



# READY FUND\$®

## EMPLOYER FREQUENTLY ASKED QUESTIONS

### How does direct deposit to the employee ReadyFUND\$ card work?

The process is identical to traditional direct deposit except funds are deposited to the ReadyFUND\$ card account, not a personal bank account.

### What is the routing information used for Direct Deposit to the ReadyFUND\$ card?

Bank Name: The Bancorp Bank

Routing # ABA: 031101169

Account Number: 13-digit card ID number on the back of the card

Account Type: Checking

### What if I don't currently offer direct deposit?

No problem, use eZpay® through the ReadyFUND\$ Client Portal to load payroll to employees' cards online quickly and securely. Simply request an eZpay account be set up on the ReadyFUND\$ Client Portal. The employer pre-funds the account by depositing money into their client account at the ReadyFUND\$ card issuing bank. The employer is then able to load payroll to their individual cardholders through the ReadyFUND\$ portal drawing from those funds on deposit. Employers can also use eZpay for termination and exception pay funding to any of their approved ReadyFUND\$ cardholders.

### How do I promote the ReadyFUND\$ program to my employees?

ReadyFUND\$ offers many tools for employers to help promote a successful program. Pre-launch efforts like placing posters in break rooms and using payroll envelope stuffers will help create a successful program.

### Can employees choose not to participate?

Laws in some states require that existing employees have the option to continue to receive their pay via paper paycheck. However, it is in your company's best interest to promote the ReadyFUND\$ Premier Access® prepaid debit card for payroll to eliminate your company's need to issue paper checks for those employees who do not have a checking account. Remember, all employees, even those with a checking account can benefit from the ReadyFUND\$ debit card!

### How do employees sign up for the ReadyFUND\$ card?

Employees will complete the ReadyFUND\$ Direct Deposit Form or your company's direct deposit form. Information from the direct deposit form is entered through the ReadyFUND\$ Client Portal. Once this information has been validated, the ReadyFUND\$ card will be created and mailed to the employee in 7-10 days.

### I currently utilize a payroll processor. How will the ReadyFUND\$ card affect this process?

All payroll processors provide direct deposit service to their customers. Our process works just like direct deposit and won't impact your payroll processor. The employee is paid directly on the ReadyFUND\$ card.

FOR MORE INFORMATION, CONTACT US TODAY:  
TOLL FREE: 1.866.711.8358 • WEB: WWW.READYFUNDS.NET

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## What is the time frame for company set-up and card enrollment for the first payroll processing?

Having your company set up to begin enrolling employees will happen within just a few days. If your payroll system/provider requires a “pre-note” process, it may take two pay periods for payroll funds to be deposited on the card. The ReadyFUND\$ card DOES NOT require a “pre note” process which means you can pay your employee within 7–10 days of enrollment.

*pre-note = Some ACH originators require a test transaction be sent to confirm a valid account before sending the first “real” transaction although it is becoming less common.*

## What if an employee’s card is lost or stolen?

Cardholders call customer service toll free 7 days a week 24 hours a day to order a new card. The cardholder has the ability to transfer funds from the old account to the new very quickly and easily, or they can report the loss to ReadyFUND\$ and have the funds transferred by the Customer Service Department. Either way, it is important that the cardholder reacts quickly when he/she discovers the loss—in all cases, the cardholder can contact ReadyFUND\$ immediately to have funds frozen, preventing further loss. And...employers don’t have to make any changes in the payroll system as direct deposits will automatically be redirected to the replacement card.

## What if an error is made in payroll calculation and an overpayment or underpayment of payroll occurs?

This type of error is corrected by your Payroll Department by initiating two transactions: one to reverse the incorrect amount and one to deposit the correct payroll amount, just as you would with any direct deposit payment.

## What if an employee reports that an unauthorized charge has occurred on his/her ReadyFUND\$ card?

Have the employee contact Customer Service immediately utilizing the number printed on the back of his card. Make sure the employee refers to his/her cardholder agreement disclosure under “Error Resolution Procedures” and follows the requested procedures to expedite the correction to be made.

## How can an employee access their payroll at no charge?

The employees first transaction from the following choices each pay period is at no charge\*:

- ▶ POS transaction with or without cash back
- ▶ Allpoint® ATM at any of more than 37,000 surcharge free locations
- ▶ A bank teller cash withdrawal from any MasterCard® participating bank.
- ▶ A United States postal money order
- ▶ A card to bank account transfer

Also you can make POS purchases anywhere MasterCard debit cards are accepted at no charge anytime.

## Do employees receive a statement each month for the transactions on their account?

Account information is provided electronically online and can be printed. It can be accessed by going to [www.readyfunds.net](http://www.readyfunds.net) and clicking on the Account Access button. Or, they can call the toll free number printed on the back of the card, and follow the prompts for balance inquiry and transaction history related to their ReadyFUND\$ account.

## Can employees have other funds deposited to their ReadyFUND\$ card?

With a ReadyFUND\$ card, employees can set up additional direct deposits to their card account. in addition to their payroll. Simply follow the instructions below to enroll other sources of income for direct deposit.

1. Ask for a direct deposit form or print one at [www.readyfunds.net](http://www.readyfunds.net).
2. Use the following information as you complete the direct deposit authorization:

Bank Name: The Bancorp Bank

Routing # ABA: 031101169

Account Number: 13-digit card ID number on the back of the card

Account Type: Checking

## Can per diem expenses or expense reimbursements be funded to an employee’s ReadyFUND\$ card account?

Yes, any money that belongs to the employee may be added to their ReadyFUND\$ card. To set up per diem funding, please contact your ReadyFUND\$ representative.

## What happens if the employee leaves the company?

You can deposit their final pay onto their ReadyFUND\$ card and the employee takes the card with them as it is their account. This eliminates all employer escheatment requirements just like with direct deposit.

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TOLL FREE: 1.866.711.8358 • WEB: [WWW.READYFUNDS.NET](http://WWW.READYFUNDS.NET)

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# READY FUNDS\$<sup>®</sup>

## EMPLOYEE FREQUENTLY ASKED QUESTIONS

### How can I access my money at no charge?

Your first transaction for the following choices each pay period is at no charge\*:

- US Post Office money order
- Allpoint<sup>®</sup> ATM withdrawal
- POS transaction with or without cash back
- Online card to bank account transfer
- Bank teller cash withdrawal

**You can make POS purchases anywhere MasterCard<sup>®</sup> debit cards are accepted at no charge anytime.**

### What does “with no surcharge” mean?

Many ATM machine owners will charge a usage fee for using their machine; this is known as a “surcharge.” Allpoint ATM machines do not charge a surcharge which saves you money. To locate one of the 37,000 Allpoint no surcharge ATM 's, log on to [www.allpointnetwork.com](http://www.allpointnetwork.com).

### What type of text alerts\*\*\* are available?

**Balance Alerts:** Tells you when money is loaded on your card and when your funds are low.

**POS Alerts:** Tells you when a purchase is made and what your remaining balance is.

**2-Way Alerts:** You can get your balance whenever you need it. Simply text “BAL” on your cell phone to 90831 for your current balance.\*\*\*

**Important Message Alerts:** Be the first to know about new products and card features when you sign up for this text alert feature!

### How do I know how much money is on my card?

You can check your balance at no charge through the internet at [www.readyfunds.net](http://www.readyfunds.net), calling **1-877-323-9363** or signing up for Text Alert\*\*\* messages to your cell phone. You can also text BAL to 90831 and you will get your balance immediately.\*\*\*

### How secure is the money on my card?

If your card is lost or stolen, call **1-877-323-9363** immediately to report the card missing and to have a new card sent to you. Doing this quickly after noticing your card is missing will allow customer service to transfer the money from your missing card to the new card immediately upon activation so you can avoid any loss of funds. You will receive a new *READYFUND\$* Card within 7–10 days, but you can expedite delivery for a fee.

### How do I change my contact information or get answers to questions?

You can change your contact information and get answers to many questions by going to [www.readyfunds.net](http://www.readyfunds.net), or if you need to speak with a live agent, call **1-877-323-9363**.

### How much money can I withdraw or spend per day?

Generally, you can access your entire payroll amount however, various ATM's set limits to the amount of funds they will disburse with each transaction and some merchants limit the amount of cash-back they will provide. \*

### How much money can I keep on my card?

You can maintain a balance of \$10,000 on your card and may receive a maximum of \$5,000 in daily deposits.

**For more information, contact us today: Toll Free: 1.877.323.9363 • Web: [www.readyfunds.net](http://www.readyfunds.net)**

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## What is my PIN and when do I use it?

Your four-digit PIN (personal identification number) is a number you choose when you activate your card. You should keep this number in a safe place so it isn't lost or stolen—it is for your use only. Never write your PIN on your card. This PIN is the number used to make POS (point-of-sale) transactions and to withdraw money from an ATM machine. You should memorize this number for security purposes. If you've forgotten your PIN, call 1-877-323-9363.

## Can I use my card at another employer?

Yes. The ReadyFUND\$ card is yours to use for direct deposit of pay from any employer that offers direct deposit. Simply provide them with your direct deposit authorization and the following information:

Bank Name: The Bancorp Bank

ABA Routing #: 031101169

Account Number: 13 digit card ID# on back of card

Account Type: Checking

If you need a direct deposit authorization form, log onto [www.readyFUNDS.net](http://www.readyFUNDS.net)

## What if the ATM machine didn't work...should I try another one?

There are four possible reasons why the ATM did not work.

1. The machine may simply be out of cash or down for repairs.
2. The machine may not support the network logos listed on the back of your card.
3. You must select "checking" when prompted for the account type, or
4. You have insufficient funds to cover the withdrawal for cash and/or the fees associated with that transaction. You are charged for each attempt through the ATM machine. If you are unsure of your balance, you should call the toll free number listed on the back of your card or text BAL to 90831\*\*\* to check your balance before attempting another ATM transaction.

## What if the ATM machine keeps my card?

First, check with the bank, company or person in charge of the ATM machine's operation to determine if the ATM equipment is malfunctioning. If no resolution is reached, contact the Customer Service Center at the toll free number printed on the back of your card for assistance. This number is **1-877-323-9363**.

## Does the receipt from the ATM machine and POS terminal reflect my current card balance?

Your current card balance is transmitted back to the ATM with each transaction. If the ATM has the proper software, this balance will be printed on your receipt. Point-of-sale terminals do not generally report available balances.

## Can I get cash back at a POS terminal and is there a fee for doing so?

You can receive cash back, up to the limit of each merchant and there is no charge to get cash back.\*

## How do I return goods I purchased with my card account?

It depends upon the merchant's policy. In some cases the merchant will credit your card, and in others the merchant will refund you with cash. As with any purchase, always keep your receipt.

## What are the transaction fees for using the READYFUND\$ Premier Access Prepaid MasterCard Card?

(For a complete list of ReadyFUND\$ terms, conditions, fees and eligibility requirements, see the ReadyFUND\$ Cardholder Agreement.)

### The FIRST Transaction made (of the following 5) after each Payroll Deposit is at No Charge\*

AllPoint ATM withdrawal.....	No Charge	US Post Office Money Order .....	No Charge
POS Transaction with or without cash back.....	No Charge	Bank teller cash withdrawal.....	No Charge
Online card to bank account transfer .....	No Charge		

### Transactions that are always at No Charge

POS Purchase Transactions .....	No Charge	Toll free IVR and Online Account Access.....	No Charge
Card Activity Text Alerts .....	No Charge ***		

### Cardholder Transaction Fees\*

ATM Balance Inquiry (Domestic or International) .....	\$1.00	Bill Payment Transaction.....	\$1.00
POS Decline (Domestic or International).....	\$1.00	ACH Transfer from Card to Bank Account .....	\$1.00
ATM Decline (Domestic or International) .....	\$1.00	ATM Cash Withdrawal - Allpoint .....	\$2.50
ATM Cash Withdrawal (Domestic or International).....	\$2.50	Bankteller Cash Withdrawal.....	\$2.50

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