message Alerts and be notified 24 hours a day of a pay load.

#### Methods to Access rapid! PayCard funds - ALWAYS FREE!

- 1) Receive cash back at millions of retail locations nationwide when you make a Point of Sale (POS) purchase.
- 2) Get quick access to your cash as a member of the Allpoint® ATM network with over 35,000 locations nationwide.
- 3) Get Over-the-Counter Bank Cash Advance/Withdrawal

Also, each time your card is loaded, you can choose one of the following convenient ways to get access to your money, it's free for the first transaction after every payday.

- 1) Pay your rent or car note by requesting a check
- 2) Electronically transfer the funds directly into your personal bank account.
- 3) Use a ChekToday to pay bills, send money or get 100% of your pay off your card.
- 4) Get a money order up to \$1,000 at any U.S. Post Office.

#### Use the ATM machine with your rapid! PayCard

To use your rapid! PayCard at an ATM successfully, use the Allpoint® branded ATM machine and it is FREE. rapid! PayCards will not be charged an additional ATM "surcharge" in the Allpoint® network! Select "CHECKING" to make a cash withdraw or check your balance.

#### Important Notes

- ATMs that don't belong to the Allpoint network will charge a usage fee for using their machine; this is known as a "surcharge".
- There is a \$1,000 per day limit on ATM withdrawals for your rapid! PayCard. Cash limits set by the ATM will vary but typically the limit is \$300
- Checking your balance at the ATM will incur a fee

#### Get a Money Order from your local US Post Office with your rapid! PayCard

Go to any local US Post Office and request a money order. If this is the first transaction after a pay load, rapid! PayCard incurs the fee on your behalf.

#### Important Notes

- Remember that if you want a money order as your first transaction of the pay period and are making other purchases at the US Post Office for stamps, shipping or other services, get your money order FIRST before purchasing anything else
- If the money order is not your first transaction of the pay period, it will not be free. The POS US Post Office fee will be charged to you.
- Do not include the US Post Office fee in your requested money order amount
- POS PIN debit and signature credit transaction are always FREE.

#### Use the ChekToday feature of your rapid! PayCard

The ChekToday allows YOU to write a check to a third party for payment or get 100% of your pay off your card. To request your ChekToday call the number on the back of your card and speak with a Customer Service representative. You can cash your ChekToday at any Walmart store for free. This is a FREE transaction as long as it is the first transaction (authorization) after your pay was loaded on the card. All checks MUST BE AUTHORIZED prior to presentment.

#### Buy Gas with your rapid! PayCard

Go inside the gas station and choose "Debit". If you fill your tank before spending the full amount you put on your card, return inside and see the attendant for change.

#### Important Notes

If you use your Card at the pump, the merchant may preauthorize the transaction amount for \$50 or more. The preauthorization may cause your Card to be declined, even though you have sufficient funds available for fuel, should this occur, pay for your purchase inside with the cashier. Preauthorization amounts will place a "hold" on your available funds until the final amount of the purchase is submitted by the merchant.

### How to check your rapid! PayCard balance

You can find out your rapid! PayCard balance:

- FREE by calling the Customer Service number located on the back of the card (1-888-727-4314)
- FREE on the web at [www.rapidfs.com](http://www.rapidfs.com)
- Sign up for FREE text message alerts, enroll online or calling customer service for these alerts - once you have enrolled, simply text BAL to 90831 and receive your balance in seconds
- At an ATM (for a fee)

### Point of Sale (POS) purchases and cash back with your rapid! PayCard

With the rapid! PayCard you can receive cash back at millions of locations nationwide when you make a Point of Sale purchase. Swipe your rapid! PayCard at a POS retailer, choose "Debit" and enter your PIN.

### Important Note

For restaurant, hotel, car rental and similar purchases, merchants may preauthorize the purchase amount plus 20% or more to reserve sufficient funds to cover tips or potential charges. Preauthorization amounts will place a "hold" on your available funds until the final amount of the purchase is submitted by the merchant.

### What happens if I lose my rapid! PayCard?

If your rapid! PayCard is lost or stolen your money is protected with VISA ZERO FRAUD LIABILITY. Once you realize your card is missing, IMMEDIATELY report your card lost or stolen by calling 1-888-727-4314. To get your replacement card, you have 2 options (make sure you select only one):

- 1) After reporting the lost or stolen card to customer service, you can request a replacement card to be sent in 7-10 business days; OR
- 2) Ask your employer for another sealed card envelope and then call the number on the back of your card and press 0 to speak to a live Agent. Tell the Agent about your new REPLACEMENT card and the Agent will help you link the new card to your account. Then, you can activate your card.



For more information about  
your rapid! PayCard,  
call Customer Service:  
1-888-727-4314  
or  
visit our website:  
[www.rapidfs.com](http://www.rapidfs.com)



## Pinellas County Schools Cardholder Guide



## RAPID! MOBILE APP<sup>1</sup> TO ACCESS YOUR ACCOUNTS AT NO COST!

Most employees now expect to be able to manage their finances from one central place.

rapid! PayCard has developed a Mobile App<sup>1</sup> at no cost called rapid!Access, which enables them to manage finances on the road.

With our latest release, cardholders have some great new features for secure and immediate access to view and manage their card account. Cardholders can now access their finances wherever they are . . . the mall, the grocery store, the gas station . . or even sitting at home on the couch.

The rapid!Access application is iPhone and Android compatible.

<sup>1</sup> While rapid! PayCard does not charge for this feature and service, standard text messaging, data and cellular rates may apply. Please check with your cell phone carrier and inquire about fees your carrier may associate with these services.

<sup>2</sup> All checks subject to review for approval. Some bank issuers may take up to 48 hours to post funds to your card account. Fees may apply.

rapid! PayCard® Visa® Payroll Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa debit cards are accepted. The Bancorp Bank; Member FDIC.



- First Time Login/New Card Activation - all with your mobile phone
- View current balance now with running balance displayed
- Self Service options to update your password, PIN and personal information
- Direct Dial<sup>1</sup> - Connect with customer service from the "Contact Us" tab
- Deposit a check<sup>2</sup> to your card using your smart phone
- View recent transactions
- View transaction details
- Transfer funds
- Enroll & manage text alerts<sup>1</sup>
- Locate an ATM and get driving directions to selected ATMs