

## **FREQUENTLY ASKED QUESTIONS ABOUT THE MYPAY SOLUTIONS PAYCARD**



### **WHAT IS THE MYPAY SOLUTIONS PAYCARD?**

The myPay solutions PayCard is an ATM payroll card provided to you by your employer. Rather than receiving a paper paycheck, on payday your employer loads your net pay onto your myPay Solutions PayCard. You receive your pay on your card the morning of payday and can withdraw all or part of your pay at practically any ATM in the U.S. and even practically anywhere in the world. You can also use your card to make debit purchases at most supermarkets, gas stations, post offices, convenience stores, and pharmacies—at over one million locations in the U.S. and at over 5.4 million locations worldwide.

### **WHERE CAN I USE MY PAYCARD?**

The myPay Solutions PayCard can be used to access cash at over 1 million ATM locations on the Cirrus network, the largest single ATM network in the world. Cardholders can use their PayCards to make purchases at over five million locations – supermarkets, gas stations, convenience stores – that accepts Maestro ATM cards. At many merchant locations you can also receive cash back when you make a purchase with your myPay PayCard.

### **DO I NEED TO PASS A CREDIT CHECK TO GET A PAYROLL PASSPORT CARD?**

No. There is no credit check. Anyone who works for an employer is qualified to receive a myPay Solutions PayCard.

### **DO I NEED A BANK ACCOUNT TO HAVE A MYPAY PAYCARD?**

No. The myPay PayCard is a way that you can sign up for Direct Deposit of your pay without using a bank account. On payday, your net pay is loaded onto your paycard and you can use it to access your money at ATMs and stores for purchases.

### **IS THERE ANY WAY I CAN AVOID AN ATM SURCHARGE WHEN I WITHDRAW CASH FROM MY PAYCARD?**

Yes! Many ATMs do charge a surcharge—usually ranging from .99 cents to over \$2.00. You can avoid these surcharges by visiting one of the 35,000 ATMs on the Allpoint Network. One in 12 ATMs in the U.S. is an Allpoint ATM. Visit the Allpoint ATM locator on the Internet at [www.allpointnetwork.com](http://www.allpointnetwork.com) to find a surcharge-free ATM machine near you to withdraw money from your myPay PayCard, or call the toll-free customer service number on the back of your PayCard.

### **WHAT IF MY CARD OR PERSONAL IDENTIFICATION NUMBER (PIN) IS LOST, STOLEN, OR FORGOTTEN?**

For cardholder's security, no one, not even myPay Solutions, has access to your PIN number. In the event that you forget your PIN, lose your card, or if your card is stolen, you will need to obtain a new card from your employer. After registering a new card, myPay customer service will take you through the security steps of transferring your old account balance and history to your new card.

### **DO I NEED A PIN NUMBER TO USE MY CARD AT AN ATM OR TO MAKE PURCHASES?**

Yes. Your Personal Identification Number (PIN) is a security device that protects your money. You should memorize your four-digit PIN and never write it on your card, or carry it with you in your wallet for your own account security.

### **ARE PAYROLL PASSPORTS CARDS SECURE?**

Your PIN protects access to the funds on your card, making it safer than carrying cash. Even if your card is lost or stolen, your money is safe because only you know your PIN. Never write your PIN on your card or carry your PIN together with your card.

### **CAN I WITHDRAW ALL OF MY MONEY AT ONE TIME?**

Yes. Most ATM machines are filled with bills that have \$20 as the smallest denomination, and usually do not give out change. If you would like to take out all of the money from your Payroll Passport card, you can take out as much as possible at an ATM machine. Then, to withdraw any remaining amount under \$20, go to a merchant that accepts Maestro cards--most supermarkets, convenience stores, pharmacies, post offices. Make a small purchase, pay for it with your myPay PayCard, and ask the cashier for the remaining balance from your card as cash back. Just remember to figure in your small transaction fee that will be appended to the total amount of your transaction.

### **IS THERE A NUMBER I CAN CALL IF I HAVE ANY OTHER QUESTIONS?**

Your myPay PayCard has a toll-free number printed on the back for customer service. You can call that number 24-hours a day, 7 days a week to learn your realtime payroll card balance and transactions in English or Spanish. Live customer service is available 7 days a week during extended business hours.