

What is a WageCard™?

Your WageCard is a prepaid Visa card that your payroll, tax refund or government benefits can be deposited to instead of receiving a paper paycheck. On payday, your funds will automatically be loaded on your card. The card can be used online, in stores, or at ATMs - anywhere Visa is accepted.

Why get a WageCard™ instead of just receiving a paper paycheck?

The WageCard is safer than carrying cash, more convenient than searching for a check-cashing store, and cheaper than check cashing fees. It allows you to make purchases, withdraw cash, pay for gas at the pump, and make online or over the phone purchases. In addition, you will be able to setup email/text alerts, automate bill pay, and more effectively track your spending with online access to your card activity through the complementary cardholder portal at wagecard.com.

Is my WageCard™ secure?

Yes, the WageCard requires your signature when you purchase goods or services. The merchant may verify the signed receipt against the signature on the back of your card. Also, your personal identification number (PIN) is required to make cash withdrawals.

Is it a credit card?

No, it's a prepaid Visa card where the available funds will be based on the amount your employer or government agency loads onto the card each payday. Each time you use the card, the purchase amount is deducted from the available balance.

Is there a credit check for the WageCard™?

No, the WageCard is not a credit card therefore will not require a credit check.

How do I apply for a WageCard™?

Simply talk to your human resources or payroll manager.

How will I be able to access my funds?

Once the card has been activated and funds have been loaded by your employer or government agency, you can use it anywhere Visa is accepted worldwide – in stores, online, as well as at ATMs. At the point of purchase, simply swipe your card, or provide your card to the merchant. You can run your card through as credit (provide your signature) or debit (enter your PIN) to complete the purchase. You may also withdraw cash at any ATM that displays the Visa logo by entering your PIN. Additional fees will apply.

Is there a fee to withdraw cash?

If you withdraw cash at one of the 25,000 MoneyPass Network ATMs available nationwide there is no fee. Go to [MoneyPass.com](https://www.moneypass.com) or download their app to find ATM locations near you. Otherwise, there will be a fee to withdraw cash at out-of-network ATMs.

Is overdraft allowed?

There are no overdraft capabilities on these cards.

What if my WageCard™ is lost, damaged, or stolen?

If your card is lost or stolen, call our Customer Service number **623-552-3928** as soon as possible to report the card missing. We will immediately disable the card, and you can obtain a replacement card via the same employer that issued you the card, or we can send one in the mail. Your funds will automatically be added to the new card. If your card has been used without your authorization, you are covered by the Visa Zero Liability Policy and can file a dispute.

Can my WageCard™ be used for online purchases?

Yes, you can securely place online orders with your favorite merchants up to the amount available on your card.

Does my employer know how I spend my money?

No, it is your card. Your employer cannot see how you spend your money because they do not have access to your account.

When will my funds be available on my card?

Funds are made available to you on the day that your employer or government agency has designated. You will be able to access all of your funds on this date.

How can I find out how much money I have available on my card?**Can I view my transaction history?**

You can call Customer Service at **623-552-3928** and either follow the prompts through the Automated Telephone Service to check your balance or speak to a live agent. Using the Automated Telephone Service will be faster than waiting for a live agent. The Automated Telephone Service is available 24 hours a day, seven days a week. You can also login to your personal account online at wagecard.com and view your balance and transaction history. There is NO CHARGE for speaking to a live agent, using the Automated Telephone Service or logging in to your personal account online.

Can I load funds onto my card other than through my employer?

Yes, if you have multiple employers, they can also direct deposit your payroll onto your card. Simply print out a direct deposit form through your online cardholder portal at wagecard.com, and hand it to your other employer. You can also deposit your tax refund or government benefits on your card by provide the appropriate entity with the routing and account numbers located on the back of your card.

Or if you have a paper check, you can load it through the Ingo Money app by taking a picture with your smartphone. Simply download the app, add your WageCard, and take a picture of your check. If your check is approved, the funds can be loaded to your card. Visit [Ingomoney.com](https://www.ingomoney.com) for more information.

Can I use my WageCard™ to make a purchase greater than the balance on the card?

By using another form of payment in addition to your card you can still make purchases that exceed your available balance. Pay for part of your purchase with your WageCard and the second part with another form of payment. Let the cashier know in advance that you will be using two forms of payment, present the card and state the specific amount to be used, then pay the difference with your second form of payment: cash, credit, or check.

Why was my card charged for more than I authorized at the gas station?

When using your card at certain merchants, such as gas stations (at the pump), it may place an authorization hold on your card up to \$75. This is just temporary, and once the gas station settles for the amount you pumped, the difference will go right back to your card. It is recommended that you give your card to the station attendant and state exactly how much gas you want to purchase, instead of swiping your card at the pump. This could potentially avoid that temporary upcharge.

Restaurants, hotels, and car rentals often obtain authorization for more than the transaction amount as well. Many restaurants, for example, factor in an automatic tip of up to 20% when authorizing card purchases. If your restaurant bill, plus the estimated tip exceeds the amount on the card it may be declined. Should this situation occur instruct the cashiers to deduct a specific amount from the card and use another form of payment for the balance or tip.

Can I pay bills with my card?

Yes, you can use your WageCard to pay bills online such as utilities, insurance, cable or any other service that accepts Visa Prepaid cards as a form of payment. You can also use the electronic bill pay feature available in your cardholder portal to make one-time payments or set up recurring payments to more than 11,000 billers.

What is the difference between selecting "Debit" or "Credit" at a merchant?

If you select "Debit" you will be asked to type in your PIN after swiping your card. If you don't remember your PIN selecting "Credit" still allows you to use the card and the cashier will ask you to sign the receipt for the sale. Also, there is a \$.50 PIN fee when making purchases at the point of sale. To avoid that fee, select "Credit".

What happens when my WageCard™ expires?

Your WageCard has a three-year expiration date. Your card will automatically renew on or before that date and a replacement card will be sent to you in the mail.

How do I reach someone if I have questions regarding my account?

For your convenience, you may reach Customer Service at **623-552-3928**, or by emailing support@wagecard.com.

You can also write to us at:

WageCard
PO Box 951004
South Jordan, Utah 84095-1004