

What is a BBVA PaySource™ Card?

The PaySource Card is a Visa®-branded prepaid card that allows you and your employee to receive the benefits of direct deposit of payroll and a convenient Visa card for daily expenses and access to ATMs and over the counter cash back. Only direct deposit funds can be deposited to this account. Your payroll will be available to you on your regular payday. Your PaySource Card can also be used with the following mobile applications:

- Apple Pay™
- Samsung Pay™
- Android™ Pay

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Do I have to accept the Terms and Conditions?

Yes. To use your PaySource Card you must accept the Terms and Conditions. If you do not wish to accept the terms and conditions, you have the option to discuss other ways to receive your paycheck with your employer.

What is my personal identification number (P.I.N.)?

A personal identification number (“PIN”) is required to use your PaySource Card at an ATM and with some merchants. You must establish a PIN by calling 1-866-416-5689 or by visiting www.bbvausa/PaySource.

Do I have to select a personal identification number (PIN) when I activate my Card?

Yes. When you call to activate your card, you must select a PIN to complete activation of all card functions. You will need to use the PIN to make certain transactions with your card. To choose your 4-digit PIN call 1-866-416-5689 and select option #2 from the menu.

How do I get a new PIN if I have forgotten my old one or want to change the number?

Visit www.bbvausa/PaySource or call 1-866-416-5689.

Can I set up pre-authorized payments to be debited from my PaySource Card account?

Yes. Any bill that can be paid with a prepaid Visa card can be debited from your account. You can do this by providing the account number and other information provided on your PaySource Card.

Can I use my PaySource Card to pay for purchases over the Internet?

Yes. You can use your PaySource Card to make purchases over the Internet wherever Visa is accepted.

May I have additional cards with my account for family members?

Yes. You may designate up to three additional Authorized Users on your PaySource Card online at www.bbvausa/paysource or by calling 1-866-416-5689. The cards will be mailed to you with the names of the users embossed on the cards. Each Authorized User will have access to all available funds on the account. Additional fees may apply.

Will I receive checks to use on this account?

No. This account is intended for electronic transactions only.

Is there a minimum balance required for this account?

No. However accounts that remain at a zero balance (\$0.00) over an extended period of time are subject to closure. See PaySource Card Terms and Conditions.

Most ATMs dispense cash in \$20 increments. How can I get the full amount of my pay from the PaySource Card in cash?

In addition to obtaining cash at ATMs with the Visa/PLUS and AllPoint Networks, some merchants also offer cash back on purchases. You may also make cash withdrawals from tellers at any bank displaying the Visa logo. Additional fees may apply.

Will I receive a monthly statement on my account?

Your monthly statement will not automatically be mailed to you. However you can opt to receive a monthly paper statement by calling 1-866-416-5689 or accessing your account at www.bbvausa/paysource. If you have opted out of monthly paper statements, one can be generated and sent upon request for up to the 12 previous months. There is an electronic statement inclusive of balances and transaction history available on the PaySource web portal.

How do I change my address?

Visit www.bbvausa/paysource or call 1-866-416-5689.

Where can I use my PaySource Card?

You can use your PaySource Card anywhere Visa Cards are accepted.

Can I use my PaySource Card at ATMs?

Yes. You can use your PaySource Card worldwide at ATMs with the Visa/PLUS and AllPoint Network signs. You may be charged an ATM surcharge fee by the ATM owner (in addition to any BBVA charges, if applicable) if you use another bank's ATM.

What is the maximum dollar amount I can withdraw per day from ATMs?

The daily ATM withdrawal limit for the PaySource Card is \$2,500. Some ATMs may have lower limits.

Are there maximum dollar limits on purchases or other cash withdrawals?

In addition to the \$2,500 daily ATM withdrawal limit, there is an individual transaction limit of \$2,500 for purchases and cash withdrawals at a bank teller window that accepts Visa Check Cards and a total daily limit of \$5,000.

Is my PaySource Card a credit card?

No. The PaySource Card is a prepaid Visa debit card where you are limited to making purchases and withdrawals using the balance that has been deposited to your card on paydays, less any prior expenses and withdrawals.

Can I use my PaySource Card at a gas station?

Yes. However, if you elect to swipe your card at a gas pump, the purchase authorization will be \$75.00 or more regardless of how much gas you plan to pump. Purchase authorizations are deducted from your available balance and will clear when the actual transaction is posted to your account or within three days, whichever is sooner. You may avoid the hold on your account balance by going to the cashier to pre-pay for the exact amount of gas you plan to purchase.

What do I do if my PaySource Card is lost or stolen?

Call 1-866-416-5689 immediately any time of the day if your card has been lost or stolen. You will be issued a new card.

My Instant Issue PaySource Card does not have my name on it. Do I still sign my name when I make purchases?

Yes. You can still use your card even though your name does not appear on the card. Your identity is verified by a merchant by checking your signature on the back of your card to ensure that it matches the signature on your sales draft. You will need a card with your name on it for over-the-counter cash advances at many financial institutions' branches

What is the difference between a pending transaction and a posted transaction?

Pending transactions are authorized transactions, and a "hold" is placed for the authorized amount on your card, reducing your available balance by that amount. There are some pending transactions that are more or less than the amount you have actually spent. This is because certain kinds of merchants in specified situations are permitted to request authorization for a card transaction in an amount different from the amount of the actual transaction. For example, certain merchants may request authorization for the estimated amount of a transaction, and others (such as restaurants) may request authorization for an amount up to 20% over the amount of the actual bill in order to cover an anticipated tip. Pending transactions will clear when the transaction posts – when the actual amount of the transaction is posted to your account or within three days, whichever is sooner.

Why is my available balance different than my actual balance?

Your "available" balance will be less than your "actual" balance, if you have pending transactions or make a purchase that allows the merchant to hold balances on your account until the transaction posts. Your available balance may increase when, for example, you return merchandise.

Can I Overdraft my PaySource Card?

In most instances you will not be able to overdraft your account. If a transaction is more than your available balance, your card will be rejected. However, it is possible to overdraft your account when a merchant places an authorization hold for one amount, but the actual amount of the transaction is more than your available balance. To avoid a negative balance, it is important to be aware of your available balance and never authorize a charge in excess of that amount.

Do I have to have an e-mail address to use my PaySource Card?

No. You are not required to have an e-mail address to make purchases with your card. However, we can help you reset your online password by sending a message to the e-mail address we have on file.

How do I know how much I've spent?

You can check your balance and transactions online or by telephone. You can use a register to record your pay, purchases, cash withdrawals and any fees you may be charged. You may optionally receive a monthly activity statement and can check your balance at most ATMs.

Can I check my balance online?

Yes, you may view your balance and transactions online at www.bbvausa/paysource.

Can I check my balance by phone?

Yes. You may call 1-866-416-5689 to check your current balance and transactions. You will be asked to enter your PaySource Card number when you call.

How can I speak with a customer service representative?

When you call 1-866-416-5689, you will be given an option to press '0' to speak with a customer service representative. You may speak with a representative Monday through Saturday 8:00 a.m. to 7:00 p.m. Central Time.

What do I do if a merchant tells me the card was declined?

Declines generally occur when the purchase amount is more than the balance on your card. If this happens, you have the option of using your card balance for a portion of the amount due and using cash to pay the balance. To avoid declines, be sure you know your card balance.

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

You have the option of selecting either Debit or Credit. If you press "Credit," you will be asked to sign the receipt. In selecting "Debit," you will be asked to enter your PIN.

If you would like cash back, you will need to press "Debit" and enter your PIN.

What are text message alerts?

Text message alerts for your PaySource Card are a way of getting automatic notifications on your mobile phone regarding your card balance, transactions, and status. You may elect to receive text messages on your mobile phone, such as when your balance changes, transactions post, and the status of your account changes. Choose the alerts you want to receive by visiting www.bbvausa/paysource or calling 1-866-416-5689. Message and Data rates may apply. Please check with your wireless carrier about such fees.

What types of text message alerts are available?

Low Balance - when the balance on your card falls below an amount you specify.

Daily Available Balance - a daily text message is sent with your available balance.

Value Load - a deposit is made to your card.

Cardholder Profile Data Updated - your profile is updated (i.e., your address is changed).

Change of Card Status - the status of your card changes (i.e., you report your card lost or stolen).

Message and Data rates may apply. Please check with your wireless carrier about such fees.

How do I sign up to receive text message alerts?

To enroll for Alerts, log into your account at www.bbvausa/paysource. Click on Profile in the upper left hand corner, select the alerts you want to receive, and provide your mobile phone number in Alert Settings. You can also contact Customer Service at 1-866-416-5689 for assistance in setting up Alerts. Message and Data rates may apply. Please check with your wireless carrier about such fees.

Is there a fee for using text message alerts?

BBVA does not charge a fee for delivering text messages. Message and Data rates may apply. Please check with your wireless carrier about such fees.

How can I get help with text message alerts?

You can contact a customer service representative at 1-866-416-5689 for assistance with setting up text message alerts. Message and Data rates may apply. Please check with your wireless carrier about such fees.

What happens if I change my mobile phone number?

Please log into www.bbvausa/paysource. Click on Profile in the upper left hand corner and provide your new mobile phone number in Alert Settings. You may also contact a customer service representative at 1-866-416-5689. Once your phone number is updated, a text message containing a Validation Code will be sent to your new phone number. Enter the Validation Code online or provide it to the customer service representative. Future text message alerts will be sent to your new mobile phone number.

What happens if I change jobs?

Your card balance will continue to be available until your account balance reaches \$0.00. If you wish to continue participating in a payroll card program, you will need to go through your new employer. The card is not transferable to another employer.