



TotalPay Card & Money Network Checks Frequently Asked Questions

Q. What are paycards?

A. Paycards are a dependable, fast, easy way to get your money each payday. You don't have to wait in any lines or show any kind of ID. You can get money from ATM's or you can use your paycard to make purchases.

Q. Do I have to apply for the paycard?

A. No, all you have to do is work at Dungarvin and check the ADP Pay Card option on the Paycheck Distribution Enrollment form.

Q. How long does it take to get a paycard?

A. If you select the paycard, you will receive a Visa instant issue paycard today or in the mail within the next 2 weeks.

Q. Will the ADP TotalPay card have my name on it?

A. No, the ADP TotalPay cards are not personalized. It will have the name 'ADP TotalPay' on it. The account number will be assigned to you in Dungarvin's payroll system and ADP's system. You will designate your Personal Identification Number (PIN) for ATM use and store debit purchases. Also, you should sign the back of the card so your signature can be compared when making signature purchases.

Q. Do I get a new paycard every payday?

A. No, your same paycard is recharged each payday with your new pay amount.

Q. What if I don't spend all the money that was put on my paycard?

A. It carries forward and is added to your next pay deposit.

Q. How do I know how much money was put on my paycard account?

A. On payday morning, call the 888 number on the back of the paycard and select the option to hear your deposit. Also, if you had some money left in your account, you can hear your new balance. You can also check your deposit and balance on-line at www.moneynetwork.com.

Q. How do I know how much money I have at anytime?

A. You can call 866-402-1237 anytime, 24/7 and you will hear your current balance. You can also check your balance on-line at www.moneynetwork.com.

Q. Can I have my balance sent to my cell phone?

A. Yes or you can have it sent to your email address. Set up either or both of these options on-line at www.moneynetwork.com.

Q. Will I be sent a monthly paper statement of my account?

A. Your statement is available on-line at www.moneynetwork.com. You can review your current month transactions as well as review three years of history. You can also choose to receive a paper statement in the mail for a fee.

Q. Is the balance always correct, or can there be outstanding amounts?

A. The balance will normally always be correct. However, recognize that for "off-line signature" Visa purchases, there is the possibility that the transaction may not be deducted for up to three days. The balance will not be correct until this transaction is posted.

Q. What is an “off-line signature” purchase?

A. An “off-line signature” purchase is one where the merchant does not use an on-line connection to process the sales transaction. It can be a paper transaction or a batched transaction that will be transmitted at a later time. You cannot always tell if the non PIN transaction is on-line or off -line. Off-line transactions are rare.

Q. Do I have to pay to use a paycard to receive my net pay?

A. No. It is a free benefit provided to Dungarvin employees.

Q. Is there a monthly fee for the paycard?

A. There is no monthly fee for the Instant Issue Visa Debit card.

Q. Are there any fees with the paycard?

A. There are some fees. A complete list of all fees is included in the welcome kit you receive when you sign up and are also listed below.

B.

Fee Based Transactions:			
ATM Withdrawal In Network	\$0.00	ACH Hometown Bank Transfer	\$0.00
Out of Network ATM Withdrawals/Other ATM Transactions	\$1.75	Paper Statement (via mail) upon request	\$2.95
International ATM Transaction	\$2.50	Lost/Stolen Replacement	\$6.00
PIN POS Transactions	\$0.25	Money Network Check Purchase	\$0.00
Balance Inquiry via IVR	\$0.00	Balance and Deposit Inquiries	\$1.00*
Signature POS Purchase	\$0.00	Account Research (per hour)	\$10.00
Visa Bank Counter Cash Advance	\$0.00	Purchase/Validation of a Money Network Check	\$1.00*
*There is a charge for these if you choose to talk to a live person instead of using the automated system.		Cancel a Money Network Check	\$1.00

Q. What is a transfer to a personal bank account?

A. You can register a personal or joint checking account and then move money from your paycard to that bank account via the internet or phone. Complete instructions are included with the welcome kit.

Q. Are there surcharges with paycard ATM withdrawals?

A. Surcharges are fees charged by the ATM owner. If the ATM will charge a surcharge for your withdrawal, you will be notified on the ATM screen and asked to approve the surcharge. You may approve or you may cancel the transactions if you do not elect to pay the fee. Look for in-network ATM’s that do not charge a surcharge. In-network ATM locations are offered on-line at www.moneynetwork.com. The Money Network Locator will give in-network ATM locations, check cashing locations and reload locations by zip code. There are over 40,000 ATM’s to choose from.

Q. How can I access my money without paying any fees?

A. You can withdraw your money using free Money Network Checks each payday. Remember to compare the paycard fees to check cashing or bank account fees. Learn more about Money Network Checks below.

Q. Do I get any instructions about how to use the paycard?

A. Yes, you will receive a welcome kit when you enroll. The welcome kit includes step-by-step details about how to use the card. It also gives you the phone numbers to call for customer support, if you ever need help.

Q. Is the paycard safe; how is my paycard protected?

A. The card is protected by Visa’s Zero Liability policy. Access to your information is protected by a personal four digit PIN which you select. The PIN can be changed as often as you need.

Q. What happens if I lose my paycard?

- A. No problem, just call the customer service number and report your card as lost and they will send you a new card. If you need immediate cash, customer service will assist you in creating a Money Network Check so you will be able to get your cash, until your new card arrives. There is a fee for card replacement.

Q. Is the paycard accepted at all ATM's?

- A. It is accepted at ATM's nationwide.

Q. Is the paycard accepted in all stores?

- A. The Visa card is accepted everywhere that Visa is accepted.

Q. How much can I withdraw at one time or in one day?

- A. You can get up to \$400 per day at an ATM or \$1,000 per day in merchant purchases. Remember that some ATM's have individual machine limits of less than \$400. Money Network Checks have a limit of \$9,999.99.

Q. What happens if I stop working for Dungarvin?

- A. While deposits will end after your last pay check from Dungarvin is issued, you can continue to use your paycard until all your money is withdrawn.

Q. Can I have additional funds deposited to this card?

- A. The Visa card issued by your employer can only accept your pay deposits. If you elect to upgrade your card to a portable Visa card, then you will be able to add funds from other employers, tax refunds, add cash to your card or any other electronic payment that you may receive.

Q. What is a Money Network Check?

- A. A Money Network check is a check that you can use to access all of your net pay each payday. It is drawn against your payroll account balance. The checks can be used to pay bills, deposit into your personal bank account, or they can be cashed. You will receive a supply of Money Network Checks with your ADP TotalPay card welcome kit.

Q. How do I use the Money Network Checks?

- A. After your pay check balance is posted to your account, you contact the Money Network customer service toll free number to obtain an authorization number. The system will give you voice prompts to enter your personal information including your PIN. You enter your Money Network Check number and the amount you want the check to be issued for. After the system verifies that you have that amount available, it will provide you with a transaction code which you will write in the boxes on the face of the check. You can then make the check payable to yourself, or anyone else, and it is processed like a regular check.

Q. When on payday can I issue the check?

- A. You can create the checks anytime after 6:00 am local time on payday morning.

Q. Where can I cash the Money Network Checks?

- A. The check can be cashed for free at any of the Money Network Check cashing partners nationwide. You can find locations on-line at www.moneynetwork.com or by calling customer service.

Q. How do I reorder Money Network Checks?

- A. Call the customer service number at 866-402-1237 to request additional Money Network Checks. They will be mailed to your home address for free.

Q. Is there a charge for ordering Money Network Checks?

- A. No, all Money Network Checks are free.

Q. Is there a fee to use Money Network Checks?

- A. No, the checks are free. If you use a Money Network Check cashing partners, they will cash your checks for free also.

Q. Do I have to take all my money out at one time?

A. No, you can make the Money Network checks for any amount, as long as you have that amount of money in your account. You can write subsequent checks later in the pay period as long as you still have money in the account.

Q. Can the Money Network Check be deposited to a bank account?

A. Yes, they can be deposited just like any other check.

Q. What happens if a Money Network check is damaged or lost?

A. Call customer service to start the process to recover the money.

Q. How long does it take the Money Network check to clear?

A. The money is taken out of your account as soon as you call the Money Network customer service account to obtain the validation code. It is similar to purchasing a money order. If you request your full balance, your ADP Total paycard account will show a zero balance.

Q. Do I have to reconcile the account?

A. No, because the money is removed as soon as the check is created, there is no reconciliation period. Your balance will always be current.

Q. Can I write the Money Network Check to someone else or pay a bill with it?

A. Yes, the check can be used for bill payment or written to another individual. They would deposit the check in their bank account just like any other check.

Q. Do I HAVE to use the Money Network Checks?

A. No, you do not have to use the Money Network checks. They are provided to you as a convenience and another option to access your ADP Total Paycard funds.