

Introducing the PNC PayCard

Get your paycheck faster and easier... and keep your money safer!

1. **Money immediately available on payday** – no more check cashing hassles or fees
2. **Shop in stores, online, and by mail** at millions of places where Visa® debit cards are welcomed
3. **Be safer** – no more worries about lost or stolen checks and, unlike cash, your PNC PayCard can be replaced

No credit check or bank account required!

Do More

You Have the Power of Visa®

- Buy groceries, gas, clothes, gifts, movies, books
- Pay for electronics, repairs, dining, travel, and more
- Use it for phone, mail order and internet purchases

Get cash at millions of ATMs worldwide that display these symbols:



Find PNC ATMs at pnc.com/locate and locate ATMs worldwide at visa.com.

It's Easy to Use

To make purchases:

When making purchases at stores or restaurants:

1. Hand your card to the cashier or server
2. Sign the receipt
3. Take your card and keep a copy of the receipt

When making purchases using a Personal Identification Number (PIN) pad:

1. Swipe your card through the PIN pad
2. Either press "credit" and sign the receipt or press "debit" and enter your PIN.

Note: If the grocery or drug store offers cash back with a purchase and you want to get cash back, you will want to press "debit" and enter your PIN.

To get cash from an ATM:

1. Insert your card and follow the steps on the screen
2. Enter your Personal Identification Number (PIN)
3. Choose account type of "Checking"
4. Select the amount of cash you want to withdraw
5. Be sure to take your card and receipt

Not enough money on the card?



If you want to make a purchase but don't have enough money on your card, some merchants may allow you to make a partial payment with your card and pay the remainder with cash or a check.

Check Balances Online

PNC PayCard balances are available 24 hours a day. You can also view recent transactions, see your monthly statement, and change your address. Check your card carrier for details.

Lost or Stolen

Immediately call the phone number on your card carrier. Visa's Zero Liability* policy protects you against unauthorized purchases.

*U.S.-issued cards only. Visa's Zero Liability Policy does not apply to commercial credit card or ATM transactions, or to PIN transactions not processed by Visa. See the Payroll Card Terms & Conditions for details.

How it Works

Gas Stations

When you pay at the pump, some stations check to see if you have funds to pay for a full tank. If your card is declined even though you still have funds, go inside and tell the attendant how much gas you plan to buy, and sign the receipt for that amount.

Restaurants

Some restaurants will verify that your card has enough funds to cover the purchase and a 15%-20% tip or they'll decline the transaction. Only the amount you sign for will be deducted, so you can leave a tip with your card or in cash.

Hotels

The hotel clerk will verify that your card has sufficient funds to pay an estimated bill for your stay. That amount will be "held" on your card, making it unavailable for other purchases. When you check out, the "hold" will be removed and the actual bill amount will be deducted.

Rental Cars

Some rental car companies may require that you use a card to make a reservation. Your PNC PayCard can be used to make the reservation and make payment when the vehicle is returned.

Returning a Purchase

Each merchant location has its own return policy and will handle the return in the same manner as any other Visa® transaction. You may receive a credit to your card, a cash refund or a store credit. It may take up to one week for a credit to appear on your card.



YES, I want to receive the PNC PayCard!

Please provide all the following information required for issuance of your PNC PayCard

Cardholder Information:

Last Name: _____

First Name: _____ Middle Initial: _____

Social Security Number: _____ - _____ - _____

Home Phone Number: (____) _____ - _____

Birthdate (MM/DD/YYYY): _____

Mother's Maiden Name: _____

Home Address:

Street: _____ Apt. #: _____

City: _____

State: _____ Zip Code: _____

Mailing Address: *(if different from Home Address)*

Street: _____ Apt. #: _____

City: _____

State: _____ Zip Code: _____

I acknowledge that the following fees will apply to my PNC PayCard:

Purchase (Signature & PIN including cash back) Transaction	NO CHARGE
Declined Purchase Transaction	NO CHARGE
Foreign (outside of US) Transaction	3% of transaction amount
PNC ATM Withdrawal (optional)	NO CHARGE⁽¹⁾
Other (non-PNC) ATM Withdrawal (optional)	\$2.50 ⁽¹⁾
Declined ATM Withdrawal (optional)	NO CHARGE
ATM Balance Inquiry (optional)	NO CHARGE
Teller Cash Withdrawal (optional)	\$5.00
IVRU Phone Inquiry & Website Access	NO CHARGE
Operator Assisted Phone Inquiry <i>(waived if calling re: lost/stolen card or error/dispute)</i>	\$2.50
Paper Statement via US Mail (per statement) Note: Monthly statements available online for free	\$5.00
Card Replacement (per card via US Mail)	\$10.00
Balance Refund (refund card balance via check)	\$10.00
Rush Card Delivery (per card, added to card replacement fee)	\$15.00

Notes:

⁽¹⁾If not a PNC or Allpoint ATM, the ATM operator may assess a surcharge fee.



I hereby authorize <insert employer name> to deposit my pay to the PNC PayCard. If funds or monies to which I am not entitled are deposited to the PNC PayCard, I hereby authorize employer to initiate a correcting debit to my PNC PayCard to withdraw funds to correct the error or overpayment. I hereby authorize employer to act as my agent to submit my application for the PNC PayCard to PNC Bank, the issuer of the PNC PayCard, and to send and receive communications on my behalf to and from PNC Bank regarding my PNC PayCard. I authorize you to notify employer if you do not issue me a PayCard or if you cancel my PayCard. By using the PNC PayCard, I hereby agree to the Payroll Card Terms and Conditions governing my use of the PNC PayCard that I will receive at the time I receive the PNC PayCard. I agree to provide PNC Bank with such information and documentation as PNC Bank may request, and to cooperate with PNC Bank in verifying such information, to enable PNC Bank to comply with applicable federal and state laws and regulations.

I acknowledge and agree that this authorization may be rejected or discontinued by employer or PNC Bank at any time. I understand that this authorization replaces any previous authorization relating to employer payment to me, and unless terminated by employer or PNC Bank, this authorization will remain in full force and effect until 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 PNC PayCard as provided in the terms and conditions I receive with the PNC PayCard.

Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each cardholder that opens an account. Because you are enrolling for the PayCard service, you are being asked to provide your name, address, date of birth and other information that enables PNC Bank to identify you.

Employee Signature: _____
Employee Name (please print): _____
Employee ID Number: _____
Date: _____

****Please submit this form to your PayCard Program Administrator****

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Bank deposit products and Treasury Management Services are provided by PNC Bank, National Association,
Member FDIC.

