

# “EZPay” Paycard FAQs



## Money Network Card

**Q. How does Money Network work?**

A. Each payday, your wages are deposited into your Money Network Account (your “Account”). You can access those funds using either a Money Network Check or your Money Network Paycard. Details about using the Money Network Service are available in your Welcome Packet or by calling Customer Service.

**Q. I don’t want to pay any fees, what can I do?**

A. You can access your funds at no charge using one or a combination of the free services and transactions listed on your Fee and Transaction Limit Schedule.

**Q. Do I get a new Paycard every payday? A.**

No. You will use the same Paycard enclosed in your Welcome Packet to access the money deposited into your Account each payday.

**Q. How can I learn about my Account balance? A.**

Call the Customer Service number on the back of your Paycard or visit us online for automated balance information. You can also sign-up online to receive daily or weekly automatic balance notifications via email or text message.

**Q. What if I don’t spend all the money that was deposited into my Account?**

A. It is your money and will remain in your Account until you spend it or incur a fee.

**Q. Do I have to pay a sign-up fee for this Service?**

A. No. It is a free benefit offered by your employer.

**Q. Are there any overdraft or NSF fees? A. No.**

You can only spend what you have. If your Account does not have sufficient funds for a transaction, that transaction will not be processed.

**Q. Does my employer know where and how I spend my money?**

A. No. Your employer does not have access to any Account information including purchases and other transactions.

**Q. Is Customer Service available in languages other than English?**

A. Yes, Customer Service is available in approximately 170 languages.

**Q. Can I avoid “pre-authorization” holds on my Account when buying gas?**

A. Yes, instead of paying at the pump, you can give your Paycard to the station attendant to pre-pay before pumping.

**Q. What happens if I need to return a purchase? A.**

Each merchant location has its own return policy and will handle the return in the same manner as any other transaction. You may receive a credit to your Account, a cash refund or a store credit. It may take up to one week for a credit to appear.

**Q. What should I do if my Paycard or a Money Network Check is lost or stolen?**

A. Call Customer Service immediately. They will help replace your Paycard or Money Network Checks, and help transfer or restore funds as necessary. If fraudulent transactions are made with your Paycard, your funds are protected by a Zero Liability policy.

**Q. Is my Account secure?**

A. Yes. Access to your Account is secured by your Personal Identification Number (PIN). Memorize your PIN and do not tell anyone your PIN for any reason.

**Q. What happens if I stop working here? A.**

Upon notification from your employer or if you stop receiving payroll loads from your employer, your Account will automatically upgrade to a Portable Card Account. You can choose not to automatically upgrade by calling Customer Service. See Terms and Conditions for information on Portable Account upgrade. See Fee and Transaction Limit Schedule as other fees and limits apply to a Portable Card Account.

**Q. What should I do if my Account is suspended?**

A. If your Account is suspended, you should call Customer Service to get access to your funds and determine how to resolve the suspension.

**Q. Is Customer Service available in languages other than English?**

A. Yes, Customer Service is available in approximately 170 languages.