

PERMANENT PAY CARD & DIRECT DEPOSIT I N F O R M A T I O N



Dear Colleague,

Receive your Pay Faster – Permanent Pay Cards & Direct Deposit Options

UCPath is excited to offer you a new permanent pay card option for receiving your pay. You now have three options for receiving your pay: 1) direct deposit, 2) an ALINE permanent pay card or 3) through a paper paycheck. As you are currently being paid through a paper paycheck, we encourage you to review the following permanent pay card and direct deposit information below and consider making a change.

Permanent Pay Card Benefits

- The permanent pay card option is similar to direct deposit. Your money is available on your payday -- even if you are out of town, sick or unable to get to your financial institution (paper paychecks sent by mail are issued on pay day, but may take an additional 2-3 days to arrive at your home address).
- You enjoy the benefits of having a debit card, with the ability to transact using a PIN code or a signature.
- There are no fees for paying bills by phone or online using standard bill pay. (Note: there is a fee for expedited bill payments online).
- You have the ability to receive cash back with point-of-sale transactions at participating retail locations.
- ATM withdrawals are available from in-network locations.
- Tools are available for managing your card, including a website (mycard.adp.com), a phone app, bill payment capability and alerts.
- The card is a Visa prepaid debit card and is not a credit card. Each payday your pay will be loaded on the card.
- Each time you use the card, the purchase amount is deducted from the amount of money available on the card. Balance information is available through an app or website.

Be Aware

- If you are a non-represented employee with a social security number and a non-PO box address, you are eligible to sign up for a permanent pay card. (Note: represented employees are currently not eligible).
- You should call Cardholder Services (1.877.237.4321) immediately if you believe your permanent pay card or PIN has been lost or stolen so that the pay card can be deactivated.
 - There is no fee for replacing one lost/stolen permanent pay card each calendar year, but there is a \$6.00 fee (regular mail) to replace each subsequent lost/stolen card.
 - You are responsible for all authorized uses of your permanent pay card.
 - You are not responsible for unauthorized Visa debit transactions on your card account if you notify Cardholder Services within two (2) business days and you are not grossly negligent or fraudulent in the handling of your card.
 - Review section "XV. Loss, Theft or Unauthorized Use" in the Cardholder Agreement <http://bit.ly/paycardagreement> for specific details.
- This FAQ handout <http://bit.ly/paycardFAQ> contains additional key information to review.

Signing Up

- Review the following documents to learn more about the card and understand how to avoid fees:
 - Fee Schedule: <http://bit.ly/paycardfeeschedule>
 - Cardholder Agreement: <http://bit.ly/paycardagreement>
 - Privacy Policy: <http://bit.ly/paycardpolicy>
- Review the instructions at <http://bit.ly/paycardinstructions>, and then complete and sign the consent form at <http://bit.ly/paycardconsent>.
- Visit the UCPATH Portal at <https://ucpath.universityofcalifornia.edu/>, click on “Ask UCPATH Center”, then click on “Submit An Inquiry” to submit the electronically signed form.
 - Select Topic = ‘Payroll’
 - Select Category = ‘Submit a Form Payroll Administration’
 - Enter Subject = ‘Personalized pay card enrollment’
 - Upload your signed form and click on Submit.
- A permanent pay card enrollment confirmation, along with next steps will be returned within one business day.
- Your card will arrive at your home address within seven to ten days after you initially sign up. Payments will be loaded on your card each payday.

Direct Deposit Benefits

- There are no checks or pay cards to be lost, stolen or replaced.
- Your money is available on your payday -- even if you are out of town, sick or unable to get to your financial institution.
- Many financial institutions will deposit your check a day early if the payday falls on a holiday.
- Many financial institutions offer free or lower-cost checking for customers with direct deposit because it saves them the cost of processing paper checks.
- You avoid bouncing checks because the deposit is direct and on time.
- It can save you trips to the bank/credit union and help you avoid long lines at tellers or ATMs.
- To set up direct deposit in the UCPATH Portal, follow the step by step instructions at <http://bit.ly/ucpathdirectdeposit>.

If you have any additional questions or need other services, please visit UCPATH at <https://ucpath.universityofcalifornia.edu/> and click on “Ask UCPATH Center” to submit an inquiry. You may also contact the UCPATH Center to speak with an associate Monday – Friday 8:00 a.m.– 5:00 p.m. at (855) 982-7284.

Thank you,
FOM | UCPATH Team

PERMANENT PAY CARDS AT UC RIVERSIDE

WHAT IS A PAY CARD AND HOW DO I USE IT?

DO YOU WANT TO RECEIVE YOUR PAY FASTER? Your money is available on your payday -- even if you are out of town, sick or unable to get to your financial institution (paper paychecks sent by mail are issued on pay day, but may take an additional 2-3 days to arrive at your home address).

The card is a Visa prepaid debit card and is not a credit card. Each payday your pay will be loaded on the card.



You enjoy the benefits of having a debit card, with the ability to transact using a PIN code or signature.



ATM withdrawals are available from in-network locations.



Tools are available for managing your card, including a website, a phone app, bill payment capability and alerts.



You have the ability to receive cash back with point-of-sale transactions at participating retail locations.



There are no fees for paying bills by phone or online using standard bill pay. *Note: there is a fee for expedited bill payments online.*



SIGN UP FOR THE PAY CARD | HERE'S HOW:

1. Review the following documents to learn more about the card and understand how to avoid fees:

- Fee Schedule: <http://bit.ly/paycardfeeschedule>
- Cardholder Agreement: <http://bit.ly/paycardagreement>
- Privacy Policy: <http://bit.ly/paycardpolicy>



2. Complete and sign the Consent Form at: <http://bit.ly/paycardconsent>

- Section 1: Complete all information.
- Section 2: Check the box indicating agreement to receive all regular wage payments through a pay card.
- Sections 3 & 4: Read all Section 3 and give authorization by signing in Section 4.
- Additional form instructions can be found at <http://bit.ly/paycardinstructions>



3. Visit the UCPath portal at <https://ucpath.universityofcalifornia.edu/> and click on "Ask UCPath Center" then click on "Submit An Inquiry" to submit the electronically signed form.

- Select Topic = 'Payroll'
- Select Category = 'Submit a Form Payroll Administration'
- Enter Subject = 'Personalized pay card enrollment'
- Upload your signed form and click on Submit.



4. A pay card enrollment confirmation, along with next steps will be returned in one business day.

5. Your pay card will arrive at your home address within seven to ten days.



If you have any additional questions, please visit UCPath at:

<https://ucpath.universityofcalifornia.edu/> and click on "Ask UCPath Center" to submit an inquiry. You may also contact the UCPath Center to speak with an associate Monday – Friday 8:00 a.m.–5:00 p.m. at (855) 982-7284.

DIRECT DEPOSIT

AT UC RIVERSIDE

DO YOU WANT TO RECEIVE YOUR PAY FASTER?

Your money is available on your payday -- even if you are out of town, sick or unable to get to your financial institution (paper paychecks sent by mail are issued on pay day, but may take an additional 2-3 days to arrive at your home address).

BENEFITS OF SIGNING UP FOR DIRECT DEPOSIT:

Security:

With direct deposit, you won't have to worry about lost, stolen and misplaced checks.



Reliability:

You will not have to wait an additional 2-3 days for your check to arrive in the mail. In some cases, your funds will be available sooner than with a check.



Convenience:

Saves time and effort. Eliminate trips to your financial institution to deposit your check.



Register for direct deposit now so you'll be ready when UCPATH Launches

HERE'S HOW:

Follow the directions: <http://fomucpath.ucr.edu/training/AddOrDeleteDirectDeposit.pdf>



Sign up for direct deposit through the UCPATH Portal.



Ask questions! Keep an open channel of communication with your department manager to address these changes or email fomucpath@ucr.edu.



Purpose

The purpose of this form is to obtain employee authorization to receive regular wage payments through a pay card.

Use

The employee will complete this form, and after signing, will forward the form to UCPC Production Payroll providing his/her consent.

Instructions

- Section 1: Employee completes all information.
- Section 2: Employee checks the box indicating that he/she agrees to receive all regular wage payments through a pay card.
- Sections 3 & 4: Employee reads all information in Section 3 and gives his/her authorization by signing in Section 4.
- Employee forwards the form to UCPC Production Payroll by attaching the form to a Case Management Inquiry.

Form Buttons: There are three buttons at the top of the form. These buttons are only visible via the monitor. The buttons cannot be seen on a print preview or a printout of the form.

- The “Clear Form” Button will clear the form of all data entered.
- The “Validate” Button will highlight all empty, required fields on the form. When all required fields have been completed, the button will display a message confirming that there are no longer any required fields to complete.
- The “Undo Highlight” Button will remove the highlight from the form, should the user not want the highlight to be visible, as they continue to complete the form.

Digital Signatures: Click on the digital signature block to digitally sign the document. If the user has already created a digital signature on his/her computer, then the user will need to input his/her signature password, and the document will be automatically signed.

When the user saves the document, he/she will be prompted to ‘Save As’ a new document. The newly signed document will be the document that the user will attach to his/her case.

If the user has not, yet, set up a digital signature, upon clicking on the signature block, he/she will be prompted to create one. Below is a list of instructions that will assist the user in creating a new password-protected signature file:

- I want to sign this document using:
 - Select radio button “A new digital ID I want to create now”
 - Click Next

- Where would you like to store your self-signed digital ID?
 - Select radio button "New PKCS#12 digital ID file"
 - Click Next
- Enter your identity information to be used when generating the self-signed certificate.
 - Fill in your company information and email address
 - Click Next
- Enter a password for your new digital ID file.
 - Put in your password, and then again, to confirm
 - Click Finish

Contact Information

UCPath: <http://ucpath.universityofcalifornia.edu>

UCPath Center email: ucpath@universityofcalifornia.edu

UCPath Center
14350-1 Meridian Parkway
Riverside, CA 92518
Phone: (855) 982-7284
Fax: (855) 982-2329
Monday - Friday: 8 a.m. – 5 p.m.

Question	Answer
Withdrawing Funds	
How can I check my pay card balance?	<p>You can check your current balance anytime for no charge (\$0) by accessing the Support website (mycard.adp.com) or <i>Cardholder Services</i> (1.877.237.4321).</p> <p>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.</p> <p>You can download the free ADP® Mobile Solutions App for iPhones and Android phones or bookmark the mobile website, mobile.adp.com, on your browser to log in and access your pay card balance and transaction history for no charge (\$0). Finally, you may check your balance at any in-network ATM for no charge (\$0).</p> <p>ADP Mobile Solutions App is available for Apple® iPhone® users at the app store. For all other smartphones, please go to mobileapp.adp.com to access the mobile features.</p>
Can I make unlimited cash withdrawals?	<p>Yes. You can withdrawal cash from your pay card in one of two ways:</p> <ol style="list-style-type: none"> 1) Through any in-network ATM 2) Inside, over the counter, at any Visa Member Bank. You should pay NO FEE for the transaction no matter how much cash you withdraw from your Card. Certain conditions may apply to cash disbursements in accordance with Visa U.S.A. Inc. Operating Regulations and Visa Prepaid Card program guidelines.
How do I find an in-network ATM?	<p>You can search for in-network ATMs using the ADP Mobil App or at mycard.adp.com.</p> <p>In-network ATMs include Allpoint (55,000 ATMs), Moneypass (25,000) and pncBank ATMs. These ATMs are located either standalone, or at businesses like CVS, Costco, Target, Walgreens, Ralphps, Chevron, US Bank, etc.</p>
Are there any overdraft penalty fees?	<p>You are not 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>
If I have an odd amount remaining on my pay card, how can I access this money?	<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 odd 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 the teller by presenting your card and 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 may 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 mycard.adp.com.</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 www.mycard.adp.com and clicking on links 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"> • Pay thousands of billers nationwide that are included in the Evolve Money network at no cost to you when you use your pay card for regular bill pay. (Evolve Money may charge fees for out-of-network or other bill pay services.) • 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. <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 may be used to rent a car or book a hotel, but rental car companies and hotels may "authorize" (have money held) additional funds.</p> <p>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 pay card.</p> <p>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.</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 with your pay card. 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 are not allowed to 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 able to perform with my pay card?	You cannot use your pay card for unlawful Internet gambling or any illegal transaction.
General Questions	
Are the funds loaded on my pay card secure?	Yes. Your funds are FDIC insured (subject to established limits) and qualified transactions are protected by Visa's Zero Liability from unauthorized purchases. Visa's Zero Liability policy provides protection from unauthorized purchases in certain circumstances. For further information, please visit visa.com/zero liability .
Is my pay card ready to use when I receive it?	No. For your protection, you will need to go to the support website or call the toll-free phone number to activate your pay card. Support website (mycard.adp.com) or <i>Cardholder Services (1.877.237.4321)</i> .
Is there a fee for a first lost/stolen card replacement?	No. One free lost/stolen card replacement is free through regular mail each calendar year. If requested as expedited, then there is a \$24.00 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 fee for regular mail (\$6.00) and expedited mail (\$30.00).
How can I avoid paying a fee?	Avoid fees through the following methods: <ul style="list-style-type: none"> • Out-of-network ATM withdrawal fees can be avoided by finding the nearest in-network ATM, visiting mycard.adp.com or logging onto the ADP® Mobile Solutions app or the mobile website at mobile.adp.com. • By getting cash back on purchases at many merchants. • By using over-the-counter withdrawals in any Visa Member Bank. Find the nearest Visa Member Bank at mycard.adp.com.
What are the fees that I could potentially be charged?	Avoid out-of-network ATM withdrawal fees. Out-of-network ATM withdrawals result in a \$3.00 fee. Other potential fees to avoid include stopping payment on an online bill (\$25.00), expedited online payment

Question	Answer
	(\$9.95), international purchases/ATM use (3% of transaction), request for a monthly paper statement (\$1.50), and card replacement, under certain circumstances.
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 my PIN?	If you forget your PIN or would like to change it, you can do so by contacting the Support website or <i>Cardholder Services</i>
What should I do if my pay card is lost, stolen or damaged?	You should report the lost, stolen or damaged pay card to <i>Cardholder Services</i> immediately so that 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 with the pay card can be answered through the cardholder website at or at <i>Cardholder Services (1.877.237.4321)</i> .
Who should I call if I feel that the incorrect amount was loaded to my pay card?	Contact the UCPath Center UCPath Website - ucpath.universityofcalifornia.edu . Click on "Ask UCPath Center" UCPath Center - 855-982-7284 Monday – Friday, 8:00 a.m. – 5:00 p.m. PST
Can I continue to receive my pay through pay card?	Yes, you can sign up to receive your future pay through a Personalized Pay Card.
Does consenting to be paid through 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 to be provided.
Does an employee need a Social Security Number (SSN) to be paid through 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 government fight the funding of terrorism and money laundering activities.
Does ADP validate the employee SSN? And 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 for proof of their information.
Can pay cards be delivered to an employee's PO Box address?	No. Pay cards may not be delivered to an employee PO Box address.
Can a pay card be delivered to an address outside of the U.S.?	No. Pay cards may not be delivered to an address outside of 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 a paper	Some reasons that pay cards are being offered as an option:

Question	Answer
pay check from employee perspective.	<ul style="list-style-type: none"> • Paychecks present a number of problems, the most important being the worry that the paycheck will arrive in the mail on payday and that it will not be lost or stolen along the way. • 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. • Just like direct deposit, there are no fees tied to accessing your money on payday.
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.
Paying Bills	
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 an Check by ADP® which must be made payable to yourself 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 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 will be available to your through your pay card.
Where 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 and 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, contact the Support website or <i>Cardholder Services</i>
Will I receive a monthly statement?	You will continue to receive your pay statement through the UCPath portal. Additionally, statements are available online through the cardholder website.
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 apple.com/apple-pay/ .
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 business initiating the payment. You may request your routing and account numbers through the Support website or Cardholder Services.</p> <p>Once you pass a validation process, you can obtain these numbers and print a deposit slip to set up your Direct Deposits onto your ALINE Card account through the Support website or Cardholder Services.</p>
Does the pay card earn interest?	No. Interest is not earned on or applied to the pay card balance.
Security Questions	
Does my pay card expire?	Yes. Pay card 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 to the employee through 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 to find the ADP Mobil Solutions App?	ADP Mobile Solutions App is available for Apple® iPhone® users at the app store. For all other smartphones, please go to tomobileapp.adp.com to access the mobile features

Note: Many of these FAQ’s were taken directly from ADP materials.