Pay Card Frequently Asked Questions

For answers to most questions about the ALINE Card by ADP® and details or transactions made with the ALINE card, please visit the Cardholder Support Website at mycard.adp.com, use the ADP Mobile App, or contact Cardholder Services by calling 877-237-4321.

IS MY ALINE CARD READY TO USE WHEN I RECEIVE IT?

For your protection you will need to go to mycard.adp.com, or call 877-ADP-4321 [877-237-4321] to activate your personalized card

HOW TO ACCESS WAGES FOR NO CHARGE

You can withdraw funds from your card without incurring a fee (\$0) in the following ways:

- Unlimited Visa member over-the-counter bank teller withdrawals
- ATM withdrawal—in network
- Cash back with point-of-sale transactions at participating retail locations (PIN code only)

WHERE CAN I USE MY ALINE CARD?

You can use your ALINE Card at any merchant that welcomes Visa prepaid cards. Just give your ALINE Card to a cashier, waiter, or attendant, and then sign or use your PIN for your purchase. If you want to get cash back, use your PIN to make a PIN-based purchase at stores that offer this service, like grocery and convenience stores. Or use your PIN at participating ATMs. You can also use the card to make purchases online, on the telephone, and by mail order.

CAN I WITH DRAW MONEY FROM AN ATM?

Yes. You will select a 4-digit PIN (Personal Identification Number) when you activate your card. Please note: ATM fees may apply, please see your Cardholder Fee Schedule for more information.

WHAT SHOULD I DO IF I FORGET MY PIN?

If you forget your PIN, or would like to change it—you can do so by accessing the Cardholder Support Website at mycard.adp.com, or by calling 877-237-4321.

I HAVE AN ODD AMOUNT REMAINING ON MY CARD, HOW CAN I GET THIS MONEY?

Where a merchant that accepts Visa prepaid card allows, you can make a purchase for the odd amount remaining and pay the difference in cash or make a purchase for less than the odd amount and get cash back for the rest. You can also go to a Visa member bank to make an over-the-counter withdrawal with the teller.

HOW CAN I CHECK MY BALANCE TO KNOW EXACTLY HOW MUCH MONEY IS ON MY ALINE PAY CARD?

You can check your current balance anytime for no charge (\$0) by accessing the cardholder website at mycard.adp.com. You can download the free ADP® Mobile Solutions App1 for iPhones and Android phones or bookmark the mobile website mobile.adp.com on your browser to log-in and access your paycard balance and transaction history for no charge (\$0). You can also check your balance for no charge (\$0) by calling Cardholder Services at 1.877.237.4321. Finally, you may check your balance at any in-network ATM for no charge (\$0).

CAN I LOAD FUNDS FROM MULTIPLE EMPLOYERS AND SOURCES TO MY ALINE PAY CARD?

Yes. You can load funds from multiple employers and sources such as your annual tax refund, government benefits, and child support payments. Simply provide your ALINE Card's routing and account number to the business initiating the payment. You may request alternate funding through the cardholder website at www.mycard.adp.com or by contacting Cardholder Services at 1.877.237.4321. Once you pass a validation process, you can obtain these numbers and print a deposit slip for to set-up your direct deposits onto your ALINE Card account through the cardholder website at www.mycard.adp.com or by contacting Cardholder Services at 1.877.237.4321.

CAN I REQUEST ANOTHER CARD FOR A SPOUSE OR TRUSTED FAMILY MEMBER?

Yes. Access the Cardholder Support Website at mycard.adp.com, or call Cardholder Services at 877-237-4321 to obtain information regarding adding a secondary card enrollment. You and the Secondary Cardholder share the same pool of funds. Each person has full and immediate access to the joint balance on the card.

WHAT SHOULD I DO IF MY CARD IS LOST, STOLEN, OR DAMAGED?

Immediately report a lost or stolen card to Cardholder Services at 877-237-4321. Once your card is deactivated, funds will be transferred to your new ALINE Card and your card will be mailed to you. A fee for a replacement card may apply, please see your Cardholder Fee Schedule.

IS THE ALINE CARD A CREDIT CARD?

The ALINE Card is a Visa prepaid card—not a credit card. Each time you use the card, the purchase amount is deducted from the amount of money available on the card.

CAN I SPEND MORE MONEY THAN I HAVE ON THE CARD?

There is no line of credit associated with your card. It is possible however, due to the way transactions are processed, that a



merchant will accept your card even though you didn't have enough money on it. You are still responsible for this payment. Please refer to the Terms and Conditions document that you received with your card.

ARE THERE ANY OVERDRAFT PENALTY FEES?

There are no overdraft penalty fees. You are however, responsible for any negative balance that may occur as the result of an authorized transaction that settles for an amount greater than the amount authorized causing a negative card balance. Please refer to the Terms and Conditions you received with your card.

CAN I USE MY CARD TO PAY FOR AUTOMATIC MONTHLY PAYMENTS (E.G., GYM MEMBERSHIPS, CABLE TV, CELL PHONE BILL, ETC.)?

Yes, however, it's your responsibility to make sure you have enough funds available on your card each time the recurring transaction is due. These merchants may suspend or cancel your service if you do not have enough money left on your card when the attempt to charge the monthly payment. This could be risky if recurring charge is for an essential service.

CAN I PAY BILLS WITH MY CARD?

Yes. You can pay bills online at mycard.adp.com. You can also pay bills in person where Visa prepaid cards are accepted.

IS THERE FRAUD PROTECTION WITH THE ALINE PAY CARD?

Yes. Signature-based transactions that qualify are protected by Visa's Zero Liability Policy. Visa's Zero Liability Policy provides protection from unauthorized purchases. Visa's Zero Liability Policy does not apply to PIN transactions not processed by Visa. You may also have other protections under applicable law, such as Regulation E.



^{*}Nominal fees may apply.

^{**}If your ALINE Card is lost or stolen, you have the security of knowing your funds are protected from unauthorized purchases. Visa's Zero Liability Policy provides protection from unauthorized purchases. U.S. issued only. Visa's Zero Liability Policy does not apply to commercial card or ATM transactions, or to PIN transactions not processed by Visa.
*** The number of surcharge fee (\$0) ATM withdrawals may be limited. Limits may apply for surcharge-free transactions. Please refer to your Fee Schedule.

^{****}ABA&DD numbers are assigned to each ALINE Card to facilitate the loading of funds. Your card is not associated with a bank account. ALINE cards are made available through ADP. ADP, the ADP logo, ALINE Card by ADP, and ALINE Check by ADP are registered trademarks of ADP, LLC. Copyright © 2014 ADP, LLC. All other trademarks and service marks are the property of their respective owners. Visa is a registered trademark of Visa U.S.A. Inc.

Frequently Asked Questions (cont.)

ARE FUNDS LOADED ON THE ALINE PAY CARD FDIC INSURED?

Yes, the amounts that you load on your ALINE Card are insured by the Federal Deposit Insurance Corporation ("FDIC").

CAN I BUY GAS WITH MY ALINE CARD?

Yes, but when you use your ALINE Card at a gas station, be sure to pre-pay the cashier inside before you fill up and tell the cashier the exact amount of gas you wish to purchase with your ALINE Card. Do not swipe your ALINE Card at the pump or you may incur a hold amount that exceeds your gas purchase amount. As a best practice, we recommend that you always pay the cashier first for the amount of gas you wish to purchase.

DOES MY CARD COME WITH A MOBILE APP?

Yes. The ADP Mobile Solutions App enables you to view card balances, check your account activity, locate over 70,000 surcharge-free ATMs*** and locate merchant who sell Green Dot cards.

WILL I RECEIVE A MONTHLY STATEMENT?

Yes. Your statements are available online through the Cardholder Support Website at mycard.adp.com. If you do not have online access, you may contact Cardholder Services to request your transaction history at no charge.

WHAT IS THE CONTACT NUMBER FOR CUSTOMER SERVICE?

For customer service regarding your new ALINE Card, please call 877-237-4321. This number is also printed on the back of your card.

ALINE Check FAQs

IF I DON'T WANT TO RECEIVE MY PAY ON THE ALINE PAY CARD, BUT WANT TO RECEIVE MY PAY USING THE ALINE CHECK, WHAT DO I NEED TO DO?

You do not need to activate or use the ALINE Pay Card to access your pay if you want to be paid with the ALINE Check. Each ALINE Pay Welcome Kit comes with two ALINE Checks included. Just follow the instructions printed on the ALINE Check to complete and authenticate your check for your full net pay. You will be directed to contact Customer Service at 1.877.237.4321 to complete your authentication.

WHERE CAN I CASH MY ALINE CHECK FOR NO CHARGE?

You can cash your ALINE Check without paying a fee at any branch location of the check issuing bank printed on the ALINE Check.

IF I RUN OUT OF ALINE CHECKS, WHERE CAN I ORDER MORE?

Your ALINE Pay Welcome Kit comes with 2 ALINE Checks included. You can call Customer Service at any time to place an order for additional ALINE Checks. You can have a total of 6 unauthenticated/unused ALINE Checks issued to you at any one time. You should not wait until you run out of ALINE Checks before ordering additional checks. You should always make certain you have ALINE Checks in hand in advance of payday.

WHAT DO I DO IF I DON'T HAVE AN ALINE CHECK AND IT IS PAYDAY?

If you forget to order additional ALINE Checks or if for whatever reason you do not have an ALINE Check on payday, please see a member of your site Payroll or HR department to obtain an ALINE Check. Your employer has a limited number of ALINE Checks at the worksite location they will issue to you in such an emergency situation to ensure you receive your pay on payday.

WHO DO I CALL WITH QUESTIONS ABOUT THE ALINE CHECK?

For customer service regarding your ALINE check, please call 1.877.237.4321. This number is also printed in the instruction portion of your ALINE Check.





Transaction Fee Schedule

(Effective 1/1/15) The most current information regarding transaction fees is found on the cardholder website at mycard.adp.com

Description	Fee	2
ATM Withdrawal		
ATM withdrawal - In Network ATM (any Allpoint,		
MoneyPass, or PNC Bank ATM)		
Accept surcharge if appears. Fee will be waived or		
credited	\$	-
ATM Withdrawal - Out of Network ATM		
(Additional fees may be assessed by other third		
party such as ATM owners)	\$	1.75
International ATM withdrawals	\$	2.50
Balance inquiry at ATM	\$	-
Withdrawal decline at ATM	\$	-
	Г	
Bank withdrawal at Teller - VISA member bank	\$	-
Point of Sale Purchase transaction (Signature		
purchase)	\$	
Point of Sale Purchase with cashback (PIN based)	\$	
		-
Point of Sale Purchase with cashback (PIN based)		-
Point of Sale Purchase with cashback (PIN based) Other Fees	\$	-
Point of Sale Purchase with cashback (PIN based) Other Fees Email and text message alerts	\$	
Point of Sale Purchase with cashback (PIN based) Other Fees Email and text message alerts Green Dot MoneyPak funds load	\$	25.00
Point of Sale Purchase with cashback (PIN based) Other Fees Email and text message alerts Green Dot MoneyPak funds load Online Bill pay service	\$ \$ \$ \$	
Point of Sale Purchase with cashback (PIN based) Other Fees Email and text message alerts Green Dot MoneyPak funds load Online Bill pay service Online Bill pay stop payment	\$ \$ \$ \$ \$	
Point of Sale Purchase with cashback (PIN based) Other Fees Email and text message alerts Green Dot MoneyPak funds load Online Bill pay service Online Bill pay stop payment Online Bill pay expedited payment	\$ \$ \$ \$ \$	
Point of Sale Purchase with cashback (PIN based) Other Fees Email and text message alerts Green Dot MoneyPak funds load Online Bill pay service Online Bill pay stop payment Online Bill pay expedited payment International purchase & ATM Transaction currency	\$ \$ \$ \$ \$	9.95
Point of Sale Purchase with cashback (PIN based) Other Fees Email and text message alerts Green Dot MoneyPak funds load Online Bill pay service Online Bill pay stop payment Online Bill pay expedited payment International purchase & ATM Transaction currency conversion fee (percent based on total transaction	\$ \$ \$ \$ \$	9.95
Point of Sale Purchase with cashback (PIN based) Other Fees Email and text message alerts Green Dot MoneyPak funds load Online Bill pay service Online Bill pay stop payment Online Bill pay expedited payment International purchase & ATM Transaction currency conversion fee (percent based on total transaction amount)	\$ \$ \$ \$ \$ \$ \$	9.95
Point of Sale Purchase with cashback (PIN based) Other Fees Email and text message alerts Green Dot MoneyPak funds load Online Bill pay service Online Bill pay stop payment Online Bill pay expedited payment International purchase & ATM Transaction currency conversion fee (percent based on total transaction amount) Monthly paper statement	\$ \$ \$ \$ \$ \$ \$	9.95
Point of Sale Purchase with cashback (PIN based) Other Fees Email and text message alerts Green Dot MoneyPak funds load Online Bill pay service Online Bill pay stop payment Online Bill pay expedited payment International purchase & ATM Transaction currency conversion fee (percent based on total transaction amount) Monthly paper statement Lost/stolen card replacement	\$ \$ \$ \$ \$	9.95
Point of Sale Purchase with cashback (PIN based) Other Fees Email and text message alerts Green Dot MoneyPak funds load Online Bill pay service Online Bill pay stop payment Online Bill pay expedited payment International purchase & ATM Transaction currency conversion fee (percent based on total transaction amount) Monthly paper statement Lost/stolen card replacement Card and regular mail fee	\$ \$ \$ \$ \$	9.95 3% 2.95
Point of Sale Purchase with cashback (PIN based) Other Fees Email and text message alerts Green Dot MoneyPak funds load Online Bill pay service Online Bill pay stop payment Online Bill pay expedited payment International purchase & ATM Transaction currency conversion fee (percent based on total transaction amount) Monthly paper statement Lost/stolen card replacement Card and regular mail fee card and expedited mail fee	\$ \$ \$ \$ \$	25.00 9.95 3% 2.95

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