

OceanPay®

Convenient. Secure. Economical.



OceanPay Visa® Prepaid Card

a direct deposit payroll card

Your wages are deposited directly to your OceanPay Card, which can be used worldwide at over 20 million locations everywhere Visa debit cards are accepted.

- to pay bills
- at retail stores
- in restaurants
- on the internet
- over the phone
- at ATMs and more

OceanPay Wire Services

wire transfers and draft payments

A unique online service that enables you to send international payments from your OceanPay Card to virtually any foreign bank account worldwide. You can also create and send international draft payments in all major currencies.

www.OceanPay.com

Frequently Asked Questions

OceanPay Visa® Prepaid Card

We are pleased to provide our onboard employees with the OceanPay program. This Program provides you with a personalized Visa Prepaid card that you can use to access your funds worldwide. The program includes OceanPay Wire Services enabling you to send international wires to virtually any bank account in the world. You can also send international draft payments to individuals, companies, vendors or any other recipients.

direct deposit of payroll funds	<input checked="" type="checkbox"/>
signature-based purchase transactions	<input checked="" type="checkbox"/>
OceanPay Card to OceanPay Card transfers	<input checked="" type="checkbox"/>
worldwide ATM access - Plus® & STAR® networks	<input checked="" type="checkbox"/>
PIN-based purchase transactions	<input checked="" type="checkbox"/>
send international wires and draft payments	<input checked="" type="checkbox"/>
24 / 7 / 365 customer support	<input checked="" type="checkbox"/>
online and 800 number access	<input checked="" type="checkbox"/>

How does the OceanPay Program benefit you?

- ☒ you will not have to carry your funds in cash
- ☒ you will have immediate worldwide access to your funds
- ☒ you will enjoy significant savings on money transfer fees
- ☒ you have multiple options to send money to family or friends
- ☒ you can enjoy the prestige associated with a personalized Visa Prepaid card
- ☒ you can pay your bills with draft payments using the OceanPay Wire Service
- ☒ you will benefit from the foreign currency exchange rates of Visa and Travelex

This document is provided for information purposes only. The OceanPay Visa Prepaid Card is a not credit card. It is a prepaid card. This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa debit cards are accepted. The Bancorp Bank; Member FDIC.

OceanPay Visa® Prepaid Card

How do I activate my card?

It is very important that you activate your OceanPay Card when you receive it. Select “ENROLL NOW” and have your card number and PIN available. Once you are enrolled, you can access your account information online.

You can also call Customer Service at the phone number listed on the back of your card. Simply follow the automated instructions.

What is my 4-digit PIN?

Your initial 4-digit PIN for your OceanPay Card is the month and day of your birthday - MMDD (two digit month followed by two digit day). For example, if your birthday is January 22, your pin will be 0122.

It is very important that you change your PIN once you have activated your OceanPay Card. Do not write down your PIN or share it with anyone.

What if I forget my PIN?

Go to the OceanPay website (the website address is located on the back of your card) and select the “Customer Support” link. You can also call Customer Service at the phone number listed on the back of your card and a representative will assist you. If you enter an incorrect PIN 3 times, your card will be restricted until you contact Customer Service.

How does my payroll get deposited?

Your employer will electronically deposit payroll to your OceanPay Card. Contact your employer for payroll inquiries; Customer Service does not receive information regarding your payroll.

How do I get cash from my card?

You can withdraw cash worldwide from your OceanPay Card at any participating ATM that displays the Visa®, Plus®, or STAR® Acceptance Mark, provided you have the funds available. Select “Checking” as the transaction type. You can also access “cash back” when making a debit purchase using your 4-digit PIN at participating merchant locations.

Can I take my card into a bank to get cash?

Some banks allow you to use your OceanPay Card to obtain cash inside the bank, provided you have the funds available.

OceanPay Visa® Prepaid Card

Where can I use my card?

You can use your OceanPay Card worldwide at over 20 million locations everywhere Visa debit cards are accepted and withdraw cash at any participating ATM that displays the Visa, Plus, or STAR Acceptance Mark.

Can I shop online?

You can use your OceanPay Card to shop online. You must use the address and phone number that appears in the “Cardholder Information” when you login to your account online. In most cases, this will be your employer’s address. Some online merchants may not accept orders if the shipping address is different than the address on file. Before making your purchase, contact the merchant regarding their shipping policies.

How do I check my balance?

You can check the balance for your OceanPay Card online (the website address is located on the back of your card), at an ATM, or through the automated telephone system. For ATM and automated telephone balance inquiry, you will need your 4-digit PIN.

What is the Consumer Alerts feature?

The Consumer Alerts feature notifies you via email or text message* (U.S. phone numbers only) when funds have been added to, or removed from, your OceanPay Card. You can also receive a low balance or weekly balance notification.

*Standard text messaging rates from your wireless service provider may apply.

How do I set up the Consumer Alerts?

Login to your OceanPay Card online (the website address is located on the back of your card) then select the “Alerts” option. Check the box to agree to the Service Fees, then select “Continue”. Enter your email address and cell phone number (U.S. phone numbers only) then check the alerts you wish to receive. Click “Continue”. Confirm your selections and click “Submit” when verified.

Can I let someone else use my card?

Absolutely not! Neither your OceanPay Card nor PIN should be given to anyone. For security purposes, do not write down your PIN or share it with anyone. If you give your card or PIN to anyone, it will be treated as if you had authorized the person the right to use your card and you will be held responsible for any transactions initiated by such person.

OceanPay Visa® Prepaid Card

What if my card is lost or stolen?

It is very important that you notify Customer Service immediately at the phone number listed in the “Contact Us” link when you login to your account online. Customer Service will restrict your lost or stolen OceanPay Card and send a replacement card to the onboard printer in your OP Representative’s office, or to the address on file. In most cases, the address on file will be your employer’s address. If you are no longer onboard, go to the OceanPay website then select the “Customer Support” link to make arrangements for your replacement card to be sent to you at home.

How do I make a Card to Card Transfer?

Login to your OceanPay Card online (the website address is located on the back of your card), then select the “Card to Card Transfer” option. Enter the target card number (the card where you want the funds transferred to) and the dollar amount to transfer. Card to Card Transfers can only be made to another OceanPay Card.

Do I need to enroll my replacement card so I can access my new card account online?

You do not need to enroll your replacement OceanPay Card if your previous card was enrolled. Your user ID, password and PIN will remain the same.

Does the card expire?

Yes, the expiration date is printed on the front of your OceanPay Card.

Will my card automatically renew?

No, it will not. If you are onboard, your employer will make arrangements for your card to be renewed. If you are no longer onboard, go to the OceanPay website (the website address located on the back of your card), then select the “Customer Support” link to make arrangements for your new OceanPay Card to be sent to you at home.

Can I add cash tips or personal funds to my card?

Tips can be added to your OceanPay Card through your employer. Please make arrangements with your OceanPay Representative to include your tips in your payroll deposit.

How does the currency conversion work?

The balances of your OceanPay Card are maintained in U.S. dollars (USD). When your card is used outside of the U.S. for purchases or cash withdrawals, the network assesses a currency conversion fee. The fee is 3% of the amount converted and is assessed on every international transaction. The transaction will be converted to its U.S. dollar equivalent and then deducted from your card.

OceanPay Visa® Prepaid Card

How do I contact Customer Service about my Visa Card?

If you need assistance with your OceanPay Card, please go to the OceanPay website (the website address is located on the back of your card), then select the “Customer Support” link. This is a secure email system that will help verify and protect your identity as well as your personal information. You can also call Customer Service at the phone number listed on the back of your card.

What if I need to dispute a transaction?

If there is a transaction that you do not recognize or cannot resolve with a merchant, please go to the OceanPay website (the website address is located on the back of your card), then select the “Customer Support” link for further assistance.

What are the fees for the OceanPay Card?

Refer to the fees and limits in your Cardholder Agreement for applicable charges.

How do I access the Wire Service?

Login to your OceanPay Card online (the website address is located on the back of your card), then select “Global Currencies”. You will then be directed to the Wire Service main page.

Money transmission services are provided by Western Union Business Solutions (USA), LLC and its agent and authorized delegate, Brightwell Payments, Inc. For more information about US state licensing, visit <http://business.westernunion.com/about/notices/>.

How do I contact Wire Services?

If you need assistance with the Wire Services, go to the OceanPay website located on the back of the card, then select the Customer Service button.

USA PATRIOT Act Information

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW CARD 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 person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

The OceanPay Visa Prepaid Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa debit cards are accepted. The Bancorp Bank; Member FDIC. The OceanPay Program is owned and managed by Prepaid Solutions™, Inc. All rights reserved.