

 ***Payroll Choices Program and Payroll Card Frequently Asked Questions***

**1 . What is the Prepaid Payroll Mastercard Choices Program?**

The Prepaid Payroll Mastercard Choices Program is an exciting new payroll option that gives you opportunity to receive your pay via a Prepaid Payroll Mastercard. This program will provide you with an easy and secure way to access your pay, while helping the City of Philadelphia move to a paperless, electronic payroll process.

**2. What is the Prepaid Payroll Mastercard?**

The Prepaid Payroll Mastercard is a personalized and reloadable prepaid Mastercard issued to you in place of bi-weekly paper payroll checks. Your pay is automatically loaded to an account linked to your Prepaid Payroll Mastercard every pay day and the full amount of your net pay is immediately available for your use. Your payroll card can only be reloaded with funds from your employer. You are not able to load funds onto your payroll card.

**3 Where can I get cash with the Prepaid Payroll Mastercard?**

The Prepaid Payroll Mastercard offers many fee-free ways to access your pay:

1. Retail, online and phone purchases everywhere Debit Mastercard is accepted
2. Thousands of surcharge-free ATMs
3. Cash withdrawals at banks that display the Mastercard brand
4. **Can I withdraw cash from an ATM without being charged a fee?**

Yes, as long as you use an in-network ATM.. Go to the website printed on the back of your Prepaid Payroll Mastercard to locate the nearest in-network ATMs. Out-of-network ATMs may charge a fee in addition to the $2.25 fee per transaction that is charged by the Payroll Choices program for out-of-network withdrawals.

1. **How can I locate in-network ATMs for the Philadelphia area?**

**Once you receive your Prepaid Payroll Mastercard, please register on the website found on the back of your card (login.northlane.com).** Once you have registered your account, you can utilize the ATM locator tool to find in-network ATMs in your area. In addition, you can contact customer service by calling 800-422-1992 and provide your location to the customer service agent to obtain a listing of the nearest ATMs.

**6. Are there other ways to access cash without being charged a fee?**

Yes. Over-the-counter cash withdrawals at Mastercard member banks are always at no fee. Go into the bank, present your Prepaid Payroll Mastercard and government issued ID to the teller, and request a "cash advance" for up to the total balance on your Mastercard Payroll Card. To locate the nearest Mastercard member bank, go to the website printed on the back of your Mastercard Payroll Card. You can also request "cash back" at participating merchants when you choose the "Debit" option (along with your PIN) to make purchases. Before making a purchase, ask the merchant whether the cash back option is available.

**7. Is the Prepaid Payroll Mastercard a credit card?**

No. There is no credit line associated with the Mastercard Payroll Card, and there is no credit check or approval process required to receive and use the Mastercard Payroll Card. The purchase and withdrawal limit is the balance in the Prepaid Payroll Mastercard account resulting from your payroll deposits.

**8. Will a Prepaid Payroll Mastercard affect my credit?**

No. As stated above, the Prepaid Payroll Mastercard is not a credit card and does not require a credit check.

**9 How will I receive my Mastercard Payroll Card?**

When you enroll in the program, you will receive your Prepaid Payroll Mastercard and Pre-Checks in a Welcome Kit that that will be distributed to you at your work location by your HR Manager or payroll representative. If required, replacement cards will be mailed to the address that you have listed for your Payroll Choices account. It is your responsibility to ensure that

Our payroll card provider, North Lane, is notified of any address changes after your enrollment in the program.

**10. What should I do if my address changes after signing up for the Mastercard Payroll Card?**

You should first ensure you have notified your City of Philadelphia HR Manager or Payroll representative. In addition you will need to notify the payroll provider’s customer service team by calling 1-800-422-1992. This will ensure that, if needed, your replacement Prepaid Payroll Mastercard is mailed to the correct address.

**11. Can I access the entire cash amount of my pay on the day of payment?**

Yes. The total amount of your payment is available for withdrawal on the day of payroll payment over-the-counter at a Mastercard member bank, through the Pre-Check option, or may be available at an ATM. However, there may be a daily limit for ATM withdrawals. You should refer to the Terms and Conditions included in the Welcome Kit for specific details on these limits. If at any time you require access to funds higher than your set daily limit, you may contact customer service at 1-800-422-1992 to request an increase in your limit.

1. **What do I need to do upon receipt of my Mastercard Payroll Card?**

Upon receipt of your Mastercard Payroll Card, you need to set up a Personal Identification Number (PIN) by calling the 1-800 number on the sticker affixed to the front of your card. The PIN allows you to make PIN point-of-sale purchases, ATM cash withdrawals, authorize a Pre-Check and perform balance inquiries. Otherwise, the Prepaid Payroll Mastercard can be used immediately for signature-based (select ‘Credit’ and sign) purchases which do not require a PIN.

1. **PIN** -**Personal Identification Number**

The PIN should be kept strictly private and confidential and known only by you. The

North Lane Team will NEVER contact you by phone, email or text message for card information, such as the Prepaid Payroll Mastercard number unless you contact them first. You should NOT provide your information to anyone.

14. **How do I check my Prepaid Payroll Mastercard** **balance?**

You can check your balance many ways:

* + On-demand text alerts (Standard Texting Message rates and fees may apply from your Mobile Carrier)
	+ Cardholder website
	+ Automated Customer Service system
	+ ATM balance inquiry
	+ Live Customer Service representative

• Account balance is also printed on the bottom of purchase receipts at select merchants

1. **How can I track my spending?**

A complete record of your account information including balances, transactions, fees, and deposit amounts can be accessed online at the website listed on the back of the Mastercard Payroll Card. The same information can also be accessed by calling the number listed on the back of the Mastercard Payroll Card.

1. **What do I do if my Prepaid Payroll Mastercard is lost or stolen?**

**In the case of a lost or stolen Mastercard Payroll Card, you should call the payroll card provider immediately at 1-800-422-1992** to report the incident. A replacement Prepaid Payroll Mastercard will be sent to you, with an option of expedited delivery for an extra charge. Please refer to the Cardholder Agreement for specific details.

1. **What other sources of funds can be added to the Mastercard Payroll Card?**

No additional sources of funds can be added to the card. Only your employer can load funds to the card.

1. **Can I overdraw my account balance?**

No. The Prepaid Payroll Mastercard is not a credit card. It is a prepaid card that can only be used to make transactions if your balance is greater than zero and there are funds available to cover the amount of the transaction. However, note that charges may be incurred for declined transactions if insufficient funds are in your account. Refer to the Terms and Conditions for more details.

1. **Can I use my Prepaid Payroll Mastercard to pay monthly bills?**

Yes. You have several bill pay options at your disposal:

* + Contact service providers directly to ask about electronic payment options
	+ Log on to Mastercard's online bill pay site through the cardholder website printed on the back of your Prepaid Payroll Mastercard for a list of service providers who accept electronic payments
1. **Do I need to keep a minimum balance on my Mastercard Payroll Card?**

No. A minimum balance is not required.

**21. Who can I contact with questions about my Prepaid Payroll Mastercard account?**

Help is available in English, Spanish and French 24 hours a day, 365 days a year via email (help@northlane.com) and by phone (1-800-422-1992).

22. **If I return to work after a period of unemployment, will I receive a new Mastercard Payroll Card?**

You should keep your Prepaid Payroll Mastercard so that funds can be loaded to it the next time you work. You will not receive a new Prepaid Payroll Mastercard automatically. Prior to returning to work, call the payroll card provider at 1-800-422-1992 to make sure your Prepaid Payroll Mastercard is still active. The customer service agent will be able to re-activate your Prepaid Payroll Mastercard over the phone if necessary. If you are no longer in possession of your Mastercard Payroll Card, the agent can send you a replacement upon request.

23. **Does my Prepaid Payroll Mastercard expire?**

Yes. Your Prepaid Payroll Mastercard will expire after three years. The expiration date is printed on the front of the Mastercard Payroll Card. If your account is active at that time of expiration, a new Prepaid Payroll Mastercard with an updated expiration date will be sent to you automatically. Otherwise, you can call the payroll card provider to request a new Mastercard Payroll Card.

1. **Does the Prepaid Payroll Mastercard have any fees?**

Yes, however there are no upfront or enrollment fees or ongoing maintenance fees other than those fees listed on the back of the paper that the card is affixed to when you receive it and on the cardholder website.

1. **How do I enroll in the Prepaid Payroll Mastercard Program**?

If you do not select a financial institution for Direct Deposit after 2-3 pay periods of receiving a paper check you will automatically be enrolled in the Pay Card Program. .

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