



Apaylo Prepaid VISA Card Program The Apaylo Spend Wallet & Prepaid Card Program

Program Overview

Apaylo is proud to introduce our new **Apaylo Spend Wallet & Prepaid VISA Card Program**, created in partnership with DC Bank. This program provides you with a simple, flexible, and secure wallet and payment solution. Whether you have an existing bank account or are looking for an alternative, your Apaylo Prepaid VISA Card gives you a safe and convenient way to receive funds, make payments, manage your money, and complete purchases online or in-store anywhere VISA is accepted.

Key Features & Benefits



Universal Acceptance

Use the card anywhere VISA is accepted for online, in-store, and contactless transactions.



Reloadable & Controlled

Use the card anywhere VISA is accepted for online, in-store, and contactless transactions.



FX Ready

Built-in foreign exchange capabilities enable purchases globally in local currencies.



Secure & Regulated

Managed in partnership with DC Bank, cards are governed under Canadian payment regulations, ensuring PCI-DSS compliance and segregated fund safety.



Digital & Physical Options

You can choose a virtual card for instant use or a physical card for day-to-day transactions.



No Interest or Debt

Spend what you load. This is not a credit facility; you fund the card from your own Apaylo Wallet balance.



Cardholder-Managed Accounts

Cardholders can self-manage top-ups, request physical cards, and card replacement through an integrated dashboard.

Use Cases

Your Apaylo Prepaid VISA Card is designed to give you flexible, accessible financial tools, including:

- ➔ **Receiving your pay or commissions** directly onto your prepaid card – no bank account required.
- ➔ **Accessing financial tools** even if you don't have a traditional bank account.
- ➔ **Using your card for everyday expenses** with built-in spending controls so you only spend what's loaded.
- ➔ **Instant access to your funds** through your Apaylo Wallet to connect, fund, and spend

Program Details

Feature	Description
Card Type	VISA Prepaid (reloadable)
Issuer	DC Bank (under sponsored BIN)
Availability	Individual Prepaid VISA Card
Funding Methods	Payroll deposit, wallet transfer, or self-load
Wallet Load Daily Limit	Up to a maximum amount of \$5,000.00 per day may be loaded on the Wallet.
POS Transaction Daily Limit	Up to a maximum of \$2,500.00 per day is allowed for purchases of goods and services.
ATM Transaction Daily Limit	Up to a maximum of \$1,500.00 per day is allowed for cash withdrawals from ATMs.
Maximum Transaction Daily Limit (POS & ATM)	Notwithstanding the stated POS and ATM limits, the maximum daily limit for all transactions is \$2,500.00 per day.
Interac® e-Transfer Transaction Limit	A maximum of \$3,000.00 per transaction , up to a maximum of \$3,000.00 per day , is allowed for Interac® e-Transfers.
Bill Payment Limit	Up to a maximum of \$2,500.00 per day is allowed for Bill Payment transactions.
Funds Available Limit	The maximum amount of Funds Available on the Wallet at any time is \$10,000.00.
Fee Schedule	No interest. Standard card fees apply (see pg. 4 activation, replacement, FX, etc.)
Support	Dedicated cardholder support via DC Bank

Cardholder Fee Schedule

The following standard cardholder fees apply to the Apaylo Spend Wallet & Prepaid VISA Card Program:

Transaction Type	Fee
ATM Domestic Transaction	\$1.95
ATM International Transaction	\$3.95
POS Transaction (Interchange)	1.50%
Monthly Fee	\$4.95
PIN Change	\$1.00
IVR Fee	\$1.00
Balance Inquiry (IVR)	\$1.00
Balance Inquiry (ATM / In-Network)	\$0.00
Balance Inquiry (Online Portal)	\$0.00
Email and SMS Notices	\$0.10 per notice
Reload Fee (Canada Post)	\$5.00
Reload Fee (Other Methods)	\$0.00
Bill Payment	\$1.50
Interac® e-Transfer	\$1.50
EFT Transfer	\$1.50
Foreign Exchange Conversion (International Transactions)	3.50%
Replacement Card	\$30.00
Inactive Account Fee (Monthly)	\$8.33

Important Notes

- All fees are subject to applicable taxes where required.
- Foreign exchange fees apply to transactions completed in currencies other than CAD.
- Inactivity fees apply after the defined dormancy period as outlined in the Cardholder Agreement.
- ATM operator surcharges (if applicable) may be charged separately by the ATM provider.
- Reload availability may vary by funding method.