

Frequently Asked Questions for Temporary Employees about Pay Cards

- 1. What are pay cards?**
 - A. Pay cards are a dependable, fast, easy way to get your money each payday morning. You don't have to wait in any lines or show any kind of ID. You can get money from ATM's or you can just start using your pay card to make purchases.
- 2. Do I have to apply for the pay card?**
 - A. No, all you have to do is work here and select to receive your pay on the pay card.
- 3. How long does it take to get a pay card?**
 - A. If you select the pay card, you will get your pay card immediately today. Depending upon your next pay day, the funds would be deposited to your pay card for that pay day. There are no funds on the new cards.
- 4. Do I get a pay card every payday?**
 - A. No, your same pay card is recharged each payday with your new pay amount.
- 5. Why do I have to activate my card?**
 - A. The card activation is required to establish your Personal Identification Number (PIN). Please note: you must wait up to two days before activating your card to allow for the electronic transfer of your information along with your account number to be submitted between People 2.0 and Money Network.
- 6. How do I activate my card?**
 - A. Employees call 888-913-0900 to log into their account. Follow 3 simple steps:
Enter the pay card number and the last 4 digits of their SSN.
Employee will be asked to select a new, personalized PIN.
Voice prompt will ask employee to enter a second time as confirmation. PIN has been set and card is ready for use.
- 7. What if I don't spend all the money that was put on my pay card?**
 - A. It carries forward and is added to your next pay deposit.
- 8. How do I know how much money was put on my pay card account?**
 - A. On payday morning, call the 888 913-0900 number on the back of the paycard and select the option to hear your deposit. Also, if you had some money left in your account, you can hear your new balance.
 - B. You can also get your account balance at an ATM – **however, the ATM bank balance is considered a transaction and you will be charged.** It is recommended to use the toll free number or internet access to avoid those charges.
- 9. How do I know how much money I have?**
 - A. You can call 888 913 0900 anytime, 24/7 and it will give you your current balance.
- 10. Can I access my account on-line?**
 - A. Yes, access through the Money Network website at www.moneynetwork.com
Go To Employee & Cardholder Login for the Money Network Card Enter card number & PIN number for access
- 11. Is that balance always correct, can there be outstanding amounts?**
 - A. Because pay card transactions are on-line real-time, your balance will be the exact amount you have left to spend. It is just like looking in your purse or wallet.
- 12. Do I have to pay to get a pay card?**
 - A. No. It is a free benefit for working here.
- 13. Is there a monthly fee for the pay card?**

A. No.

14. Are there any fees with the pay card?

A. **Yes, there are transaction fees. A complete list of all fees is included in the welcome kit you receive when you sign up.** Again, if you use the automated toll free number or internet access for account balances, you will not be charged for those type of transactions. If you use the ATM's to obtain a balance, you will be charged.

15. Are there surcharges with pay card ATM withdrawals?

A. Surcharges are fees charged by the ATM owner. If the ATM will charge a surcharge for your withdrawal, you will be notified on the ATM screen and asked to approve the surcharge. You may approve or you may cancel the transactions if you do not elect to pay the fee.

16. I don't want to pay any fees, what can I do?

A. You have two choices:

1. You can withdraw your money using a **free** Money Network Transchecks each payday. Remember to compare the pay card fees to check cashing or bank account fees.
2. You can use an AllPoint ATM for one withdrawal per pay period with no charges. See listing in your packet for fees or summary at the end of this document.

17. What is a Money Network Transcheck?

A. It is a check drawn against your pay card balance. It reduces your balance when you issue the Transcheck. The check can then be used to pay a bill, deposited to your personal bank account or cashed at a check-cashing store. Transchecks are included in your welcome kit. *Do not throw your Transcheck away if you decide NOT to cash it. You must keep a copy to return the money to your pay card account.

18. How do I get additional Money Network Transchecks?

A. Call the customer service number 888-913-0900 and request additional Transchecks. They will be mailed to you for free.

19. Do I get any instructions about how to use the pay card?

A. Yes, you get a welcome kit when you enroll and it has step-by-step details about how you can use the card. It also gives you the phone numbers to call for customer support, if you ever need help.

20. Is the pay card safe? How is the pay card protected?

A. You select a personal four digit PIN for your pay card. No one can get any money from the card without this secret PIN number.

21. What happens if I lose my pay card?

A. No problem, because your pay card is PIN protected no one will be able to get money from your account. Call the customer service number and report your card as lost and they will send you a new card. If you need immediate cash, customer service will assist you in purchasing a Transcheck so you will be able to get your cash, until your new card arrives.

22. Is the pay card accepted at all ATM's?

A. It is accepted at over 99% of all ATM's.

23. Is the pay card accepted in all stores?

A. The pay card is accepted wherever PIN swipe pads are available. This includes all chain grocery stores, convenience stores, Wal-Mart, Kmart, Target, Home Depot, CVS Pharmacy, Walgreen's and thousands of other stores.

24. How much can I withdraw at one time or in one day?

A. You can get up to \$400 per day at ATM's or \$600 per day with merchant POS purchases. Remember that some ATM's have individual machine limits of less than \$400. Transchecks have a limit of \$9,999.99.

25. What happens if I stop working here?

A. While deposits will end after your last pay, you can continue to use your pay card until all your money is withdrawn.

Offices: Add a local listing of AllPoint ATM's in your area for the employee.

Go to the www.allpointnetwork.com website and enter zip code of your branch or on-site location.

Example: Walgreen's location at 3rd and 12th is an AllPoint ATM where the first transaction per pay period is FREE.

Summary of fees:

ATM Transactions – Domestic*	\$1.50	International ATM Withdrawl	\$2.50
Balance Inquiry via phone auto-responses	\$0.00	PIN Point of Sale (POS) Transactions	\$0.25
Money Network Check Purchase	\$0.00	ACH Bank Transfer	\$0.00
Paper Statement upon request	\$2.95	Lost/Stolen Replacement card	\$6.00

Daily Limits:

ATM Daily Withdrawl Limits	\$400.00
POS Daily Limit	\$600.00
Limits per Money Network Check	\$9,999.99

*The first AllPoint ATM Transaction per pay period is FREE