

Key2Payroll® card

What is the Key2Payroll card?

It's a prepaid debit card issued by KeyBank, providing you with secure, convenient access to your money.

Can I load money to my Key2Payroll card?

No; only the Program Administrator who enrolled you in the card program can add funds to your card.

How do I use my Key2Payroll card?

The card can be used to make purchases anywhere Debit MasterCard® cards are accepted. You can use your card for online, phone, and mail order purchases.

You can also use your card to withdraw cash at ATMs, banks or credit unions or to get cash back with purchases at participating retailers. To find a KeyBank ATM or branch near you, visit key.com/locator. Funds are automatically deducted from your Key2Payroll card balance.

What are the benefits of my Key2Payroll card?

Convenience

- Your money is electronically loaded to your card and available immediately
- Quick and easy access to your funds without waiting in line to cash or deposit a check
- Save money by avoiding check cashing fees

Access

- Enjoy unlimited transactions at retailers across the U.S. and unlimited online purchases at no charge¹
- Access your cash by making unlimited withdrawals at KeyBank branches and ATMs at no charge¹
- Get cash back when you use your PIN at participating retailers at no charge¹
- 24/7 Customer Support:
 - Access [Key2Payroll.com](http://key.com) to view balances, recent transactions, and your transaction history at no charge
 - Toll-free customer support at 1-866-295-2955

Security

- You no longer need to carry large amounts of cash
- Your funds are FDIC insured²

How can I check the balance on my card?

View your current account balance and transaction history online 24/7 at [Key2Payroll.com](http://key.com) at no charge

- **Phone** – Toll-free Customer Support at 1-866-295-2955.
- **Text** – Sign on to [Key2Payroll.com](http://key.com) and click the **Alerts** tab to enroll in text alerts, including current balance alerts. You may set up your message frequency within the **Alerts** tab. A fee of \$0.10 per text message applies. Your mobile carrier's standard text messaging charges may also apply.
- **Email** – Sign up to receive free email notifications when funds have been loaded to your card or when your balance gets low. (Sign on to [Key2Payroll.com](http://key.com) and click the **Alerts** tab to learn more).
- **ATM** – Perform a balance inquiry at an ATM. No charge at all KeyBank ATMs, \$0.50 at all others. Visit key.com/locator for a current list of KeyBank ATMs.

How can I get additional information regarding the Key2Payroll card?

For questions regarding your card, including fees, balances, recent transactions or other questions, contact Customer Support 24/7 at 1-866-295-2955. The number is also on the back of your card.

Activating your Key2Payroll card

What information is sent with my card?

Your card comes with:

- Three-step instructions on how to activate your card
- Instructions on accessing [Key2Payroll.com](http://key.com) and our 24/7 Customer Support
- The Key2Payroll Schedule of Card Fees
- Key2Payroll Cardholder Terms and Conditions

How do I activate my card?

Follow the three-step instructions that were sent with your Key2Payroll card:

1. **Activate** your card by calling 1-866-295-2955
2. **Establish** your 4-digit PIN for making ATM withdrawals and retail purchases
3. **Sign** the back of your card

Please note: You cannot start using the card until it has been activated. Your card is not valid unless it's signed.

Using your Key2Payroll card

How do I use my card to make purchases?

Your card can be used to make purchases online, over the phone, and at retailers across the U.S., including restaurants, medical offices, and more — anywhere that Debit MasterCard® cards are accepted. Always be sure to know your current account balance before making purchases.

Do I select Credit or Debit on the merchant's terminal when making a purchase?

Select **Credit** to make a purchase. Select **Debit** to get 'cash back' with your purchase; available at participating retailers. (You will have to enter your 4-digit PIN.)

How do I use my card to withdraw cash?

- **ATM Withdrawal** – Access your cash by making withdrawals at any of our KeyBank ATMs at no charge³. Visit key.com/locator to find the KeyBank ATM nearest you. Cash withdrawals at other ATMs are \$2.00 per withdrawal³.
- **Branch/Teller Withdrawal** – MasterCard® over-the-counter cash withdrawal (down to the penny) available at no charge at any MasterCard® member bank, including all KeyBank locations.
- **Cash Back With Purchases** – At participating merchants, such as grocery or convenience stores.



¹Subject to any applicable daily and/or monthly transactions limits. Please refer to the Key2Payroll Schedule of Card Fees for further details.

²Up to the maximum allowable limit.

³Subject to any applicable daily and/or monthly transaction limits. Please consult the Key2Payroll Schedule of Card Fees for further details. When you use an ATM not operated by KeyBank, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

How do I use my card to withdraw cash at an ATM?

1. Insert or swipe your card in the ATM and enter your 4-digit PIN. (For no charge, find a KeyBank ATM at key.com/locator.)
2. Select **Withdrawal from Checking**.
3. Enter the amount to be withdrawn.

How do I take out cash at a bank branch or with a credit union teller?

Visit any MasterCard® member bank, including all KeyBank locations, to make a branch withdrawal at no charge. Be sure you know your current available balance, as the teller will not have access to this information. Ask for a cash withdrawal in the amount you would like to withdraw. Note: Banks may require a photo I.D. and/or other forms of identification for you to complete a branch based cash withdrawal.

How can I get cash back with a purchase?

1. At participating retailers, provide your Key2Payroll card to the cashier or slide it through the card authorization machine. When the authorization machine asks for Credit or Debit, select **Debit**.
2. Enter your 4-digit PIN.
3. Select **Yes** for cash back.
4. Enter the amount of cash you want to withdraw, and press 'OK'.

When do I use my Key2Payroll card PIN?

Your card can be used to make signature-based purchases without a PIN by choosing **Credit** on the card authorization machine. However, your PIN must be entered for all cash withdrawals at ATMs and for cash back on purchases made at merchants using **Debit** on the card authorization machine. You will select your own unique 4-digit PIN number by calling Customer Support at 1-866-295-2955 after you receive your card. For security reasons, it is important that you pick a PIN that only you would know, and not share the PIN or the card with anyone.

Am I still able to take out cash if I forget my PIN?

Yes. You can go to any bank or credit union and ask the teller for a cash withdrawal.

How will I know when funds are loaded to my Key2Payroll card?

The card allows you to self-enroll in optional text or email alerts such as the addition of funds, low balance, zero/negative balance, and change of address online at Key2Payroll.com. A fee of \$0.10 per text message applies. Your mobile carrier's standard text messaging charges may also apply. Refer to the [Schedule of Card Fees](#) for further detail.

Key2Payroll Card Limits

Can I make a purchase for more than the amount on my card?

If you need to make a purchase for more than the amount you have on your Key2Payroll card, you will need to use two forms of payment. Tell the cashier how much you want deducted from the balance on your card — the cashier cannot determine your available balance. Then, pay the remaining balance with cash, check, credit card or another debit card. Split transactions are only available at participating retailers.

Can I use my card at the gas pump?

Yes. However, if you use your Key2Payroll card to pay at the pump, a maximum hold may be placed on your account to initiate your transaction. This amount will be held until the actual transaction amount clears. If you do not want funds held while waiting for the transaction to clear, please pay the cashier inside for your gasoline purchase. Payments made inside clear for the actual transaction amount immediately. Similar maximum holds may be placed on transactions at restaurants and car rentals. Refer to the [Terms and Conditions](#) for additional information.

Can the card be overdrawn?

In most cases, a purchase that exceeds the available balance on your Key2Payroll card will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however you will not be charged an overdraft fee. You can call Customer Support at 1-866-295-2955 or access your transaction history online at Key2Payroll.com to determine the balance remaining on your card.

Can anyone else access my transaction history?

No. For privacy reasons, KeyBank does not share card numbers or transaction details. However, for reconciliation purposes, KeyBank does have access to the amount and date of each load to your card.

Will I earn interest on the funds on my card?

No. The funds on your Key2Payroll card do not earn interest.

How do I obtain information about fees for my Key2Payroll Card?

Fees are located on the [Schedule of Card Fees](#) sent to you with your card. You can also access it at www.key.com/k2pdisclosure. You may also call Key2Payroll Customer Support at 1-866-295-2955 to request fee information.

Customer Support

Can I view my Key2Payroll account online?

Yes. Enroll your card at Key2Payroll.com. The following functions can be performed online:

- PIN change
- Balance inquiry
- View card transactions
- View historical transactions history
- Update your contact information and address
- Sign up for email or text message alerts

Where can I find my transaction history?

Your transaction history can be viewed online 24/7 at Key2Payroll.com. Review the [Schedule of Card Fees](#) for details.

How can I update my address if I move?

Contact Customer Support at 1-866-295-2955 to report an address change or update your address at Key2Payroll.com. Also, be sure to contact your employer to report your address change so that your mail may also be sent to the correct address.

Who should I contact if I have questions about my Key2Payroll card?

Contact Customer Support 24/7, toll-free at 1-866-295-2955. This number is also on the back of your card.

For questions about your pay, such as when you will receive the next load to the card, or the amount of a load to the card, contact your employer directly.

