

**Visiting Angels Disbursement Card Program**

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| **Product Description:** |
| TransCard’s Corporate Disbursement Program allows you to shift the bulk of payment administration into the hands of the employees themselves. The Visiting Angels Disbursement Program displaces checks for the unbanked and provides banked individuals with more payment options to best fit their preferences, meaning there's a payroll solution for any banking status. The Corporate Disbursement program reduces or eliminates printing, handling, and mailing costs associated with sending payments. Payment options to the payee include prepaid card, virtual payment, ACH, or check. This program also offers corporations the ability for dual signature authorization of payments, the option to send documents with a payment, as well as customizable workflows for any corporation.  **B2C Payments**  The Corporate Disbursement Program includes a GPR Card Program for consumer B2C payments. This general purpose reloadable card program can be used anywhere Mastercard® debit is accepted. The GPR program provides a quick an easy way to may recurring payments to consumers. The GPR Card Program offers no monthly maintenance fees to cardholders.  1) One Time setup fee for Each Visiting Angels is $150.00  2) Monthly Servicing Fee of $35  3) Currently Each Card cost’s $4.95 and it is used once.  4) Visiting Angel Disbursement Card is a 1 time cost of $3.50 and can be used over and over. No additional card fee  5) Each Agency can restrict where the money is spent by Caregivers. Restrictions by Zip code etc….  6) Each Card will be Branded Visiting Angels with color and matching logo  7) Each month the Franchisee would receive revenue from the use of these cards in the form of Basis points. |
| **Program Pricing** |
| **Fees to Visiting Angels Franchisee:**   |  |  | | --- | --- | | ***Per Client – Paynuver Portal Set-up Fees*** | | | One-time Set-up Fee | $150 per program | | Monthly License Fee | $35 per Payer user license  \*License fee can be used across Paynuver Programs | | ***Paynuver Account Fees*** *– per program* | | | Outbound ACH | $0.45 per transaction | | Outbound Check | $1.45 per transaction | | **Fees to Cardholder – Purchase Cards:**   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | |  |  |  |  |  | | | ***Transaction Description*** | ***Fee*** | ***Fee Description*** | | | | Monthly Fee (over $50,000 spend) | Free | No Charge for high monthly spend amount | | | | New Card Fulfillment (up to 100 cards) | Free |  | | | | Per Transaction | Free |  | | | | Funds Transfer – JHA ACH Service | Free |  | | | | Funds Transfer – ACH (bank-initiated) |  |  | | | | Funds Transfer – Wire |  |  | | | | Annual Account Maintenance | Free | Charge to maintain account | | | | Card Replacement | Free | Charge for replacement card, i.e. Lost, Stolen, etc. | | | | Card Overdraft | Free | Card cannot accrue overdraft fees | | | | Money Move - Card to Card Transfer |  | No Charge for this Transaction | | | | Foreign Exchange Fee | 3% of total transaction  amount | Fee Charged for foreign Transactions. | | | | Customer Service | Free | Ability to speak with a live representative (M-F; Sat-Sun). Bilingual reps are available | | | | Web Access Cardholder Portal | Free | Online access for cardholder | | | | SMS Email Alerts | Free | Optional service for cardholders to request SMS and email alerts | | | | Balance Inquiry VRU | Free | Automated Phone System | | | | Returned Request Transfer Fee | $25.00 |  | | | | Card Expedite Fee  (up to 4 business days) | $35.00 |  | | | | Card Rush Fee  (up to 3 business days) | $45.00 |  | | | | ACH transfer from TransCard account to business checking account | $5.00 |  | | |   **Fees to Cardholder – GPR Cards:**   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  |  |  | | --- | --- | --- | | ***Maintenance Fees*** | ***Fee*** | ***Fee Description*** | | Activation Fee | $0 | No charge | | Inactivity Fee | $4.95 | After 180 days of no activity | | ***ATM Fees*** | | | | ATM Withdraw – Domestic | $2.95 | Charge Per withdrawal | | ATM Withdrawal – International | $4.50 | Charge Per withdrawal | | ATM Balance Inquiry/Decline – Domestic | $1.50 | Charge per inquiry/decline | | ATM Balance Inquiry/Decline – International | $2.50 | Charge per inquiry/decline | | ***Transaction Fees*** | | | | Over the Counter Cash Withdrawal – Cash Advance | $5.00 | Over the Counter Cash Withdrawal (Cash Advance) from a Financial Institution. | | Currency Conversion Fee | 3% of total transaction amount | Fee Charged for foreign Transactions. | | Direct Deposit Load | Free | No charge | | Point of Sale PIN Transaction (Domestic or International) | Free | No charge | | Money Move – Card-to-Card Transfer | Free | No charge | | Point of Sales Signature Transaction (Domestic or International) | Free | No charge | | ***Requested Service Fees*** | | | | Customer Service | 1 free live agent per calendar month, $3.00 each after | Speak with a live customer service representative. Fee excludes disputes, complaints, and lost cards. | | Web Access Cardholder Portal | Free | No charge | | Paynuver App Access | Free | No charge | | SMS / Email Alerts | Free | No charge | | Balance Inquiry VRU | Free | No charge | |  |  |  |  |  | | --- | --- | --- | | ***GPR Card – Requested Service Fees (cont.)*** | | | | Card Replacement | $5.95 | Charge for replacement card, i.e. Lost,  Stolen, etc. | | Card Replacement - Express | $25.00 | Express Shipping through FedEx | | Secondary Card Order | $5.95 | Fee for additional card attached to primary cardholder. Cardholder fees are the same as the primary. | | Online Statement | Free | Statements available online for free | | Paper Statement | $5.00 | Cardholder may request a paper statement to be mailed to them. | | | |  | |
| **Program Options** |
| **Product D**  With the Corporate Disbursement Program, you will be involved with the collateral set-up and creation of the program. Below are the standard collateral materials included with this program:   1. Prepaid card design of your choice – designs included in this package (8 standard colors) 2. Logo on Card |

By signing below, you are agreeing to the Corporate Disbursement Program offering detailed in this package. Please review the materials and confirm your acknowledgment and agreement of the detailed program. Once a signature is received, TransCard will initiate the program set-up via your designated Client Manager and Program Success Manager.

**Client:**

By: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_