

Employee

- Benefits

POSATEL INC Payroll Prepaid Credit Card benefits to Employees are:

Everyone qualifies *

- Personalized card
 - Personal Identification Number (PIN) required
- Immediate access to payroll funds on payday
- Accepted at hundreds of thousands of retailers worldwide
 - Substantial savings if used with ATM vs. cheque-cashing stores
 - 24/7/365 bilingual support centre to help cardholders with their accounts
 - Credit Card zero-liability protection policy applicable
 - Lost and stolen cards are handled by contacting the POSATEL INC customer service
 - Monthly statement online or by mail

* POSATEL INC performs only an identity check of the applicant. Must be at least 16 years of age to apply.

- Employee Frequently Asked Questions

1. How does the POSATEL INC Payroll Prepaid Credit Card differ from a credit card or bank debit card?
2. How does the POSATEL INC Payroll Prepaid Credit Card protect my identity and money from theft?
3. How can I get a POSATEL INC Payroll Prepaid Credit Card?
4. Where can I use my POSATEL INC Payroll Prepaid Credit Card?
5. What are the fees for using my POSATEL INC Payroll Prepaid Credit Card?
6. Can I load cash onto my POSATEL INC Payroll Prepaid CreditCard®?
7. What are the ATM withdrawal limits on my POSATEL INC Payroll Prepaid Credit Card?
8. How am I protected if I lose my POSATEL INC Payroll Prepaid Credit Card?
9. How do I change my account information and personal PIN number?

10. What if I forget my PIN?
11. What should I do if my card is lost or stolen?
12. Can I let anyone use my POSATEL INC Payroll Prepaid Credit Card?
13. How can I check my balance, review transactions or download statements?
14. Can I return merchandise purchased with my POSATEL INC Payroll Prepaid Credit Card?
15. Can I make a purchase if I don't have enough money in my account?
16. What if I disagree with a transaction posted to my account?

Interested in learning about the POSATEL INC Card as a direct deposit option for your employees? View our Employer FAQs.

1. How does the POSATEL INC Payroll Prepaid Credit Card differ from a credit card or bank debit card?

POSATEL INC Payroll Prepaid Credit Card is a prepaid card. The card works like a debit card or a credit card, you can spend only the amount of funds your employer deposits onto your card. No bank account is needed. No credit checks.* POSATEL INC can be used at ATMs and retail stores worldwide anywhere Credit Card and Cirrus® are accepted. You are in control of your spending. It also helps protect against identity theft and fraud because it is not linked to a bank account. The POSATEL INC also helps your budget planning.

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2. How does the POSATEL INC Card protect my identity and money from theft?

First, the money on your POSATEL INC Payroll Prepaid CreditCard is not linked to any of your personal information or any of your other accounts. Secondly, if it is lost or stolen, your money is protected with your PIN and Credit Card zero-liability protection applies. Last, your monthly statements are online (unless requested by yourself) and not mailed to your home, protecting your personal name, address and account information from mail fraud - one of the fastest growing and quickest ways for thieves to steal your identity. You may choose to receive your account statements by mail for a fee.

3. How can I get a POSATEL INC Payroll Prepaid Credit Card Card?

Simply have your employer call us to offer POSATEL INC Payroll Prepaid Credit Card Card to all employees, allowing you to deposit your pay cheque directly onto a POSATEL INC Payroll Prepaid Credit Card Card.

4. Where can I use my POSATEL INC Payroll Prepaid Credit Card Card?

POSATEL INC Payroll Prepaid Credit Card Card can be used at thousands of ATM's and retail stores nationwide, or over the phone or on-line. Use your card to purchase groceries, gas, music or books online, rent a car… or anything you would like. It works like a credit card, but the funds are prepaid. Be sure to check your balance frequently online or call customer service (and use the automated attendant).

5. What are the fees for using my POSATEL INC Payroll Prepaid Credit Card Card?

Please see Terms and conditions section.

6. Can I load cash onto my POSATEL INC Prepaid Payroll Credit Card Card?

There is only one way to load funds onto your POSATEL INC Payroll Prepaid Credit Card Card. Only your employer can deposit onto your POSATEL INC Payroll Prepaid Credit Card.

7. What are the ATM withdrawal limits on my POSATEL INC Payroll Prepaid Credit Card Card?

The daily ATM withdrawal limit is \$1,000. Please review the online Terms and conditions section for the most up-to-date information about your POSATEL INC Payroll Prepaid Credit Card Card.

8. How am I protected if I lose my POSATEL INC Payroll Prepaid Credit Card Card?

Your POSATEL INC Payroll Prepaid Credit Card Card can only be used for withdrawal at ATMs with your PIN. Your card is personalized, must be signed by yourself and verification is required in retail stores, preventing unauthorized usage. Your card is also protected by the Credit Card Zero-Liability Policy. You should sign the back of your card upon receipt for your protection. Report a lost or stolen card immediately by calling customer service.

9. How do I change my account information and personal PIN number?

You can do this online or by calling customer service. For on line changes, simply log onto your account and select the appropriate function on the main page.

10. What if I forget my PIN?

Call customer service. Be prepared to provide your personal account information.

11. What should I do if my card is lost or stolen?

Immediately contact customer service. A customer service representative can assist you by moving any unused balance to a replacement card.

12. Can I let anyone use my POSATEL INC Payroll Prepaid Credit Card Card?

Since the POSATEL INC Payroll Prepaid Credit Card Card is PIN-protected and must be signed. It is strongly recommended that only the cardholder be allowed to use the card. The cardholder is responsible for any transactions made by someone other than themselves.

13. How can I check my balance, review transactions or download statements?

You can check your account history by either logging into your account online at www.POSATEL.com or by calling the customer service automated attendant. If you log in to your account, you can check your balance or review and/or print monthly statements.

14. Can I return merchandise purchased with my POSATEL INC Payroll Prepaid Credit Card Card?

Yes, all online and store purchases can be returned in accordance with the retailer's return policy. Any refunds or credits will be credited back to your POSATEL INC Payroll Prepaid Credit Card Card account. You will not be charged a transaction fee for credits.

15. What if I don't have enough money in my account, can I make a purchase?

No, since your card is prepaid, you can only spend the available balance on your card. However, sometimes a merchant will make a mistake and approve a transaction even though your account did not have the funds to cover the full amount of the transaction. Should this occur, the primary cardholder will be responsible for the transaction, and will be charged applicable overdraft fee(s). Please see your Terms and conditions section for additional information.

What if I disagree with a transaction that has posted to my account?

You can call customer service and a representative will assist you.

Interested in learning about the POSATEL INC Payroll Prepaid Credit Card Card as employer? [View our Employer FAQs.](#)