# Pay Cards Custom Prepaid Solutions

Operating a business has many layers. At The Bank of Northern Michigan, our goal is to make it easier for you to focus on what your passion is. As you look to transition employees from payroll checks to direct deposit and Pay Cards, look to us for guidance. We've done the research and found a vendor you can trust to meet your Pay Card needs.

# What are Pay Cards?

Pay Card is a prepaid card that offers the functionality and capabilities of a check-less bank account including debit, bill pay, mobile alerts, card-to-card and card-to-bank transfers, and transaction level budgets. Prepaid cards allow for the efficient distribution of money. No checks, no coupons and no cash.

### Who is Global Cash Card?

Global Cash Card is the leading provider in customized pay card solutions that are simple to implement and easy to use. Global Cash Card is a direct processor on the financial networks and is PCI Level 1 Compliant, SAS 70 Type II, Regulation E and 100% payroll compliant.

#### **Card Features**

### **Employer Benefits**

- Reduces payroll expenses by eliminating check costs.
- Provides unbanked employees with an inexpensive solution to receive wages.
- Reduces paper check fraud.
- Eliminates Escheatment.

## **FDIC Insured**

All Pay Cards are insured by the FDIC, with funds held in an FDIC-insured bank account.

#### **Customer Service**

Global Cash Card offers 24/7/365 bilingual customer service located in the United States.

### **Easy Access of Funds**

Cardholders have multiple ways to access their money.

- Banks visit any bank that accepts MasterCard.
- Convenience Checks offers cardholder the ability to move 100% of their funds off their card at no charge.
- POS Purchases make purchases anywhere MasterCard is accepted and receive cash back.
- ATMs over 43,000 surcharge-free ATMs available world-wide.

#### **Mobile Applications**

SMS text messaging capabilities allows the user to check balances, set payday alerts, or transfer funds from any mobile device free of charge.

For more information or to sign up to for this service please contact Renee Erickson with Global Cash Card at 888-220-4477 ext. 219 or email at rerickson@globalcashcard.com.



406 Bay Street, Petoskey Michigan 49770 877.487.1765 www.tbonm.com

