



## Frequently Asked Questions:

### **Q. How does Money Network work?**

A. Each payday, your wages are deposited into your ADP® TotalPay® Card ("Card") and Money Network™ Check ("Check") Program Account (your "Account"). You can access those funds using either a Check or your Card. Details about using the Money Network Service are available in your Welcome Packet or by calling Customer Service.

### **Q. I don't want to pay any fees, what can I do?**

A. You can access your funds at no charge using one or a combination of the free services and transactions listed on your Fee and Transaction Limit Schedule.

### **Q. Do I get a new Card every payday?**

A. No. You will use the same Card enclosed in your Welcome Packet to access the money deposited into your Account each payday.

### **Q. How can I learn about my Account balance?**

A. Call the Customer Service number on the back of your Card or visit us online for automated balance information. You can also sign up online to receive daily or weekly automatic balance notifications via email or text message.

### **Q. What if I don't spend all the money that was deposited into my Account?**

A. It is your money and will remain in your Account until you spend it or incur a fee.

### **Q. Do I have to pay a sign-up or enrollment fee for this Service?**

A. No. It is a free benefit offered by your employer.

### **Q. Is there a monthly fee for this Service?**

A. No, there is no monthly fee as long as you remain with the employer who provided your Card.

### **Q. Are there any overdraft or NSF fees?**

A. No. You can only spend what you have. If your Account does not have sufficient funds for a transaction, that transaction will not be processed.

### **Q. Can I add other funds to my Account, besides my pay from the employer who provided my Card?**

A. Yes, if you are approved to upgrade to a TotalPay Reloadable and Portable Card Account (which includes a small monthly fee). Call Customer Service to apply for an upgrade. See your How-To Guide for more details.

### **Q. Does my employer know where and how I spend my money?**

A. No. Your employer does not have access to any Account information including purchases and other transactions.

### **Q. Is Customer Service available in languages other than English?**

A. Yes, Customer Service is available in approximately 170 languages.

### **Q. Can I avoid "pre-authorization" holds on my Account when buying gas?**

A. Yes, instead of paying at the pump, you can give your Card to the station attendant to pre-pay before pumping.

### **Q. What happens if I need to return a purchase?**

A. Each merchant location has its own return policy and will handle the return in the same manner as any other transaction. You may receive a credit to your Account, a cash refund or a store credit. It may take up to one week for a credit to appear.

### **Q. What should I do if my Card or a Money Network Check is lost or stolen?**

A. Call Customer Service immediately. They will help replace your Card or Money Network Checks, and help transfer or restore funds as necessary.

### **Q. Is my Account secure?**

A. Yes. Access to your Account is secured by your Personal Identification Number (PIN). Memorize your PIN and do not tell anyone your PIN for any reason.

### **Q. What happens if I stop working here?**

A. Your employer will deposit your last pay; however, the Account remains active and you can continue to use your service with other employers and load cash at participating reload locations. See Fee Schedule for Monthly Maintenance Fee.