

The Aline Card by ADP

The Aline Card by ADP is a pay card that makes every payday a faster, easier experience for you. The Office of Payroll and Benefits is presenting a new service, the Aline Card, instead of a paper paycheck. Once you receive your card, all you have to do is activate the card and you can begin using it right away. Besides being a better way to receive your pay, the Aline Card also gives you more options for managing your money and simplifying your life. Direct deposit will continue to be another option for you to receive your pay.

GET YOUR PAY INSTANTLY ON PAYDAY

Your pay will be directly deposited electronically onto your every payday, so it is instantly available to you on that day. That means, for example, that you can withdraw money surcharge-free from an ATM on payday.

SAVE TIME AND CUT OUT HASSLES

Since your money is deposited directly onto your Aline Card, you don't have to come into work to pick up your paycheck when you're sick, on vacation or taking a day off.



Plus you can:

- ✓ Pay bills online or by phone, which means you don't have to stand in line and pay bills in person.
- ✓ Make purchases at millions of locations worldwide wherever Visa Prepaid cards are accepted.
- ✓ Get cash back at the register at many retail locations.
- ✓ Pay by check with Aline Check by ADP where cards are not accepted.
- ✓ Access cash at over 60,000 ATM's, including Allpoint, MoneyPass, PNC Bank locations nationwide.*

LOAD ADDITIONAL MONEY ONTO YOUR CARD

You can load money onto your card at thousands of retail locations by purchasing a Green Dot MoneyPak.

** You can visit www.mycard.adp.com to learn more about this.

MANAGE YOUR MONEY WITH EASE

The Aline Card helps you track your spending and stretch your dollars because it lets you:

- ✓ Check your account balance online via your own secure account at www.myadp.com
- ✓ View account balances via email and text message alerts.
- ✓ Transfer money to other accounts.
- ✓ Request a second Aline Card for a trusted user such as a spouse or another family member.

Remember, easy access to your account balance helps you avoid spending more than you have.

BE SAFE AND SECURE

With your money safely on your Aline Card, you can avoid carrying around large sums of cash, which can be risky. But remember that since your money is always on your pay card, it's always available to you. Plus, if your Aline Card is lost or stolen, Visa's Zero Liability policy protects your funds from unauthorized purchases. ***

KEEP MORE OF YOUR MONEY

Your Aline Card helps you avoid paying fees to cash your paycheck, buy money orders or pay bills. The card also gives you access to brand name retail and restaurant discounts visit Visa Rewards Online.

* Limits apply for transactions. See fee schedule for details.

**Requires your Aline Card to be portable. Go to mycard.adp.com or call 877-237-4321. There's no fee to make your card portable.

***Visa's Zero Liability policy provides protection from unauthorized purchases in certain circumstances.

For further information, please visit: www.visa.com/zeroliability



Aline Card

Frequently Asked Questions

Is my Aline Card ready to use when I receive it?

For your protection you will need to go to mycard.adp.com, or call 1.877.ADP.4321 [1.877.237.4321] to activate your Personalized Card.

How do I activate my new card?

Call 1.877.ADP.4321 [1.877.237.4321] to activate your new card, or visit mycard.adp.com.

Do I need to contact my employer about my card?

When you activate your card your employer will be notified, and will begin to load your payroll to the new card.

When will I see my pay loaded onto my new Aline Card?

Your pay will be loaded to your card on the first pay date after enrollment. To validate that your pay has been added to your new card, call 1.877.237.4321, or visit the Cardholder Support Website at mycard.adp.com and log into your account. If you find that your pay has not yet been added to your new card, contact your employer.

Is the Aline Card a credit card?

The Aline Card is a Visa prepaid card—not a credit card. Each pay period your employer automatically loads your pay onto the card. Each time you use the card, the purchase amount is deducted from the amount of money available on the card.

Does my Aline Card earn interest?

Interest is not applied to the Aline Card balance.

Will I receive a monthly statement?

Yes. Your statements are available online through the Cardholder Support Website at mycard.adp.com. If you do not have online access, you may contact Cardholder Services to request your transaction history at no charge.

How can I check my balance to know exactly how much money is on my card?

You can check your current balance anytime by accessing the Cardholder Support Website at mycard.adp.com. You can also sign up to receive free daily text and/or email alerts for various reasons, including daily balance. You can also check your balance by calling Cardholder Services at 1.877.237.4321 or at an ATM.*

Can I use my card to pay for automatic monthly payments (e.g., gym memberships, cable TV, cell phone bill, etc.)?

Yes, however, it's your responsibility to make sure you have enough funds available on your card each time the recurring transaction is due. These merchants may suspend or cancel your service if you do not have enough

money left on your card when the attempt to charge the monthly payment. This could be risky if recurring charge is for an essential service.

Can I withdraw money from an ATM?

Yes. You will select a 4-digit PIN (Personal Identification Number) when you activate your card. Please note: ATM fees may apply, please see your Cardholder Fee Schedule for more information.

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 Support Website at mycard.adp.com, or by calling 1.877.237.4321.

Where can I use my Aline Card?

You can use your Aline Card at any merchant that welcomes Visa prepaid 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. Or use your PIN at participating ATMs. You can also use the card to make purchases online, on the telephone, and by mail order.

Can I spend more money than I have on the card?

There is no line of credit associated with your card. It is possible however, due to the way transactions are processed, that a merchant will accept your card even though you didn't have enough money on it. You are still responsible for this payment. Please refer to the Terms and Conditions document that you received with your card.

Are there any overdraft penalty fees?

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 Terms and Conditions you received with your card.

What should I do if my card is lost, stolen, or damaged?

Immediately report a lost or stolen card to Cardholder Services at 1.877.237.4321. Once we deactivate your card, we will transfer the funds to a new Aline Card and mail you your new card. A fee for a replacement card may apply, please see your Cardholder Fee Schedule.

Is there fraud protection with the Aline Card?

Yes. Signature-based transactions are protected by Visa's Zero Liability policy.**

Can I pay bills with my card?

Yes. You can pay bills online at mycard.adp.com. You can also pay bills in person where Visa prepaid cards are accepted.

Can I transfer money from my card to my bank account?

You may request one transfer per business day from your card to a U.S. bank account via the Cardholder Support Website at mycard.adp.com. Allow up to 72 hours for the transfer to complete. Fees may apply. You cannot transfer money from a bank account onto your card, unless your bank will allow you to initiate an ACH transaction. Aline Cards do not accept wire transactions. Contact Cardholder Services at 1.877.237.4321 to request your Aline Card routing and account numbers.

Can I put cash on my card by going to a retailer?

To reload at a participating retailer you can purchase a Green Dot MoneyPak®. Green Dot MoneyPaks can usually be found in the same section where prepaid cards are sold. Give the cashier the MoneyPak along with the money you wish to load onto the card. After the cashier has loaded the funds to the MoneyPak, go to the Cardholder Support Website at mycard.adp.com or call 1.877.237.4321 to apply the funds to your card. Most retailers charge \$4.95 for this service, in addition to the amount you wish to load onto the card.

Can I request another card for a spouse or trusted family member?

Yes. Access the Cardholder Support Website at mycard.adp.com, or call Cardholder Services at 1.877.237.4321 to obtain information regarding adding a secondary card enrollment. You and the Secondary Cardholder share the same pool of funds. Each person has full and immediate access to the joint balance on the card.

Can I load funds from multiple employers to my Aline Card?

Yes. You can load funds from multiple sources. Simply provide your card's Routing and Account Number to the business initiating the payment. You can obtain these numbers by contacting Cardholder Services at 1.877.237.4321.

Can I take the Aline Card with me if I leave my employer?

Yes. The card is yours to keep. Any employer that offers direct deposit can load your pay onto your Aline Card. Simply provide each employer with your Aline Card's Routing and Account, also known as your ABA and DDA numbers.*** You can obtain these numbers by contacting Cardholder Services at 1.877.237.4321.

I have an odd amount remaining on my card, how can I get this money?

Where a merchant that accepts Visa prepaid card allows, you can make a purchase for the odd amount remaining and pay the difference in cash or make a purchase for less than the odd amount and get cash back for the rest. You can also go to a Visa member bank to make an over-the-counter withdrawal with the teller.

Can I use the card to rent a car?

Your Aline Card may be used to rent a car, however, rental car companies "authorize" (have money held) for more than the actual cost of the rental car. The reason is that the rental 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 is posted to your statement. This means that you might not have access to these funds for several days. To avoid problems when you rent, call the rental car company ahead of time and ask them what their policy is regarding the use of prepaid cards.

Can I wire funds from my bank to my Aline Card?

Your card does not accept wired funds. There are convenient ways to add money to your card. Direct deposit is the free and easy way to reload your Aline Card. Your funds are immediately available on your Aline Card on payday. You can also reload your card by purchasing a Green Dot MoneyPak at a participating retailer.

What is the contact number for customer service?

For customer service regarding your new Aline Card, please call 1.877.237.4321. This number is also printed on the back of your card.

Who do I call with questions about a specific purchase, or for general questions about the card?

Most questions about the card and details or transactions made with the card can be answered through the Cardholder Support Website at mycard.adp.com. You may also contact Cardholder Services by calling 1.877.237.4321. Fee may apply.

*Nominal fees may apply.

**If your Aline Card is lost or stolen, you have the security of knowing your funds are protected from unauthorized purchases. Visa's Zero Liability Policy provides protection from unauthorized purchases. U.S. issued only. Visa's Zero Liability Policy does not apply to commercial card or ATM transactions, or to PIN transactions not processed by Visa.

***ABA&DD numbers are assigned to each Aline Card to facilitate the loading of funds. Your card is not associated with a bank account.

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