

ALINE Card FAQs.

What you need to know about your ALINE Card.



Important information about procedures for opening a new prepaid card account.

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 opens an account. What this means for you: When you open a prepaid card account, we may require your name, address, date of birth, Social Security Number, tax identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

HOW TO ACCESS YOUR PAY FOR NO CHARGE (\$0)

You can withdraw funds from your ALINE Card by ADP® without incurring a fee (\$0) in the following ways:

- Unlimited over-the-counter bank teller withdrawals at any Visa® or MasterCard® member bank.
- ATM withdrawals—in network (The number of surcharge-free (\$0) ATM withdrawals may be limited. Please refer to your ALINE Card Fee Schedule when you log into your account on the FREE ADP® Mobile Solutions App, on myADP.com or at mycard.adp.com or see your manager to request the ALINE Card Fee Schedule.)
- Cash back with point-of-sale transactions at participating retail locations (PIN code only).

ALINE CARD BASICS

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

No. For your protection, you will need to go to mycard.adp.com or call 1.877.237.4321 to activate your ALINE Card. You will need to choose a PIN (personal identification number) when you activate your card. By activating the ALINE Card, you are agreeing to the terms and conditions in the Cardholder Agreement.

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

Allow up to three weeks after card activation for your pay to begin to be loaded onto your new ALINE Card. To see if your pay has been loaded onto to your new Card, you can view your balance on the FREE ADP mobile app, at myADP.com, at mycard.adp.com, or by contacting Cardholder Services at 1.877.237.4321.

Do I need to contact my employer about my new ALINE Card?

If your employer enrolled you for the ALINE Card, you do not need to contact your employer. In this instance, you only need to activate your new ALINE Card in order to start receiving your wages on it.

If you enrolled yourself for an ALINE Card through the FREE ADP mobile app, you need to provide your employer with your routing and account numbers once you've activated your ALINE Card. Your employer needs this information in order to direct your wages onto your ALINE Card. You can access your routing and account numbers on the ADP mobile app, on myADP.com, or on mycard.adp.com.

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

Yes. Log into your account at mycard.adp.com or call Cardholder Services at 1.877.237.4321 to obtain information and add a secondary cardholder to your account. You and all secondary cardholders must pass an additional validation process. If you and all secondary cardholders pass the validation process, you and the secondary cardholders share the same pool of funds. Each person has full and immediate access to the joint balance on the ALINE Card.

Is the ALINE Card a credit card?

No. The ALINE Card is a reloadable Visa® or MasterCard® prepaid debit card—not a credit card. It will not build credit history. Each pay period, your employer automatically loads your pay onto the ALINE Card. Each time you use the ALINE Card, the purchase amount is deducted from the amount of money available on the ALINE Card.

Does my ALINE Card earn interest?

No. Interest is not earned on or applied to the ALINE Card balance.

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

You should report the lost, stolen or damaged ALINE Card to Cardholder Services immediately so the ALINE Card can be deactivated. Cardholder Services can be reached at 1.877.237.4321. We will cancel your ALINE Card and transfer the funds to a new ALINE Card that will be sent to you. You may receive one lost/stolen replacement ALINE Card for no charge (\$0) per calendar year sent regular U.S. mail for no charge (\$0). After the one replacement card at no charge (\$0) and/or for expedited delivery, a fee may apply, so please see your Cardholder Fee Schedule.

If you would like to access your funds prior to receiving your replacement card, please ask the representative to authenticate an ALINE Check by ADP® which must be made payable to yourself for the full available balance. The ALINE Check can be found in your original ALINE Card Welcome Kit. Once the ALINE 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. Funds for that check will immediately be deducted from your ALINE Card balance to allow payment when presented (you CANNOT change the check amount or the check will be returned). If you do not have any available balance on your ALINE Card, your request to authenticate the check will be declined.

Please note: because you have an activated ALINE Card, you can ONLY use the ALINE Check if your ALINE Card has been reported lost or stolen and you need access to your funds prior to receiving your replacement card.

No fees will be charged for replacing a lost or stolen ALINE Check or placing a stop payment of an authenticated ALINE Check after authentication. To cancel or place a stop payment on an ALINE Check after it has been authenticated, please call Cardholder Services at 1.877.237.4321. You can request additional checks by visiting mycard.adp.com or by calling Cardholder Services.

Is there fraud protection with the ALINE Card?

Yes. Signature-based transactions that qualify are protected by Visa or MasterCard's Zero Liability Policy. Visa's and MasterCard's Zero Liability Policy provides protection from unauthorized purchases. Other restrictions may apply. You may also have other protections under applicable law, such as Regulation E. Please refer to the Cardholder Agreement you received with the ALINE Card, view the Cardholder Agreement on the FREE ADP mobile app, at myADP.com and at mycard.adp.com, or request a copy by calling 1.877.237.4321.

Who do I call with questions about the ALINE Card?

Most questions about the ALINE Card and details of transactions made with the ALINE Card can be answered by logging into your account on the FREE ADP mobile app, at myADP.com and at mycard.adp.com. To reach Cardholder Services regarding your ALINE Card, please call 1.877.237.4321. This number is also printed on the back of your ALINE Card.

Will I be charged any fees using the ALINE Card?

Yes. There is a charge for using certain features on your ALINE Card. Please refer to your Cardholder Fee Schedule for applicable usage fees. You can view your ALINE Card Fee Schedule at any time on the FREE ADP mobile app, at myADP.com and at mycard.adp.com. You can also contact Cardholder Services by calling 1.877.237.4321 to talk to a representative or to request a copy of your Cardholder Fee Schedule be sent to you.

Are funds loaded on to the ALINE Card FDIC insured?

Yes. The amounts that you load on your ALINE Card are insured by the Federal Deposit Insurance Corporation ("FDIC") up to the maximum amount provided by applicable law.

Will my ALINE Card expire?

Yes. Your ALINE Card does have an expiration date but your funds do not expire. Please review the front of your ALINE Card to see your expiration date. Prior to your current ALINE Card expiring, a new ALINE Card will be sent to your address on file.

I received a non-personalized ALINE Card from my employer, how can I get a personalized ALINE Card with my name embossed on the Card?

You can request a personalized ALINE Card with your name embossed on the card at any time by calling Cardholder Services at 1.877.237.4321. You can also obtain a personalized ALINE Card with your name embossed on the card if you request and are

approved to receive your routing and account numbers. When you activate the non-personalized ALINE Card, you can immediately log in to set-up your account at mycard.adp.com and select "Add More Money Options" to be able to add funds from multiple employers and sources such as your annual tax refund, government benefits, and child support payments. When you select "Add More Money Options" and pass a validation process, you will receive your Direct Deposit information and can even print your ALINE Card's routing and account numbers on a deposit slip online. Once you're approved to add money, a personalized ALINE Card with your name embossed on the card is automatically mailed to your address on file.

If you don't call to request a personalized ALINE Card or request to receive your Direct Deposit information after you activate your account, your non-personalized ALINE Card will automatically upgrade to the personalized ALINE Card and be mailed to your address on file after you receive a set number of payroll loads deposited onto your ALINE Card account.

WITHDRAWING FUNDS

Can I withdraw money from an ATM?

Yes. When activating your ALINE Card, you will be required to select a 4 digit PIN. You have access to at least one ATM withdrawal per pay period at no charge (\$0) through our in-network, surcharge-free (\$0) ATMs. Please see your Cardholder Fee Schedule for more information on how to find in-network, surcharge-free (\$0) ATMs and when ATM fees may apply.

I have a small balance on my ALINE Card that I'd like to access, how can I get this money?

Where a merchant that accepts Visa or MasterCard prepaid debit card allows, you can make a purchase and first use the ALINE Card to pay for the purchase with remaining balance on the ALINE Card and pay the difference by another means accepted by the merchant. You may also make a purchase for less than remaining balance on the ALINE Card 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. You can also go to a Visa or MasterCard member bank to make an over-the-counter withdrawal with the teller. If you close your account, you will receive a check mailed to your address on file for the remaining balance on the ALINE Card.

Can I transfer money from my ALINE Card to my bank account?

Yes. You may transfer your full available balance from your ALINE Card to a U.S. bank account that belongs to you and is in your name by logging into your account on the FREE ADP mobile app, at myADP.com and at mycard.adp.com. 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.

ADDING MORE MONEY

Can I load money from multiple employers and sources to my ALINE Card?

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. Simply provide your ALINE Card's routing and account numbers to the business initiating the payment. You may request your routing and account numbers through the cardholder website by logging into your account on the FREE ADP mobile app, at myADP.com and at mycard.adp.com or by contacting Cardholder Services at 1.877.237.4321.

Once you pass a validation process, you can obtain these numbers by logging into your account on the FREE ADP mobile app, at myADP.com and at mycard.adp.com. You can print a deposit slip to set up your Direct Deposits onto your ALINE Card account through the cardholder website at mycard.adp.com or by contacting Cardholder Services at 1.877.237.4321.

Can I transfer funds by a wire transfer transaction from my bank to my ALINE Card?

No. Your ALINE Card does not accept wire transfer transactions.

Can I load cash onto my ALINE Card by going to a retailer?

Yes. If you pass a validation process, you may load cash on your ALINE Card at thousands of retailers using Reload @ the Register™ or MoneyPak®, which are cash reload services offered by Green Dot® Network, an third party service provider. Retailers may charge up to \$5.95 for this service (Green Dot® Network cash reload limits and fees apply. Subject to card and balance limits.), in addition to the amount you wish to load onto the ALINE Card. Learn more about how to reload your card with cash on the following Green Dot Network websites: attheregister.com or moneypak.com. Please refer to the separate terms & conditions and fees pertinent to Green Dot Network. Green Dot Network cash reload services are provided by Green Dot Corporation, an unaffiliated third party.

Where can I go to add cash directly to my ALINE Card with Reload @ the Register?

You can Reload @ the Register at thousands of participating locations nationwide including:

- 7-Eleven
- ACE Cash Express
- CVS/Pharmacy
- Dollar General
- Family Dollar
- Kmart
- Kroger
- Rite Aid
- Safeway
- Walgreens
- Walmart

How do I Reload @ the Register?

It's easy! Just ask the cashier at participating retailers to add the cash you provide them directly to your card at the register. Reload fees and limits apply.

When will my money be available on my ALINE Card with Reload @ the Register?

At most retailers, your money will be available on your card within 10 minutes. Some retailers may take up to one hour.

What is a MoneyPak?

MoneyPak is a convenient way for friends and family members to reload eligible prepaid cards. Friends and family members would purchase a MoneyPak at participating retailers and provide you with the MoneyPak number to load funds onto your ALINE Card.

A friend or family member sent me a MoneyPak number. What do I do now?

- Create a Secure Login at MoneyPak.com: The first time you use MoneyPak, you will need to enter your MoneyPak number and create a MoneyPak.com Secure Login. MoneyPak.com will remember your information, making future visits to the site fast and easy.
- Verify mobile: Verify your mobile phone by following the prompts during setup.
- Load card: Enter your ALINE Card number. Your card will be loaded with the amount on the MoneyPak. Reload fees and limits apply.

Can I load my ALINE Card using a mobile check cashing service like Ingo Money®?

Yes. If you pass a validation process, you may use the Ingo Money mobile check cashing service that is accessible directly in the ADP mobile app. Please refer to the separate terms & conditions and fees pertinent to Ingo Money. Ingo Money mobile check cashing services are provided by First Century Bank, N.A. and Ingo Money Inc. which are both unaffiliated third parties.

How are fees based for loading a check via Ingo Money electronic check cashing services?

Fees are based on the timing selected to receive the check funds. There are two options:

- Option 1 – Money in 10 calendar days; no fee
- Option 2 – Money in Minutes for a fee:
 - › 1% for payroll and government check with a pre-printed signature; minimum fee: \$5.00.
 - › 5% for all other accepted check types, including hand-signed payroll and government check; minimum fee: \$5.00.

When will the funds be available through Ingo Money?

For checks using the 10-day option, funds from approved checks will be loaded to the account in 10 calendar days, including the time of day the check was submitted. For checks submitted using the money-in-minutes option, it may take up to 5 minutes to approve the check. In rare circumstances, it may take up to an hour for Ingo Money to verify the check and/or availability of funds.

Is the load check feature from Ingo Money available on tablet devices?

The load check feature is not currently available on desktop or tablet devices. Cardholders may access the feature from the Mobile Solutions app from an Apple® or Android™ smartphone device.

Why isn't the load check feature from Ingo Money visible in my ALINE Card page of the ADP mobile app?

Typically, this is due to the following reasons:

- The cardholder is using a tablet device.
- The load check feature is only available for active cardholders who have passed additional validation.

What kind of transaction will the load show as?

Funds are loaded as an OCT transaction or as a MasterCard® Send™ transaction.

How are cardholders notified of completed transactions?

Ingo Money will send email alerts to notify cardholders if further steps are needed.

Who should cardholders contact for questions about loading or submitting a check?

Ingo Money is a separate service that cardholders can choose to use; for issues related to a submitted check cashing transaction, contact Ingo Money Customer Service at help@ingomoney.com or 1.229.276.3990. ALINE Cardholder Service teams will not be able to assist with Ingo Money service inquiries or issues.

It's been 10 days and funds are not available. Why?

It takes 10 calendar days for funds to be loaded from when the transaction was initially submitted, and includes the time of day the transaction was submitted.

Why must another copy of the check with VOID written on it be submitted?

To help prevent duplicate and fraudulent transactions.

Why would a check load in the ALINE account be on hold and what can be done to fix it?

Ingo may place a check load on hold for a variety of reasons, such as an inability to verify identity or submission of a check that triggers a security review. If an account is on hold, we recommend contacting Ingo Money at help@ingomoney.com or 1.229.276.3990 for further assistance.

Can I load funds to my ALINE Card from other money transfer services such as, but not limited to, PayPal or insurance disbursements from my insurance providers?

Yes. If you pass a validation process, you may use other money transfer services to load funds on your ALINE Card account. 3rd party

fees may apply and are subject to change when reloading your card using other money transfer service providers, such as but not limited to, PayPal®, insurance provider disbursements, etc. Please refer to the separate terms & conditions and fees pertinent to the respective unaffiliated third party service provider(s).

Are there any load limits that apply to cash loads (using Green Dot Network services), mobile check cashing loads (using Ingo Money services), and other money transfer services loads onto my ALINE Card?

Yes. The maximum load limits from total cash reloads using Green Dot Network services are currently as follows:

- Rolling 24 hours: \$1,500 per transaction maximum with a rolling 24 hour total load amount maximum of \$1,500, not exceeding 4 loads.
- Rolling 7 days: \$1,500 per transaction maximum with a rolling 7 days total load amount maximum of \$3,500, not exceeding 7 loads.
- Rolling 30 days: \$1,500 per transaction maximum with a rolling 30 days total load amount maximum of \$5,000, not exceeding 20 loads.

Separately, the maximum load limits from mobile check cashing reloads using Ingo Money services combined with reloads from other money transfer services (like PayPal and insurance disbursements, etc.) to your ALINE Card are currently as follows:

- Rolling 24 hours: \$1,500 per transaction maximum with a rolling 24 hour total load amount maximum of \$1,500, not exceeding 4 loads.
- Rolling 7 days: \$1,500 per transaction maximum with a rolling 7 days total load amount maximum of \$3,500, not exceeding 7 loads.
- Rolling 30 days: \$1,500 per transaction maximum with a rolling 30 days total load amount maximum of \$5,000, not exceeding 20 loads.

For example, if you successfully load \$1,500 from PayPal to your ALINE Card account and within 24 hours attempt to cash a check using Ingo Money within the ADP mobile app, you will be declined for the Ingo Money transaction due to the load limits set for the account.

It's important to note that ADP may increase or decrease these reload limits from time to time at its discretion and without notice to you.

ACCOUNT BALANCE/MANAGEMENT

Will I receive a monthly statement?

Your statements are available when you log into your account on the FREE ADP mobile app, at myADP.com and at mycard.adp.com. If you do not have online access, you may contact Cardholder Services to request your transaction history at no charge (\$0). A monthly paper statement can be mailed to you at your request through the cardholder website at mycard.adp.com or by contacting Cardholder Services at 1.877.237.4321. A fee for mailing a monthly paper statement may apply; see your Cardholder Fee Schedule.

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

You can check your current balance anytime for no charge (\$0) by logging into your account on the FREE ADP mobile app, at myADP.com and at mycard.adp.com. While you're logged into your account, you can set up your email and text alerts, including balance and transaction alerts conveniently delivered to your email address or mobile phone. You can download the free ADP Mobile Solutions App for iOS® and Android™ devices or log into myADP.com to access your ALINE Card balance and transaction history for no charge (\$0)

You can also check your balance for no charge (\$0) by calling Cardholder Services at 1.877.237.4321. Finally, you may check your balance at any in-network ATM for no charge (\$0).

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 website at mycard.adp.com, or by calling 1.877.237.4321.

MAKING PURCHASES/PAYING BILLS

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

Yes. You may use your ALINE Card to make direct payments to your billers/retailers within their stores or on their websites using your ALINE Card number printed on the front of your card. Contact your billers/retailers for their direct bill payment options. Third party fees may apply.

You will also be able to use the services of a third-party bill pay provider by logging into your account on the FREE ADP mobile app, at myADP.com and at mycard.adp.com. Click on link to the bill pay provider's website once logged in. Please refer to the separate terms & conditions and fees pertinent to the bill payment service provider.

Where can I use my ALINE Card?

You can use your ALINE Card at any merchant that welcomes Visa® or MasterCard® prepaid debit 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. You can also use the ALINE Card to make purchases online, over the telephone and by mail order wherever Visa or MasterCard branded prepaid cards are accepted.

Can I spend more money than I have on the ALINE Card?

No. You are not allowed to exceed your available balance, and there is no line of credit (your ALINE Card is not a credit product and will not help build credit) or overdraft protection feature associated with your ALINE Card. It is possible, due to unusual circumstances, that merchants will accept your ALINE Card even though you didn't have enough funds, for example, a transaction that settles for an amount greater than the amount authorized. You are still responsible for any negative balance amount. Please refer to the Cardholder Agreement you received with the ALINE Card, view the Cardholder Agreement on the FREE ADP mobile app, at myADP.com and at mycard.adp.com, or request a copy by calling 1.877.237.4321.

Are there any overdraft penalty fees?

You are not allowed to exceed your available balance so there are no overdraft penalty fees (there is no overdraft protection feature associated with your ALINE Card). 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 Cardholder Agreement document you received with your ALINE Card.

Can I use the ALINE Card to rent a car or book a hotel? Why do my funds get "authorized" for holds for some purchases I make?

Your prepaid ALINE Card may be used to rent a car or book a hotel, but rental car companies and hotels may "authorize" (have money held) additional funds. The reason is the rental car companies and hotels don't know if they need to charge you for additional expenses like gas, extra mileage, damage, room service, incidentals, and extra days until you return the vehicle or check-out of the hotel. Other merchants, like restaurants, bars, salons, or transportation service companies may apply 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 ALINE Card. This means you might 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.

Is there any type of transaction I am not able to perform with my ALINE Card?

You cannot use the ALINE Card for unlawful Internet gambling or any illegal transaction.

Can I buy gas with my ALINE Card?

Yes, but when you use your ALINE 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 with your ALINE Card. Do not swipe your ALINE Card at the pump or you may incur a hold amount that exceeds your gas purchase amount. As a best practice, we recommend that you always pay the cashier first for the amount of gas you wish to purchase.

Can I add my ALINE Card to Apple Pay®?

Yes, ALINE 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 apple.com/apple-pay/.

The ALINE Card by ADP is issued by MB Financial Bank, N.A., Member FDIC, pursuant to licenses from Visa U.S.A. Inc. and MasterCard International, Inc. ADP is a registered ISO of MB Financial Bank. MoneyPak is provided by Green Dot Corporation. Green Dot and MoneyPak are registered trademarks of Green Dot Corporation. Reload @ the Register is a trademark of Green Dot Corporation. IOS is a trademark or registered trademark of Cisco in the U.S. and other countries and is used under license. Android is a trademark of Google Inc. iPhone, iPad, iTouch, Apple, and Apple Pay are registered trademarks of Apple Inc. ADP, the ADP logo, ALINE Pay by ADP®, ALINE Check by ADP®, ALINE Card by ADP® and TotalPay® are registered trademarks of ADP, LLC. All other marks are the property of their respective owners. Copyright © 2015-2018 ADP, LLC. All rights reserved.

 **aline**

