

PsychekPLUS[®] Elite[™] Visa[®] Payroll Card

Quick Reference Guide



Activate Your Card

Your PsychekPLUS[®] card must be activated before it can be used for accessing your pay. You can activate your card online by phone, or follow the instructions below.



Activate Your Card Online

- Go to www.psychekplus.com
- Click on the "I'm a new user" link on the homepage
- Follow the instructions to set up your online account and a debit PIN
- Log up for Alerts[™] to keep track of your card account balance



Activate Your Card by Phone

- Call the number on the back of your card
- Enter the 16-digit card number on back of your card
- Follow the prompts to enter your name of birth and last 4 digits of your Social Security Number
- Set up your 4-digit PIN

Access Your Pay with No Fees**

There are many ways to access your pay without a third party fee:

- Make purchases with or without cash back
- Transfer Account Cash Withdrawal to Bank's Debiting (See Your Instructions Manual)
- Pay bills directly with automatic bill payment (See debit card)

There are also pay options that fee is assessed for the third party that you make from (see list below)

- **Withdraw cash from an ATM** - Missouri[†] fee \$3.00
- **Transfer funds to a bank account** - online at www.psychekplus.com
- **Get a MONEY ORDER** - you'll receive an automatic rebate of the money order fee when you pay with it

**Merchant fees and other fees apply. See www.psychekplus.com.
†Missouri ATM withdrawal fee: \$3.00 per transaction.
***You may also receive an automatic rebate of the money order fee when you pay with it.
†††Missouri ATM withdrawal fee: \$3.00 per transaction.

How To Use Your Card



Making Purchases

Use your PsychekPLUS[®] card everywhere accepted cards are accepted.

- At a store - either swipe your card or hand it to the cashier. (You cannot use your purchase before the cashier has your goods.)
- If you choose "Cash," debit your PIN to complete the transaction.
- If you choose "Credit," accept the amount and sign your name.
- Take your card and receipt.

There may be a fee for a purchase associated with your account. According to your agreement on your card, the merchant may be liable for a return of funds.



Getting Cash Back with In-Store Purchases

Many stores offer cash back with purchases, just ask the cashier for details. There's no cash fee for this service!

- Swipe your card or hand it to the cashier.
- Select "Cash" and enter your PIN.
- Ask the cashier you want "cash back" and the amount you would like for cash.
- Take your cash, card and receipt.



Getting Cash from an ATM

When you use approved ATMs, you can avoid normal charges for ATM withdrawals.

- Insert your card into the machine and enter your PIN.
- Select "Cashout" and the amount you want to withdraw.
- Accept the fee, if asked.
- Take your cash and your card.



Transfer Account Cash Withdrawal

You can get cash from your card for no fee** at any bank depository that does Account-to-Account.

- Go to a Bank Account Depository that does Account-to-Account
- Insert your signed card and amount (\$1 to \$500) you require. The amount of your deposit.

At the bank, the depository will be credited or debited (depending on how you use the service) for the amount of

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Zhe Xu



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