

Frequently Asked Questions for 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, select to receive your pay on the pay card, and complete the enrollment form.

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. There are three easy ways to access your Account balance information and transaction history:

- **Via balance alerts:** The best way to keep track of your balance is to sign up for automatic balance alerts at moneynetwork.com—simply log in to your Account and select the BALANCE NOTIFICATIONS option.
- **Online:** You can view your balance and transaction history online, at any time by going to www.moneynetwork.com.
- **By phone (automated system):** call the toll free number on the back of your Card to hear your balance and transaction history.

9. 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.

10. Do I have to pay to get a pay card?

A. No. It is a free benefit available to all employees.

11. Is there a monthly fee for the pay card?

A. No.

12. Are there any fees with the pay card?

A. There are transaction fees depending on how you use your card. A complete list of all fees is included in the welcome kit you receive when you sign up.

13. 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. To avoid ATM withdrawal fees, use AllPoint ATMs.

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

A. You have several choices:

- You can withdraw your money using a **free** Money Network Check each payday. These Checks can be cashed at various retailers, including Walmart. Remember to compare the pay card fees to check cashing or bank account fees.
- You can use an AllPoint ATM for any withdrawal with no charges. See listing in your packet for fees or go online at www.moneynetwork.com
- You can complete an over-the-counter withdrawal from any VISA branded bank. Look for the VISA logo posted on the door or at the counter.

15. What is a Money Network Check?

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

16. How do I get additional Money Network Checks?

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

17. 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.

18. 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.

19. 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 completing a Check so you will be able to get your cash, until your new card arrives.

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

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

21. Is the pay card accepted in all stores?

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

22. 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 \$1000 per day with merchant POS purchases. Remember that some ATM's have individual machine limits of less than \$400. Checks have a limit of \$9,999.99.

23. Can my employer or the organization that offered me the Money Network Service get reports on my spending activity?

A. No. All of your transactions are private and only you can see your transaction and spend information.

24. 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.

Here are a few free AllPoint ATM locations – if you go to www.allpointnetwork.com website and enter your zip code, there are multiple free location!

- 7-Eleven 3444 W Columbus Tampa, FL 33607
- CVS 2725 N Macdill Ave Tampa, FL 33607
- Target 1544 N Dale Mabry Hwy Tampa, FL 33607
- Doubletree - Tampa West Shore 4500 W Cypress St Tampa, FL 33607
- CVS 102 S Dale Mabry Blvd Tampa, FL 33609
- Walgreens 4319 N Armenia Ave Tampa, FL 33607
- 7-Eleven 4320 N Armenia Ave Tampa, FL 33607
- Sunoco 403 S Macdill Ave Tampa, FL 33609

Summary of fees:

ATM Transactions – Domestic*	\$1.75	International ATM Withdrawal	\$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 Withdrawal Limits	\$400.00
POS Daily Limit	\$1000.00
Limits per Money Network Check	\$9,999.99

*All AllPoint ATM Transactions are FREE



Money Network Expiring Cards Process

- 1. If the cards are expiring within 60 days do not hand them out.** Please order new ones using information under the Pay Cards section from the P2.o website.
- 2. If an employee has a card that will be expiring please make sure their address is updated prior to the 1st of the month that it is expiring in.** An employee can call Money Network customer service to update their address if it changes to ensure a replacement card is going to the correct address.
- 3. Replacement cards get sent out at no charge on the 2nd of the month they expire and arrive around the 15th of the month.**
- 4. If an employee does not update their address in time,** they can contact Money Network to let them know, but the card they have currently will be closed if it is close to the end of the month. They will then have to wait until they receive their replacement card.