




# HERE'S WHAT YOU NEED TO KNOW ABOUT YOUR ALINE CARD BY ADP.®

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## Important information about procedures for opening a new prepaid card account.

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open a Prepaid Card account, we may require your name, address, date of birth, Social Security number, tax identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

### HOW TO ACCESS YOUR PAY FOR NO CHARGE (\$0)

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

- Unlimited over-the-counter bank teller withdrawals at any Visa (for Visa branded ALINE Cards) or MasterCard (for MasterCard branded ALINE Cards) Member Bank
- ATM withdrawal—in network (The number of surcharge-free ATM withdrawals may be limited. Please refer to your ALINE Card Fee Schedule by signing into mycard.adp.com or see your manager to request the ALINE Card Fee Schedule.)
- Cash back with point-of-sale transactions at participating retail locations (PIN code only)

### ALINE CARD BASICS

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

No. For your protection, you will need to go to mycard.adp.com or call 1.866.474.9330 to activate your ALINE Card. You will need to choose a PIN (personal identification number) when you activate your Card. By activating the ALINE Card, you are agreeing to the terms and conditions in the Cardholder Agreement.

#### 2. WHEN WILL I SEE MY PAY LOADED ONTO MY NEW ALINE CARD?

Allow up to three weeks after card activation for your pay to begin to be loaded onto your new ALINE Card. To validate that your pay has been added to your new Card, visit the cardholder website at mycard.adp.com and log into your account or call 1.866.474.9330.

#### 3. DO I NEED TO CONTACT MY EMPLOYER ABOUT MY NEW ALINE CARD?

No. When you activate your new ALINE Card, your employer will begin to load your payroll to the new ALINE Card.

#### 4. CAN I REQUEST ANOTHER ALINE CARD FOR A SPOUSE OR TRUSTED FAMILY MEMBER?

Yes. Access the cardholder website at mycard.adp.com or call Cardholder Services at 1.866.474.9330 to obtain information regarding adding a secondary card enrollment. You must have passed a validation process to be approved for this feature, and the secondary cardholder must pass a validation process. If the secondary cardholder passes the validation process, you and the secondary cardholder share the same pool of funds. Each person has full and immediate access to the joint balance on the ALINE Card.

#### 5. IS THE ALINE CARD A CREDIT CARD?

No. The ALINE Card is a Visa or MasterCard prepaid debit card—not a credit card. It will not build credit history. Each pay period, your employer automatically loads your pay onto the ALINE Card. Each time you use the ALINE Card, the purchase amount is deducted from the amount of money available on the ALINE Card.

#### 6. DOES MY ALINE CARD EARN INTEREST?

No. Interest is not earned on or applied to the ALINE Card balance.

#### 7. WHAT SHOULD I DO IF MY ALINE CARD IS LOST, STOLEN OR DAMAGED?

You should report the lost, stolen or damaged ALINE Card to Cardholder Services immediately so the ALINE Card can be deactivated. Cardholder Services can be reached at 1.866.474.9330. We will cancel your ALINE Card and transfer the funds to a new ALINE Card that will be sent

to you. You may receive one lost/ stolen replacement ALINE Card for no charge (\$0) per calendar year sent regular U.S. mail for no charge (\$0). After the one replacement card at no charge (\$0) and/or for expedited delivery, a fee may apply, so please see your Cardholder Fee Schedule.

If you would like to access your funds prior to receiving your replacement card, please ask the representative to authenticate an ALINE Check by ADP® which must be made payable to yourself for the full available balance. The ALINE Check can be found in your original ALINE Card welcome kit. Once the ALINE Check is authenticated, the representative will provide you with the exact available balance and your 6-digit authentication number, which you must record on the check. Funds for that check will immediately be deducted from your ALINE Card balance to allow payment when presented (you CANNOT change the check amount or the check will be returned). If you do not have any available balance on your ALINE Card, your request to authenticate the check will be declined.

Please note: because you have an activated ALINE Card, you can ONLY use the ALINE Check if your ALINE Card has been reported lost or stolen and you need access to your funds prior to receiving your replacement card.

No fees will be charged for replacing a lost or stolen ALINE Check or placing a stop payment of an authenticated ALINE Check after authentication. To cancel or place a stop payment on an ALINE Check after it has been authenticated, please call customer service at 1.866.474.9330. You can request additional checks by visiting mycard.adp.com or by calling customer service at 1.866.474.9330.

**8. IS THERE FRAUD PROTECTION WITH THE ALINE CARD?**

Yes. Signature-based transactions that qualify are protected by Visa's (for Visa branded ALINE Cards) and MasterCard's (for MasterCard branded ALINE Cards) Zero Liability Policy. Visa's and MasterCard's Zero Liability Policy provides protection from unauthorized purchases. Other restrictions may apply. You may also have other protections under applicable law, such as Regulation E. Please refer to the Cardholder Agreement you received with your ALINE Card or you may view the Cardholder Agreement at [mycard.adp.com](http://mycard.adp.com) or request a copy by calling 1.866.474.9330.

**9. WHO DO I CALL WITH QUESTIONS ABOUT THE ALINE CARD?**

Most questions about the ALINE Card and details of transactions made with the ALINE Card can be answered through the cardholder website at [mycard.adp.com](http://mycard.adp.com). For customer service regarding your ALINE Card, please call 1.866.474.9330. This number is also printed on the back of your ALINE Card.

**10. WILL I BE CHARGED ANY FEES USING THE ALINE CARD?**

Yes. There is a charge for using certain features on your ALINE Card. Please refer to your Cardholder Fee Schedule for applicable usage fees. You can view your ALINE Card Fee Schedule at any time through the cardholder website at [mycard.adp.com](http://mycard.adp.com). You can also contact Cardholder Services by calling 1.866.474.9330 to talk to a representative or to request a copy of your Cardholder Fee Schedule be sent to you.

**11. ARE FUNDS LOADED ON TO THE ALINE CARD FDIC INSURED?**

Yes. The amounts that you load on your ALINE Card are insured by the Federal Deposit Insurance Corporation ("FDIC") up to the maximum amount provided by applicable law.

**12. WILL MY ALINE CARD EXPIRE?**

Yes. Your ALINE Card does have an expiration date but your funds do not expire. Please review the front of your ALINE Card to see your expiration date. Prior to your current ALINE Card expiring, a new ALINE Card will be sent to your address we have on file.

**13. I RECEIVED A NON-PERSONALIZED ALINE CARD FROM MY EMPLOYER, HOW CAN I GET A PERSONALIZED ALINE CARD WITH MY NAME EMBOSSED ON THE CARD?**

You can request a personalized ALINE Card with your name embossed on the card at any time by calling Cardholder Services at 1.866.474.9330. You can also obtain a personalized ALINE Card with your name embossed on the card if you request and are approved for alternate funding. When you activate the non-personalized ALINE Card, you can immediately log-in to set-up your account at [www.mycard.adp.com](http://www.mycard.adp.com) and request alternate funding to be able to add funds from multiple employers and sources such as your annual tax refund, government

benefits, and child support payment.

When you request alternate funding and pass a validation process, you will receive your Direct Deposit information and can even print your ALINE Card's routing and account on a deposit slip online. Once you're approved for alternate funding, a personalized ALINE Card with your name embossed on the card is automatically mailed to your address we have on file.

If you don't call to request a personalized ALINE Card or request to receive your Direct Deposit information after you activate your account, your non-personalized ALINE Card will automatically upgrade to the personalized ALINE Card and be mailed to your address we have on file after you receive a set number of payroll loads deposited onto your ALINE Card account.

### WITHDRAWING FUNDS

**14. CAN I WITHDRAW MONEY FROM AN ATM?**

Yes. When activating your ALINE Card, you will be required to select a 4 digit PIN. You have access to at least one ATM withdrawal per pay period at no charge (\$0) through our in-network, surcharge-free ATMs. Please see your Cardholder Fee Schedule for more information on how to find in-network, surcharge-free ATMs and when ATM fees may apply.

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

Where a merchant that accepts Visa or MasterCard prepaid debit card allows, you can make a purchase and first use the ALINE Card to pay for the purchase with the odd amount remaining and pay the difference by another means accepted by the merchant. You may also make a purchase for less than the odd amount and get cash back for the rest. You should inquire whether the merchant will allow you to conduct a transaction in this manner before completing the transaction. You can also go to a Visa (for Visa branded ALINE Cards) or MasterCard (for MasterCard branded ALINE Cards) Member Bank to make an over-the-counter withdrawal with the teller. If you close your account, you will receive a check mailed to your address on file for the remaining balance on the ALINE Card.

**16. CAN I TRANSFER MONEY FROM MY ALINE CARD TO MY BANK ACCOUNT?**

You may request one transfer per business day from your ALINE Card to a U.S. bank account via the cardholder website at [mycard.adp.com](http://mycard.adp.com). Allow up to 3 business days for a single transfer to complete.

### ADDING FUNDS

**17. CAN I LOAD FUNDS FROM MULTIPLE EMPLOYERS AND SOURCES TO MY ALINE CARD?**

Yes. If you pass a validation process, 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 [mycard.adp.com](http://mycard.adp.com) or by contacting Cardholder Services at 1.866.474.9330. Once you pass a validation process, you can obtain these numbers and print a Direct Deposit Authorization to set up your Direct Deposits onto your ALINE Card account through the cardholder website at [mycard.adp.com](http://mycard.adp.com) or by contacting Cardholder Services at 1.866.474.9330.

**18. CAN I TRANSFER FUNDS BY A WIRE TRANSFER TRANSACTION FROM MY BANK TO MY ALINE CARD?**

No. Your ALINE Card does not accept wire transfer transactions.

**19. CAN I LOAD CASH ONTO MY ALINE CARD BY GOING TO A RETAILER?**

Yes. If you pass a validation process, you may load cash on your ALINE Card at a participating retailer through the Green Dot® Network. Retailers may charge up to \$4.95 for this service (but fees may vary), in addition to the amount you wish to load onto the ALINE Card. You should confirm your access to this feature before attempting to load your card through the Green Dot® Network.

The load limits to your ALINE Card are currently as follows:

- Daily: \$1,100
- 30-Day Period: \$2,400

ADP may increase or decrease these limits from time to time at its discretion and without notice to you.

### ACCOUNT BALANCE/MANAGEMENT

**20. WILL I RECEIVE A MONTHLY STATEMENT?**

Your statements are available online through the cardholder website at [mycard.adp.com](http://mycard.adp.com). If you do not have online access, you may contact Cardholder Services to request your transaction history at no charge (\$0). A monthly paper statement can be mailed to you at your request through the cardholder website at [mycard.adp.com](http://mycard.adp.com) or by contacting Cardholder Services at 1.866.474.9330. A fee for mailing a monthly paper statement may apply; see your Cardholder Fee Schedule.

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

You can check your current balance anytime for no charge (\$0) by accessing the cardholder website at [mycard.adp.com](http://mycard.adp.com). While you're logged into your account on [mycard.adp.com](http://mycard.adp.com), you can set up your email and text alerts, including balance and transaction alerts conveniently delivered to your email address or mobile phone. You can download the free ADP® Mobile Solutions App for iPhones and Android phones or bookmark the mobile website, [mobile.adp.com](http://mobile.adp.com), on your browser to log in

and access your ALINE Card balance and transaction history for no charge (\$0). You can also check your balance for no charge (\$0) by calling Cardholder Services at 1.866.474.9330. Finally, you may check your balance at any in-network ATM for no charge (\$0).

ADP Mobile Solutions App is available for Apple® iPhone® users at the app store. For all other smartphones, please go to [mobileapp.adp.com](http://mobileapp.adp.com) to access the mobile features. Not all iPhone app features will be available on the mobile web version. Employees must have one of the following mobile devices: iPhone (3G or higher), iPad, iPod Touch (iOS 4x or higher); Android™ (OS v2.0 or higher); or BlackBerry® (v4.6.1 or higher).

#### **22. 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 website at [mycard.adp.com](http://mycard.adp.com), or by calling 1.866.474.9330.

### **MAKING PURCHASES/PAYING BILLS**

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

Yes. You will be able to use your ALINE Card to make direct payments to your billers/retailers within their stores or on their websites using your ALINE Card number. Contact your billers/retailers for their direct bill payment options.

#### **24. WHERE CAN I USE MY ALINE CARD?**

You can use your ALINE Card at any merchant that welcomes Visa or MasterCard prepaid debit 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. You can also use the ALINE Card to make purchases online, over the telephone and by mail order wherever Visa or MasterCard branded prepaid cards are accepted.

#### **25. CAN I SPEND MORE MONEY THAN I HAVE ON THE ALINE CARD?**

No. You are not allowed to exceed your available balance, and there is no line of credit or overdraft protection feature associated with your ALINE Card. It is possible, due to unusual circumstances, that merchants will accept your ALINE Card even though you didn't have enough funds, for example, a transaction that settles for an amount greater than the amount authorized. You are still responsible for any negative balance amount. Please refer to the Cardholder Agreement you received with your ALINE Card or you may view the Cardholder Agreement at [mycard.adp.com](http://mycard.adp.com) or request a copy by calling 1.866.474.9330.

#### **26. ARE THERE ANY OVERDRAFT PENALTY FEES?**

You are not allowed to exceed your available balance so 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 Cardholder Agreement document you received with your ALINE Card.

#### **27. CAN I USE THE ALINE CARD TO RENT A CAR?**

Your prepaid ALINE Card may be used to rent a car, but rental car companies "authorize" (have money held) for more than the actual cost of the rental car. The reason is the rental car company won't know if they need to charge you for additional expenses like gas, car damage and extra days until you return the vehicle. These authorized funds will be held and unavailable for you to spend until the final transaction settles and is posted to your ALINE Card. This means you might not have access to these funds for several days. To avoid problems, call the rental car company ahead of time and ask them what their policy is regarding the use of prepaid debit cards.

#### **28. IS THERE ANY TYPE OF TRANSACTION I AM NOT ABLE TO PERFORM WITH MY ALINE CARD?**

You cannot use the ALINE Card for unlawful Internet gambling or any illegal transaction.

#### **29. 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.

