

Question	Answer
<p><b>Withdrawing Funds</b></p>	
<p>How can I check my pay card balance?</p>	<p>You can check your current balance anytime at no cost by visiting the support website (<a href="http://mycard.adp.com">mycard.adp.com</a>) or calling Cardholder Services (877-237-4321).</p> <p>While you're logged into your account, you can set up email and text alerts, including balance and transaction alerts, conveniently delivered to your email address or mobile phone.</p> <p>You can download the free ADP® Mobile Solutions app for iPhones and Android phones or bookmark the mobile website, <a href="http://mobile.adp.com">mobile.adp.com</a>, on your browser to log in and access your pay card balance and transaction. Finally, you can check your balance at any in-network ATM at no cost.</p> <p>The ADP Mobile Solutions app is available for iPhone and Android users at <a href="https://www.adp.com/what-we-offer/products/adp-mobile-solutions.aspx">https://www.adp.com/what-we-offer/products/adp-mobile-solutions.aspx</a>. For all other smartphones, please go to <a href="http://mobileapp.adp.com">mobileapp.adp.com</a> to access mobile features.</p>
<p>Can I make unlimited cash withdrawals? How do I make cash withdrawals?</p>	<p>Yes. There are 2 ways to withdraw cash from your pay card.</p> <ul style="list-style-type: none"> <li>• Through any in-network ATM</li> <li>• Over the counter at any Visa Member Bank. You should pay NO FEE for the transaction no matter the withdrawal amount. Certain conditions may apply to cash disbursements in accordance with Visa U.S.A. Inc. Operating Regulations and Visa Prepaid Card program guidelines.</li> </ul>
<p>How do I find an in-network ATM?</p>	<p>You can search for in-network ATMs using the ADP mobile app or at <a href="http://mycard.adp.com">mycard.adp.com</a>.</p> <p>In-network ATMs include Allpoint (55,000 worldwide), MoneyPass (32,000 nationwide) and PNC Bank. These ATMs are either standalone, or located at businesses like CVS, Costco, Target, Walgreens, Ralphs, Chevron, USBank, etc.</p>
<p>Are there any overdraft penalty fees?</p>	<p>You are <b>not</b> 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.</p>
<p>If I have an odd amount remaining on my pay card, how can I access this money?</p>	<p>Please refer to the <i>How can I check my pay card balance?</i> FAQ for various ways to determine your pay card balance, including low balance email/text alerts.</p> <p>Where a merchant that accepts Visa prepaid debit card allows, you can make a purchase and first use your pay card to pay for the purchase with the amount remaining and pay the difference by another means accepted by the merchant.</p>

Question	Answer
	<p>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.</p> <p>You can also go to a Visa Member Bank to make an over-the-counter withdrawal with a teller by presenting your card and photo identification, such as a driver’s license.</p>
<p>Can I transfer money from my pay card to my bank account?</p>	<p>Yes. You can transfer up to your full available balance from your pay card to a U.S. bank account that belongs to you and is in your name at <a href="http://mycard.adp.com">mycard.adp.com</a>.</p> <p>You may add up to two U.S. bank accounts to your account profile and can select one of the accounts to receive your full available balance per transfer up to \$150,000. Allow up to 3 business days for a single transfer to complete.</p>
<p>Can I use my pay card to pay bills?</p>	<p>Yes. You will be able to use Evolve Money®. You can access Evolve Money by logging into <a href="http://mycard.adp.com">mycard.adp.com</a> and clicking the link to Evolve Money’s website found on the “Bill Pay” section of the website.</p> <p>Evolve Money will allow you to:</p> <ul style="list-style-type: none"> <li>• Pay thousands of billers nationwide that are included in the Evolve Money network <b>at no cost</b> when you use your pay card for regular bill pay. (Evolve Money may charge fees for out-of-network or other bill pay services.)</li> <li>• Pay utilities, cable, internet, phone, insurance, store cards and much more. Access these features on your smartphone, tablet or desktop computer at any time, day or night.</li> </ul> <p>You will also be able to use your pay card to make direct payments to your billers/retailers within their stores or on their websites using your pay card number. Contact your billers/retailers for their direct bill payment options.</p>
<p>Can I use my pay card to rent a car or book a hotel?</p> <p>Why do my funds get “authorized” for holds for some purchases I make?</p>	<p>Yes. Your pay card can be used to rent a car or book a hotel, but rental car companies and hotels may “authorize” (place a hold on) additional funds.</p> <p>Other merchants, like restaurants, bars, salons, and transportation service companies may place a hold on your funds for tips and incidentals as well. ADP may also add an additional hold amount for certain merchants to ensure that sufficient funds will be available to cover the final transaction. As a result, the authorized amount placed on hold may be higher than the actual amount of the transaction. These authorized funds will be held and unavailable for you to spend until the final transaction settles and is posted to your pay card.</p> <p>This means you may not have access to these funds from three (3) days up to thirty (30) days or more. To avoid problems, call the merchants ahead of time and ask them what their policy is regarding the use of prepaid debit cards. Once these holds are in place, we cannot manually release authorization without a certified letter or fax from the merchant who initiated the transaction.</p>

Question	Answer
Can I buy gas with my pay card?	Yes. However, when you use your pay 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. Do not swipe your pay card at the pump or you may incur a hold amount that exceeds your gas purchase amount. As a best practice, it is recommended that you always pay the cashier first for the amount of gas you wish to purchase.
Can I spend more money than I have on my pay card?	No. You may not exceed your available balance.
Can I transfer funds by a wire transfer transaction from my bank to my pay card?	No. Your pay card does not accept wire transfer transactions.
Is there any type of transaction I am not permitted to perform with my pay card?	You may not use your pay card for unlawful internet gambling or any illegal transaction.
<b>General Questions</b>	
Are the funds loaded on my pay card secure?	Yes. Your funds are FDIC insured (subject to established limits) and qualified transactions are protected from unauthorized purchases by Visa's Zero Liability policy, which provides protection from unauthorized purchases in certain circumstances. For further information, please visit <a href="https://www.visa.com/zeroliability">visa.com/zeroliability</a> .
Is my pay card ready to use when I receive it?	No. For your protection, you will need to go to the support website ( <a href="https://mycard.adp.com">mycard.adp.com</a> ) or call Cardholder Services (877-237-4321) to activate your pay card.
Is there a fee for a first lost/stolen card replacement?	No. One lost/stolen card replacement per calendar year is free through regular mail. If expedited mail is requested there is a \$24 fee.
Is there a fee for more than one lost/stolen card replacement in a year?	Yes. For additional lost/stolen card replacements within each calendar year, there is a mailing fee of \$6 for regular mail and \$30 for expedited mail. This fee will be added to your card. If the fee places the balance into overdraft, it will be cleared when the next electronic deposit is made. No overdraft fees will be applied.
How can I avoid paying out-of-network ATM withdrawal fees?	<ul style="list-style-type: none"> <li>• Find the nearest in-network ATM by visiting <a href="https://mycard.adp.com">mycard.adp.com</a> or the mobile website at <a href="https://mobile.adp.com">mobile.adp.com</a>, or by logging onto the ADP® Mobile Solutions app.</li> <li>• Get cash back on purchases at many merchants.</li> <li>• Make over-the-counter withdrawals in any Visa Member Bank. Find the nearest Visa Member Bank at <a href="https://mycard.adp.com">mycard.adp.com</a>.</li> </ul>
What are the fees that I could potentially be charged?	Out-of-network ATM withdrawals result in a \$3 fee. Other potential fees include stopping payment on an online bill (\$25), expedited online payments (\$9.95), international purchases/ATM use (3% of transaction), monthly paper statement request (\$1.50), and card replacement, under certain circumstances.

Question	Answer
Can I withdraw money from an ATM?	Yes. When activating your pay card you will be required to select a 4-digit PIN for this purpose.
What should I do if I forget or want to change my PIN?	If you forget your PIN or would like to change it, visit the support website ( <a href="http://mycard.adp.com">mycard.adp.com</a> ) or call Cardholder Services (877-237-4321).
What should I do if my pay card is lost, stolen or damaged?	You should immediately report a lost, stolen or damaged pay card to Cardholder Services (877-237-4321) so the pay card can be deactivated.
Who do I call with questions about my pay card?	Most questions about the pay card and details of transactions made can be answered on the cardholder website ( <a href="http://mycard.adp.com">mycard.adp.com</a> ) or by Cardholder Services (877-237-4321).
What should I do if I feel that an incorrect amount was loaded to my pay card?	Contact the UCPath Center: <b>UCPath Website:</b> <a href="http://ucpath.universityofcalifornia.edu">ucpath.universityofcalifornia.edu</a> , click on "Ask UCPath Center" <b>UCPath Center:</b> 855-982-7284, 8:00 a.m. to 5:00 p.m. PST Monday through Friday
Can I continue to receive my pay with a pay card? How?	Yes, you can sign up to receive your future pay through a Personalized Pay Card by contacting the UCPath Center (855-982-7284, 8:00 a.m. to 5:00 p.m. PST Monday through Friday).
Does consenting to be paid with a pay card require the employee name, address, date of birth and SSN to be provided to the vendor?	Yes. 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 open an account. Creating a pay card requires the employee name, address, date of birth, Social Security number and other information.
Does an employee need a Social Security Number (SSN) to be paid with a pay card?	Yes, the employee is required to have a SSN, which is used by ADP to identify the employee applying for a new pay card account. Federal Law requires all financial institutions to obtain, verify and record employee identifying information to help the government fight the funding of terrorism and money laundering activities.
Does ADP validate the employee SSN? What happens when ADP cannot validate the SSN?	ADP uses Experian and Lexis Nexis to verify the employee name and SSN. If the information does not validate on those two systems then ADP sends a letter to the cardholder requesting proof of their information.
Can pay cards be delivered to an employee's PO Box?	No. Pay cards may only be delivered to an employee's street address.
Can a pay card be delivered to an address outside the U.S.?	No. Pay cards may only be delivered to addresses within the U.S.
Can a pay card be used internationally?	Yes. Pay cards can be used internationally with applicable fees for non-domestic usage as listed in the Fee Schedule.
What are some reasons the pay card is a good replacement for paper	

Question	Answer
paychecks from an employee's perspective?	<ul style="list-style-type: none"> <li>• Paper paychecks present a number of problems, the most important being the worry that the paycheck will not arrive in the mail on payday or that it will be lost or stolen along the way.</li> <li>• Pay card payments offer many of the advantages of being paid through direct deposit while allowing you the flexibility that may have factored into your decision to choose paper paychecks.</li> <li>• Just like direct deposit, there are no fees tied to accessing your money on payday.</li> </ul>
How will I receive the pay card?	Your personalized pay card will be delivered directly to your home through the US Postal Service with no signature required.
Is the pay card a credit card?	No. The pay card is a Visa prepaid debit card, not a credit card. It will not build credit history. Each time you use the pay card, the purchase amount is deducted from the amount of money available on the card.
What if I am charged a withdrawal fee in error at a bank branch that accepts Visa?	Call the toll-free number on the back of your pay card.
What if I am unable to get cash at a bank branch that accepts Visa?	Call the toll-free number on the back of your pay card.
What if my pay card is lost, stolen or damaged and I want to receive funds prior to receiving my replacement card?	<p>If you would like to access your funds prior to receiving your replacement card, please ask the representative to authenticate a check by ADP, which must be made payable to you for the full available balance. The check can be found in your original pay card welcome kit. Once the 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.</p> <p>Funds for that check will immediately be deducted from your pay card balance to allow payment when the check is presented. If you do not have any available balance on your pay card, your request to authenticate the check will be declined.</p>
When will I see my pay loaded to my pay card?	Each payday morning, your pay will be available to you with your pay card.
Where can I use my pay card? How? Can I get cash back? What other ways can I use my pay card?	<p>You can use your pay card at any merchant that welcomes Visa prepaid debit cards.</p> <p>Just give your pay card to a cashier, waiter or attendant then sign or use your PIN for your purchase.</p> <p>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 pay card to make purchases online, over the telephone and by mail order wherever Visa branded prepaid cards are accepted.</p>

Question	Answer
Will I be charged any fees using the pay card?	Yes. There is a charge for using certain features on your pay card. Please refer to your Cardholder Fee Schedule for applicable usage fees. For questions visit the support website ( <a href="http://mycard.adp.com">mycard.adp.com</a> ) or call Cardholder Services (877-237-4321).
Will I receive a monthly statement?	You will receive your pay statement through the UCPath portal. Additionally, statements are available online through the support website ( <a href="http://mycard.adp.com">mycard.adp.com</a> ).
Can I add my pay card to Apple Pay?	Yes. Pay cards can be added to Apple Pay for use at participating stores and on apps that accept Apple Pay and prepaid cards. Learn more about the devices and stores that will work with Apple Pay at <a href="http://apple.com/apple-pay">apple.com/apple-pay</a> .
Can I load more money from multiple employers and sources to my pay card?	<p>Yes. If you pass a validation process, you can load money from multiple employers and sources, such as your annual tax refund, government benefits and child support payments.</p> <p>Simply provide your pay card's routing and account numbers to the organization initiating the payment. You can request your routing and account numbers through the support website (<a href="http://mycard.adp.com">mycard.adp.com</a>) or Cardholder Services (877-237-4321).</p> <p>Once you pass a validation process, you can obtain these numbers and print a deposit slip to set up direct deposits onto your pay card account through the support website (<a href="http://mycard.adp.com">mycard.adp.com</a>) or Cardholder Services (877-237-4321).</p>
Does the pay card earn interest?	No. Interest is not earned on or applied to the pay card balance.
<b>Security Questions</b>	
Does my pay card expire?	Yes. Pay cards do have an expiration date, but the funds do NOT expire. Cards are delivered with an expiration date that is five years in the future.
What happens when a pay card, that contains a balance, expires?	A new card will be shipped about a month before the card expires. All remaining funds will be available with the new card.
Can funds be transferred to a bank account from an expired card?	No, the card must be active to enable funds to be transferred to a bank account.
How do I find the ADP Mobile Solutions app?	The ADP Mobile Solutions App is available for iPhone and Android users at <a href="https://www.adp.com/what-we-offer/products/adp-mobile-solutions.aspx">https://www.adp.com/what-we-offer/products/adp-mobile-solutions.aspx</a> , for for iPhone users at the App Store, and for Android users at Google Play. For all other smartphones, please go to <a href="http://mobileapp.adp.com">mobileapp.adp.com</a> to access mobile features.

**Note:** Many of these FAQs were taken directly from ADP materials.