Cardholder Enrollment Form

First Name: _____ Last Name: _____

Date of birth: _____ Phone: _____

Email: _____

Address: _____

City: _____ State/Province: _____ Zip: _____

Last 4 digits of your Social Security Number: _____

Amount to Place on Card: ☐$_____ or ☐ _____%

By providing the information above and signing this form, I hereby elect and consent to receive my wages, including but not limited to off-cycle wage payments and wage payments upon my termination, by electronic transfer of wages to a pay card. In addition, to the extent permitted by law, I hereby authorize Company to make all of my deposits and deposit adjustments, including those involving off-cycle wage payments and wage payments upon my termination, to my pay card. I also authorize the bank/financial institution where such funds are deposited to accept such deposits and make such adjustments. I acknowledge that I have received a copy of the terms, conditions and fees associated with using such pay card. This authorization shall remain in effect until fourteen (14) days after Company receives written notice from me terminating my authorization.

Your Kurense iPay card will be sent to your worksite location once your request has been processed. Please allow 7-10 business days.

Register your iPay card upon receipt and your funds will be deposited onto the Account.

Employee Signature: _____ Date: _____

Please send this Enrollment Form to:

Tandem HR
Your Solution Center
yoursolutioncenter@tandemhr.com
Fax: 630.468.9198

For more information visit
myipayrollcard.com

Immediate Access to Your Pay, Every Payday.

Now you have a safe and convenient way to make purchases, pay bills and get cash. It's reloadable...and can be used anywhere Debit Mastercard® is accepted.

Get Paid Faster
Your pay is automatically, every payday.

Surcharge-Free ATMs
Access surcharge-free ATMs nationwide.

24/7 Online Banking
Manage your money anytime.

Free Messaging Alerts
Unlimited text and e-mail alerts.

FREQUENTLY ASKED QUESTIONS

How do I activate my Card?
Call 1-866-825-9892 to activate your Card. You will need the last 4 digits of your social security number to access your card. During this call, you will setup a Personal Identification Number (PIN) that can be used for ATM and cash back transactions.

How does the Card work?
Once your Card has been activated and funded by your employer, you can use your Card to make purchases and get cash back anywhere debit cards are accepted worldwide, or withdraw cash from ATMs nationwide.

How can I check the balance on my Card?
Balance and transaction details are available free to you 24 hours a day, seven days a week online at website on back of card or by calling 1-866-825-9892.

Can I use my Card at ATMs?
Yes. You can use your card to withdraw cash at ATM locations nationwide. You also have access to over 24,000 MoneyPass® Surcharge-free ATM locations. If you use any ATMs outside of the MoneyPass ATM network, you may be charged a fee by the ATM operator. See cardholder agreement for details.

Can I use my Card for gas purchases and "pay at the pump?"
We suggest you go inside and ask the cashier to authorize an amount within the remaining Card balance. If you "pay at the pump," an average purchase of gas will be pre-authorized because the final amount is unknown. It can be up to $100. If your Card balance does not cover this pre-authorized amount, your attempt to pay at the pump will be declined. Also, the amount pre-authorized will be on hold and restricted from use until the merchant settles the transaction. Restaurants, hotels and other merchants may pre-authorize in this same manner.

Can I load additional funds to the Card?
The Card is funded by your employer through direct deposit of payroll. The Card may allow cash to be added, tax refunds or funds transferred from other bank accounts. Call 1-866-825-9892 to complete the verification process to make these options available.

Are there any fees for using my Card?
See the Cardholder Agreement for a complete list of fees.

The iPay Prepaid Mastercard is issued by SouthState Bank, N.A. pursuant to license from Mastercard International Incorporated. SouthStateBank, N.A. Member FDIC. This card is administered by Kurense.

Longform Disclosure for iPay Mastercard® Payroll Card (Restricted)

Fee Description	Amount	Details
Enrollment and Monthly Usage		
Initial Card	$0	There is no fee for initial card.
Activation	$0	There is no fee for activation.
Monthly Account Maintenance	$0	There is no monthly maintenance fee.
Inactivity	$3.00 per month	Fee charged each month after 90 days of no activity, if applicable.
Add Money		
Direct Deposit	$0	There is no fee for direct deposit.
Card to Card Debit Transfer	$0	There is no fee for card to card debit transfer.
Spend Money		
Point of Sale Signature Purchase	$0	There is no fee for signature (credit) purchases.
Point of Sale PIN Transactions	$0.50	Fee charged for PIN (debit) transactions. To avoid fee please choose credit.
Point of Sale PIN-less Debit Transactions	$0.50	Fee may be charged for payments processed as a PIN-less debit transaction without entering Personal Identification Number (PIN).
POS Signature/PIN Decline	$1.00	Fee charged for any POS signature/PIN declines.
Get Cash		
ATM Withdrawal | In-Network	$ 2.50	“In Network” refers to the MoneyPass ATM network. Locations can be found at moneypass.com. You will not be charged a fee by the ATM operator.
ATM Withdrawal | Out-of-Network	$ 2.50	“Out of Network” refers to all the ATMs outside of the MoneyPass ATM network. You may also be charged a fee by the ATM operator.
ATM Withdrawal | International	$ 3.50	“International” refers to all the ATMs outside of the U.S. You may also be charged a fee by the ATM operator.
ATM Balance Inquiry	$ 1.50	Fee charged for balance inquiries.
ATM Decline	$ 1.00	Fee charged for ATM declines. N/A for NY residents.
Over the Counter Cash Withdrawal	$0	There is no fee for over-the-counter cash withdrawals of up to $2,500 per day at any bank.
Account Information		
Online Transaction History	$0	There is no fee for accessing online banking at myipayrollcard.com to check balances, transaction history and managing alerts.
Automated Customer Service (IVR)	$0	There is no fee for calling our automated customer service line, including for balance inquiries.
Customer Service Live Agent	$0	There is no fee for calling our live customer service agent.
Text and Email Alerts	$0	There is no fee for text and email alerts. Message and data rates may apply from your wireless carrier.
Paper Statement	$ 1.00 per page	Fee charged for each page of paper statement. You may get free statements at myipayrollcard.com.
Other Services		
Foreign Transaction Currency Conversion Rate:	3%	Of total transaction amount.
Replacement Card Fee	$5.95	Fee charged for replacement card for any reason. Card will arrive within 5-7 business days.
Expedite Card Fee	$25.00	Fee charged to have your replacement card expedited. Card will arrive within 3-5 business days.
Card Account Liquidation	$25.00 Check $5.00 ACH	Fee charged for having us send a check or ACH for remaining funds on your Card Account.

Your funds are eligible for FDIC insurance. Your funds will be held at SouthState Bank, N.A., an FDIC-insured institution. Once there, your funds are insured up to $250,000 by the FDIC in the event SouthState Bank, N.A. fails, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Kurensē by calling 1-866-454-0324, by mail at 1 Sheakley Way, Sutie 175, Cincinnati, OH, or visit myipayrollcard.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid.
If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.