



Simple. Smart. Secure.



Today's training session will include

- 1. Register PayCards
- 2. Searching for existing PayCards
- 3. Editing existing PayCards
- 4. History Transactions
- 5. Free Upgrade to Personalized PayCard
- 6. Procedures for Lost/Stolen PayCards
- 7. Easy Ways to Get your Pay
- 8. Card Holder's Website



3 • Private & Confidential





wext

WEX rapid! PayCard® Prepaid MasterCard®

Welcome to WEX rapid! PayCard

Pay day just got even better. Activate your payroll card today and enjoy instant access to your funds anywhere Debit MasterCard is accepted.

Activate your card today!

Call 1.877.380.0980 or go to www.wexrapid.com to activate your card and create your PIN.

Bienvenido a WEX rapid! PayCard

El día de pago está cada vez mejor. Active su tarjeta de nómina hoy y disfrute de acceso inmediato a sus fondos en cualquier lugar donde se acepten MasterCard.

¡Active su tarjeta hoy mismo!

Llame al 1.877.380.0980 o visite www.wexrapid.com para activar su tarjeta y crear su número de clave.

Easy Ways to Access Your Pay

- Access your pay with no charge in any of the following ways:
- · Point of sale purchase (including cash-back, where available) · Electronic transfer to a bank account
- ChekToday convenience checks
- First transaction with no charge each pay period with the following methods:
- ATM withdrawal from Allpcint (www.allpcintnetwork.com) or MoneyPass (www.moneypass.com) US Post Office Money Order
- · Teller-assisted cash withdrawal at banks displaying the MasterCard® Acceptance Mark

WEX rapid! PayCard MasterCard is issued by WEX Bank pursuant to license by MasterCard International Incorporated. WEX Bank; Member FDIC.

Maneras Sencillas de Acceder a Su Pago

- Tenga acceso a su pago sin cargo alguno con una de las siguientes opciones:
- Compras en Punto de Venta (incluye retiro de dinero donde esté disponible) Transferencia electrónica a una cuenta de banco
- Cheques Convenientes ChekToday

La primera transacción no tendrá cargos en cada período de pago con uno de los siguientes métodos:

- Retiro de dinero de un Cajero Automático de Allpoint (www.allpointnetwork.com) o de MoneyPass (www.moneypass.com)
- Giro Postal de la Oficina de Correos de los Estados Unidos
- Retiro de dinero por ventanilla de banco que muestre la marca de aceptación de MasterCard®

WEX rapid! PayCard

Card ID <xxxxxxxxxxx

Customer ID <xxxxxxxxx>

Questions? | ¿Preguntas? 1.877.380.0980

Use the information below to enroll in direct deposit. Utilice la siguiente información para incribirse en depósito directo.

Bank Name | Nombre de Banco: WEX Bank Routing Number | Número de Ruta Bancaria: 124085244

WEX rapid! PayCard MasterCard es emitida por WEX Bank conforme a una licencia de MasterCard International Incorporated. WEX Bank, Miembro FDIC.

Controles del idioma inglés. Esta traducción se provee para su conveniencia. Los significados de términos, condiciones y representaciones contenidas en este material están sujetos a definiciones e interpretaciones del idioma ingles. Es posible que la traducción no represente precisamente la información original en inglés.

- Online Manage your account at www.wexrapid.com Mobile Download the free rapid!Access mobile app from the Android or Apple store-search for "rapid paycard"
- Enroll in text alerts at www.wexrapid.com-Text standard text messaging rates may apply
- Phone Call customer support anytime at 1.877.380.0980

Es Muy Fácil Administrar Su Cuenta

- En línea Administre su cuenta visitando www.wexrapid.com Móvii Descargue gratis la aplicación móvil rapid!Access desde las tiendas de Android c Apple-busque las
- palabras "rapid paycard" Mensaje de Texto: Inscríbase en mensajes de texto* en www.wexrapid.com-tarifas por mensaje de texto
- pueden aplicar Teléfono Llamando al servicio de atención al cliente al 1.877.380.0980 a cualquier hora

ing Money at the Speed of Life®

Noviendo Dinero a la Velocidad de la Vida

Simple. Smart. Secure.



It's Easy to Manage Your Account

			S for PRIMARY CARD BIENTE (TARJETA PRINCIPAL)	
No Charge Access			o Sin Cargos	
Your WEX rapid: PayCard provides the following methods to obtain access to			Setti l'exclusions a WEX rapid! PayCard le ofrece los siguientes métodos para acceder a sus fondos sin	
at no cost		costo alguno.		
Point of sale purchase (including cash-back where available) Electronic transfer to a bank account		 Compras en Punto de Venta (incluya ratio de alcano dande esté disponible) Transferencia electrónica a una cuenta de banco. 		
 Delectronic transfer to a bank account Teller-assisted cash withdrawal (A: al MaderCard member banka) 		 Transferencia electronica a una cuema de banco. Retiro de Dinero por Ventanilla de Banco (Entransca participantes de MasterCard). 		
 ChekToday convenience checks (to yourself or to somebody else) 			Cheques Convenientes ChekToday (austadiation undra porsona)	
No Charge Access per Pay Period			o Sin Cargos por Período de Pago	
Each time your wages from the employer who sponsors this card program any your card, we waive the fee associated with the <u>lime transaction</u> from the foll methods. All subsequent transactions are charged the applicable tee amount documented in this schedule USPS Money Order (The cost of the money order is referred if this is your feet transaction after specied) Allpoint ATM cash with - Money Pass ATM cash	lowing as hdrawal hwithdrawal	Tarjeta, r siguiente aplicable • Giro P E.E.U. pimera	z que al empleador que patrochne este programa de Taripta cargue su suelde a la tosotoros anularemos el cargo asociado a la <u>primera transacción</u> de una de las a optienes. Toda transacción posterior a la primera les será cobrada la tarila tal qual documentada en el tatanaria de tarifas. Social de la Oficina de Correce de los - Retiro de Dinero de un Cajero Automático de Allipoint. Presiscon de un Cajero Automático de MoneyPess.	
Initial and Monthly Fees	Fee per lr		Tarifa Inicial y Mensual	
Enrollment	No Ch		Inscripción	
Monthly Account Maintenance Inactivity Fee	No Cha	argé	Mantenimiento Mensual de la Cuenta Tarifa por Inactividad	
If the card is not used for 180 days an inactivity fee is applied to the appoint monthly. Any time you	\$4.9	5	Si la tarjeta no es usada por 180 dias, un cargo mensual por inactividad será cargado a la cuenta. A momente	
use your card, or funds are loaded onto the card, the inactivity finer is reset.	Fee per Instance		gue usied use au au tarleta el tiempo con inactividad es restablacido. Obtenga Dinero en Efectivo	
ATM Withdrawal at Allpoint or MoneyPass ATM			Retiro de Dinero de un Cajero Automático de Alipoint o MoneyPass	
Use at Allpoint and MoneyPass locations to avoid ATM surcharges.	\$1.99		Utilice los Cajeros Automáticos de Al point y MoneyPass para evitar cargos por uso de máquina.	
ATM Withdrawal at other ATMs	\$1,99		Retiro de Dinero de otro Cajero Automático Si utiliza su taneta en Caeros Automáticos tuera de la red de Alcoint y MonevPass, podría tener un caroo	
Using your card out of the Allpoint and Money/Essinetworks may incur A. M sundharges (fees controlled and charged by the ATM operator; not WEX) in addition to the stated fee amount.	01.00		acicional a la tarifa regular (el cargo es controlado y cobrado por el operador de mapulne, no por VIEX).	
ATM Cash WithdrawalInternational For ATM withdrawals outside the U.S., a surcharge may be charged in addition to the stated fee	\$1.99 + 3%		Retiro de Dinero de un Cajero Automáticoen el Extranjero	
amount.	surcha	rge	Para retiros de cajeros automáticos fuera de los EE.UU., se le podría cobrar un cargo adicional a la tarifa regular.	
Teller-Assisted Cash Withdrawal Withdraw funds at banks displaying the klasterCard Acceptance Mark.	No Chu	arge	Retiro de Dinero por Ventanilla de Banco Retiro de dinero por vertanilla de banco que muestre la marca de aceptación de MasterCard	
Spend Money	Fee per Instance		Utilice su Dinero	
Purchase with PIN including cash back where available)			Compras utilizando su Número de Clave (aduvodnero en cipcivo dorde sea disponible)	
Select the 'debit' option at the merchant point of sale to conduct a PIN transaction.	No Charge		Seleccione la opcion "debif" en un punto de venta para llevar a cabo la transacción con Número de Clave	
Purchase with Signature Select the 'credit' option at a merchant point of sale to conduct a signature transaction.	No Charge		Compras utilizando su Firma Selectione la opcion "credit" en un punto de venta para lleva" a cabo la transacción con su firma.	
Purchase with PIN-International	\$1.00		Compras utilizando su Número de Claveen el Extranjero	
Using your card outside of the U.S. to reproduct a factoir' transaction. Purchase with Signature—International	\$1.00 + 3%		Utiles su tales foca de los E.E.U.U. para levar a cato una transactión de factil. Compras utilizando su Firmaen el Extranjero	
Francinaise with norginal bire U.S. to conduct a "credit" transaction.	\$1.00 + 3% surcharge		Utilice su tarjara fuera da los E.E.U.U. para llever a cabo una transacción de "credit".	
Request a Check	No Charge		Salicite un Cheque	
Request a check for any amount, up to your balance.			Solicite un cheque por cualquier monto, dependiendo de su balance.	
Bill Payments & Reversels Naking an onling bill payment or requesting a bill pay reversal.	\$0.99		Pago de Facturas & Reversiones Realzando un pago en línea o solicitando una reversión por pago de factura.	
Add Money	Fee per Ir	istance	Añada Dinero	
Direct Deposit	No Charge		Depósita Directo	
Add funds from your employer or other sources life direct deposit. Account Information		-	Agrege fondos de su empleador o de otras filentes a través de depósito directo. Información de Cueinta	
ATM Balance Incuiry at Allocint or MoneyPass ATM	Fee per Instance \$0.99		Solicitud de Balance de un Cajero Automático de Allpoint o MoneyPass	
Check your belance without a charge at Alipoint and MoneyPass locations.	2019.0		Verifique su balance sin cargos en localidades de Alpoint y Money®ass.	
ATM Balance inquiry at other ATMs. Check your balance at a non-Algorit or non-MoneyPass ATM.	\$0.99		Solicitud de Balance de otro Cajero Automático Verifique su balance en localidades fuera cella red de Alpoint y MoreyPass.	
Printed & Mailed Statement	\$1.50		Estados de Cuenta-Impresión y Envio	
You can request one printed and mailed statement per month at no charge. All subsequent requests are charged the associated be amount.	\$1.5	0	Usted puede solicitar al mes de forma gratuita, un estado de cuenta impreso y enviado por correc. Todas las solicitudes posteriores se cobrará la tarifa correspondiente.	
Miscellaneous	Fee per Ir	istance	Otros	
Point of Sale Decline	\$0.50		Punto de Venta-Rechazo	
Senature or PIN purchase. ATM Cash Withdrawall Decline		-	Concras utilizanto su Firma o Número de Clave Retiro de Dinero de Cajero AutomáticoRechazo	
At any ATM location.	\$0.7	5	De cualquier local dad	
Copy of ChekToday Convenience Check	\$10.0	00	Copia de un Cheque Conveniente ChekToday	
Requésting a primed copy of ChekToday converience check. ChekToday Special Handling	\$25.0	19	Solcitud de copia imprésa de un cheque conveniente ChekToday. Servicios Especiales de ChekToday	
The handling of returned, stop payment, or lostistolen ChekToday convenience checks.			Servicio por devolución, cancelación de pago o robolpéndida de un Cheque Conveniente Chek Today.	
Card Replaced by Employer A replacement card is requested directly from your employer.	No Ch	arge	Tarjeta Reemplazada por su Empleador El reemplazo de tarjeta es solicitado directamente a su empleador.	
Card Replaced by Customer Service A replacement card is requested via the customer service number. Your first replacement card per year is provided at no sharpe to you. Especified delivery methods available; see before	No Cha	arge	Tarjeta Reemplazada por Servicio al Cliente Breenclazo de lajeta es oficitado lamendo al evito o idense. La primera tarjeta de reemplazo al año cará provider inocada. Opriosa depositiva preva Perior inmediado - vos les epórense a continuerán.	
Standard 7 - 10 day shipping is provided at no additional charge for ChekToday			El envío regular de 7 - 10 días es ofrecido sin costo adicional para pedidos de	
and card replacement orders. Expedited options are available upon request. The			ChekToday y Reemplazo Tarjeta. Opciones de envio inmediato están disponibles bajo	
following additional charges apply:	\$25.0	n	petición. Se aplicarán los siguientes cargos a dicionales: Producción Regular con Entrega al día siguiente (parapetidos detayetas y ChekToday)	
	3/5/	30	In producción recular con entrega al día siguiente bara pedidos de trietas y ChekToday)	
Standard Production with Overnight Delivery (certs or ChekToday order) Rush Production with Overnight Delivery (certs only)	\$35.0	10	Producción Urgente con Entrega al día siguiente (adopara padad de tarjatas)	



Simple. Smart. Secure.



rapid! PayCard = Direct Deposit

(you can also deposit your income tax refund, social security benefit, military pension or other payment that can be direct deposited)

• Fully portable



Instant Issue Card



- Instant issue cardholder's name is not embossed on the card
- Supports all features of PIN cards plus can be used anywhere MasterCard is accepted
- Can be used at nearly 2 million ATM's and POS locations – domestic or international
- Allows cash back from POS purchases at participating merchants

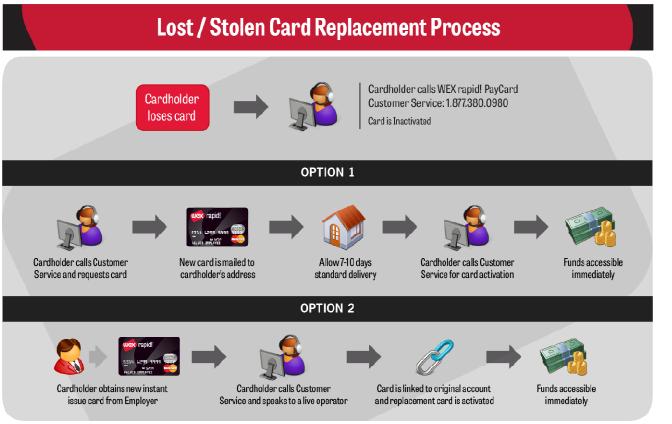
Personalized Card



- Card embossed with employee's name and mailed to employee's home within 7-10 days
- Supports all features of PIN cards plus can be used anywhere MasterCard is accepted
 - Cardholder determines whether to validate purchases with a signature (credit) or a PIN (debit)
- Can be used for online shopping and bill payment



Lost/Stolen Card Replacement Process



IMPORTANT:

Original card number is tied to the new card number in the WEX rapid! PayCard system. The employer does NOT change the Cardholder's Direct Deposit information to accommodate for lost/stolen/changed cards.



Why rapid! PayCard

- Immediate access to your pay
- More security from carrying less cash get cash when you need it at ATMs and with cash back when shopping (Employee funds are FDIC insured and PIN protected)
- MasterCard Zero Liability Guarantee
- No overdraft fees! FDIC pre paid account
- Shop anywhere MasterCard debit cards are accepted including many countries outside of the U.S.*

Countries not included: Balkans, Belarus, Burma, Cote d'Ivoire (Ivory Coast), Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Libya, Montenegro, North Korea, Serbia, Sudan, Syria, UNITA – Angola, Yugoslavia and Zimbabwe Note: This list is subject to change at the discretion of Visa



Easy ways to get your pay

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



Point Of Sale Purchases - Always free

- 1. Signature (Recommended)
- Employee selects Credit on the POS machine
- Signature required
- 2. POS Debit
- Cash back available
- PIN required



55,000 Surcharge-Free ATMs. Worldwide

All Cardholders will receive FREE membership to the Allpoint Network of ATMs.





Fast Facts

- Largest Surcharge-Free
 ATM Network
- Access in all 50 states and 5 countries
- ATMs located in key retailers
- Your ATMs do not participate
 keep your surcharge

Locator Technology

- iPhone, BlackBerry and Android applications
- 24/7 IVR Phone System with English & Spanish options
- GPS download capability
- Website locator





Teller Assisted Cash Withdrawal

-Cash Withdrawal from any MasterCard branded bank

- Over 90,000 in the USA
- Instant Issue and Personalized Cards accepted

-"Over The Counter"

- Non ATM withdrawal
- -Can withdraw full amount on card
 - ▶ \$5,050 Limit

REPAYCARD I III UNIRUSH



Electronic Transfer to a bank account

-Multiple ways to transfer funds

Cardholder Website (<u>www.rapidfs.com</u>)

rapid!Access Mobile App



Money Orders at ANY US Post Office*

- -Request amount desired
- -rapid! PayCard credits the account in real time

*Most US Zip Codes have a Post Office Location

DINITED STATES POSTAL SERVICE® POSTAL N	IONEY	ORDER	<u>_15-800</u> 000
SERIAL NUMBER YEAR. MONTH. D 08881099470 2005-09-0 000000000000000000000000000000000000	6 0102		57849¢

РАУТО	NEGUTIADLI	E ONLY IN THE U.S. I SEE REVERSE WAR	NING
ADDRESS	FROM		CLERK 001
	ADDRESS		
C.O.D. NO. OR USED FOR			
1:0000080021: 0888 10	99470		



Convenience Check

- This convenience check product allows your employees to write themselves a check to receive their wages
- Employees can cash the convenience check for FREE at any Walmart[®] nationally
- Reordering of checks with standard delivery is FREE
- The program can allow the employee to order 3 or 6 checks (since there are 3 checks to a sheet). The employee must have authorized at least one check from his/her prior order to be eligible to re-order. (This prevents a cardholder from stockpiling too many checks).

ChekToday 29, 15710 JFK Blvd., Ste. 500 Houston, TX 77032		Date 62-111/3
Pay to		\$
the order of		
Authorization Number	Verification Number	DO NOT ACCEPT CHECK WITHOUT CALLING For your protection, verify this check is authorized before tashing by calling 1-888-558-040 If the check is authorized and funds are available you will be given a verification number.
The Bancorp Bank 409 Silverside Rd. Ste 100 Wilmington, DE 19809		Enter this number in the spaces provided on the front of the check. Authorized Signature



Request A Check

- Access to 100% of pay
 - One free per pay period
 - Employers can provide a check 'option' to employees without having the cost of check fulfillment
- Ability to pay a third party that does not accept any form of electronic payment (e.g. landlord)
 - Request via Web or Customer Service
 - Provide payee name and address and check amount; CSR handles the rest!
 - Sent directly to Cardholder
 - Overnight delivery available for an additional fee







Easy ways to get your pay

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

- POS Store Purchase (cash-back, where available) Always free
- Allpoint[®] ATM Withdrawal
- Obtain cash from any MasterCard participating bank "Over The Counter" (OTC)
- Electronic Transfer to a bank account
- US Post Office Money Order
- ChekToday, convenience checks
- Request a Check



Customer Service

- **FREE** 24/7/365 Toll-Free Customer Service Agent Access
- English and Spanish, plus additional languages available
- You can get help with a forgotten PIN number
- Lost or stolen cards are easily replaced a replacement card will arrive within 7-10 business days from Customer Service or

immediately from your employer



24x7 Access To a Customer Service Representative

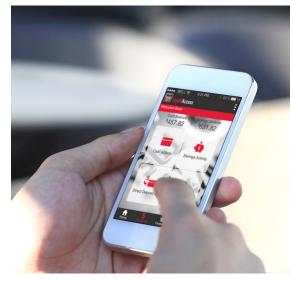
Customer Service: 1.877.380.0980 www.rapidfs.com

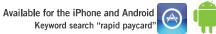


rapid!Access 3.0 now available!

With our latest release rapid!Access 3.0, cardholders have some great new features for secure and immediate access to view and manage their account:

- 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 Connect with customer service from the "Contact Us" tab
- Deposit a check to your card using your smart phone
- View recent transactions
- View transaction details
- Transfer funds
- Enroll & manage text alerts
- Locate an ATM and get driving directions to selected ATMs









• Free Text Alerts - Enroll during activation, cardholder website or rapid! Access app (Pending Cardholder Registration)

- -Load Alerts receive a text alert when a load has been placed onto the account.
- -Low Balance Cardholder defined balance

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





- -**BAL-** up-to-the-minute balance information
- -**TRANS** most recent card transactions.
- -**DD** Direct Deposit bank routing number and account number.
- -SAVE Savings account balance.
- -HELP -Customer Service phone number.

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





Our cardholders can access 100% of their pay on the rapid! PayCard at **NO COST!**

They can use the card with **NO** monthly fees, **NO** card acquisition fees, **NO** payroll deposit fees and multiple methods to access their pay from the card down to the penny.





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Cardholder Website

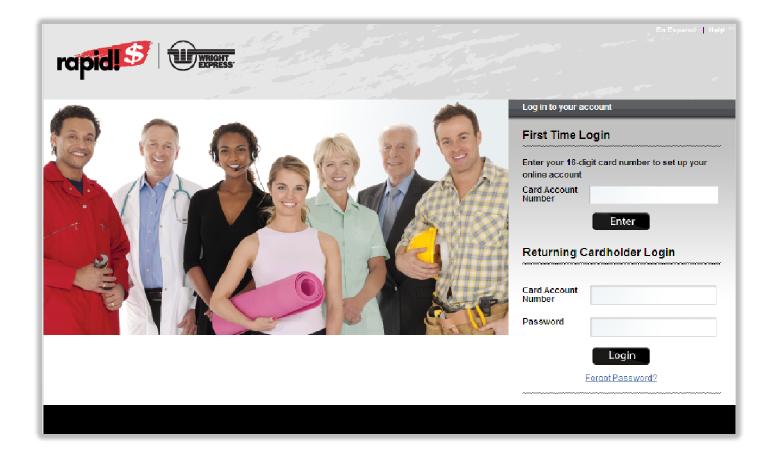
- Free to Cardholder
- Email required for verification code
- Ability to manage account
 - Check balance and transaction history
 - Transfer to savings account
 - Card to Card Transfer

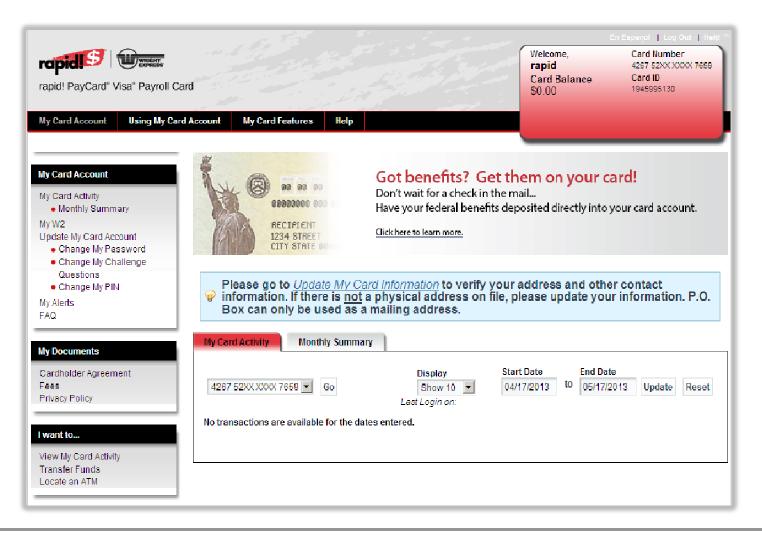


Additional Card Features

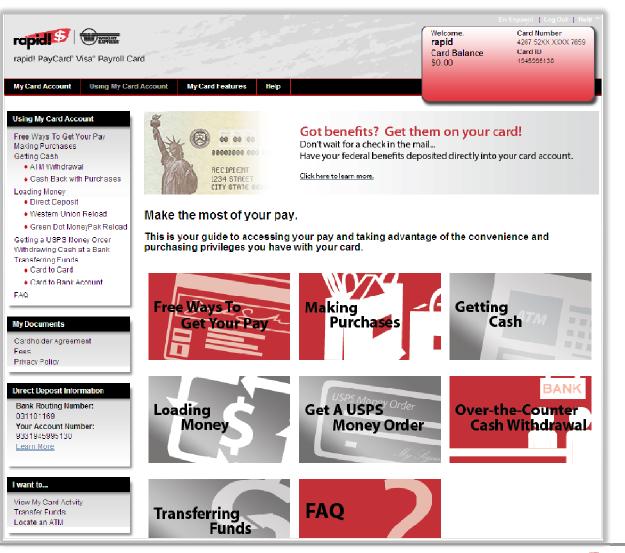
- Free savings account
- Cash Back Rewards
- Custom designed cards
- Bill Pay



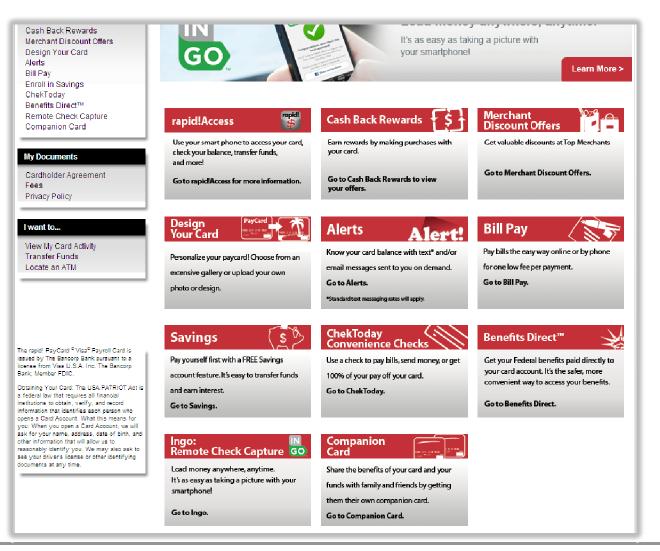




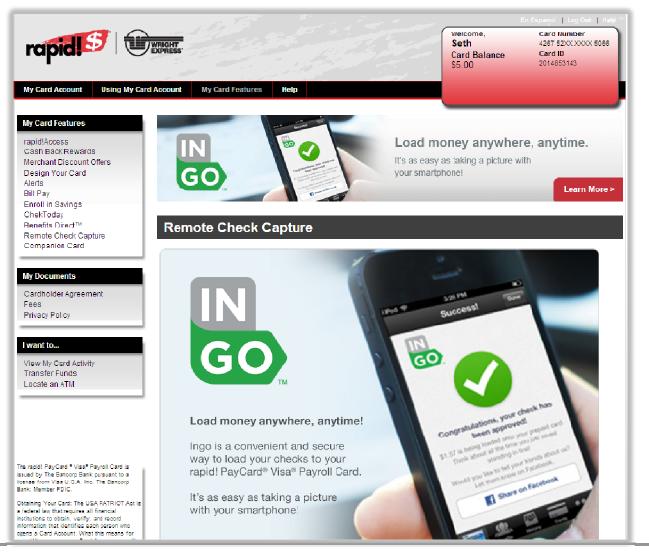




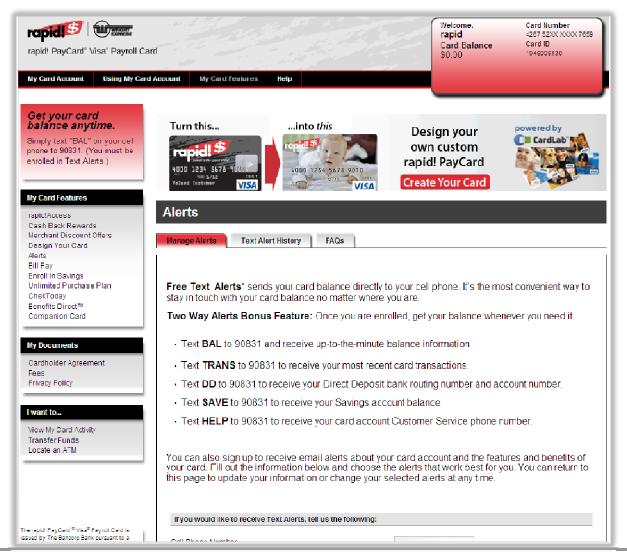


















Questions?

