



Introducing...

PayDay Visa® Card From Heartland

Q&A

Q: Is this a credit card? Do I need to be approved for the card?

A: No. The PayDay Visa Card from Heartland is not a credit card. It is a prepaid payroll card. You can only spend the amount that is put on your card account each payday. To get the card, you only need to complete the enrollment form and return it to your supervisor. You must be a current employee to qualify for the card.

Q: Where can I use the card?

A: This card can be used at any merchant or ATM that accepts Visa. This includes retail stores that display the Visa sign on their door, or merchants that accept mail orders, telephone orders, or Internet orders. Use your card for everyday purchases, including paying your bills since many companies now accept Visa payments.

Q: How do I know what I have spent, or what my current account balance is?

A: You can get your account balance at anytime by calling the toll-free customer service number or doing a balance inquiry at an ATM. Also, you will receive a monthly statement of your purchases, payroll deposits and ATM withdrawals.

Q: Do I get a new card each pay period?

A: No. You will continue to use the same card each pay period.

Q: Once I enroll for the card, how do I know when my pay has been deposited into the PayDay Visa Card account?

A: You will receive your card either in the mail or directly from your employer. When you receive a paycheck stub with no paper paycheck attached to it, your pay has been deposited onto your PayDay Visa Card account and you can begin using your card.

Q: What happens if my card is lost or stolen?

A: You must call the toll-free customer service number immediately to report a lost or stolen card. At this time, a new card will be ordered for you and sent to the address on your enrollment form. You will not lose your money if someone uses the card without your permission.

Q: What does the card cost?

A: There is a list of fees in the Employee Enrollment Kit that your employer will give to you.

Q: What should I do when a merchant's sales terminal asks me to press the "Debit" or "Credit" button?

A: Always press the "Credit" button. Although your payroll card is not a credit card, the transaction is processed like a credit card.

Q: What if I "Debit" instead?

A: You will be asked to enter your PIN and the transaction will be processed like a debit card. If the merchant accepts Interlink, you may also request cash back.

Q: Is this program supported in Spanish?

A: Yes. The toll-free customer service number will prompt you select if you would like to continue in English or Spanish.

PayDay Visa Card from Heartland

Employee Enrollment Form



Instructions: Complete steps 1-6 and return this form to your supervisor.

YES, I want to receive a PayDay Visa Card from Heartland with my pay on it.

1. Print your name as you want it to appear on your card:

Last Name	First Name	MI

2. Please provide personal identification information:

Social Security Number	Home Phone
Date of Birth (MM/DD/YYYY)	Mother's Maiden Name
	(To identify you if you call for help or information.)

3. Please provide an address where you want to receive your monthly statement:

Street Address	Apartment #	
City	State	Zip

4. Percent (%) or dollar amount (\$) of my pay to be deposited on card each payday: _____

I hereby authorize my employer to deposit my pay to the PayDay Visa Card. If funds or monies to which I am not entitled are deposited to the PayDay Visa Card, I hereby authorize my employer to initiate a correcting debit to my PayDay Visa Card to withdraw funds to correct the error or overpayment. I understand that I must be a current employee of the sponsoring employer to receive the PayDay Visa Card, and I authorize Heartland Payroll Services to verify my employment status. I hereby state that the information provided is complete and accurate, and I authorize Heartland Payroll Services to verify this information.

By using the PayDay Visa Card, I hereby agree to the terms and conditions governing my use of the PayDay Visa Card that I will receive at the time I receive this card. I acknowledge and agree that this authorization may be rejected or discontinued by my employer or by Heartland Payroll Services at any time. I understand that this authorization replaces any previous authorization relating to my employer's payment to me, and unless terminated by my employer, this authorization will remain in full force and effect until my employer has received written notification from me of its termination in such time as to afford it a reasonable opportunity to act, or I have terminated the PayDay Visa Card as provided in the terms and conditions I receive with the card.

5. Your signature: _____ Date: _____

6. Company / Employer Name: _____