Debit PayCard Guide

For this year, we are trying something new with YouthWorks. Instead of having checks given to you, you will get a debit PayCard. This card will have money loaded onto it every time you get paid. This is a guide to help you learn how to use your new PayCard.

# **Set-Up - I Just Got My Card!**

Since you just got your card, **you will need to set it up as soon as possible**. The card is stuck to a large piece of paper. You can remove the card and you will notice there is a sticker on the card. This sticker will have a number on it (1-877-237-4321), which you can call to “activate” it. **Please call this number and activate your card as soon as possible**. This will make it so that you can use the card in the later.

You will have to wait for a recording to play and then you will be asked a few questions to help identify you (birthday, social security number, etc). You’ll also be asked what 4-digit **PIN** **Number** you would like. Please answer these questions and pick a 4-digit Pin you are likely to remember, but that isn’t easy to guess (i.e. **don’t** do 0000, 1234, or your birth year).

Once you are done with this call and have “activated” your card, you can remove this sticker. If you forget it, this phone number is also on the bottom right corner on the back of your card.

# **How Much Money Do I Have?**

After you have activated your card, you can check how much money you have on your card (also known as your “card balance”) a few different ways:

* Call 1-877-237-4321 and answer the questions asked (type out answers, don’t speak them)
* Go online to [MyCard.adp.com](https://www.visaprepaidprocessing.com/ADP/PayRoll/Home/Index) and make an account
* Download the “ADP Mobile Solutions App” by searching for it in your phone’s app store and using the following Registration Code: **BALTICITY-test**
* Go to an ATM and look up your balance. Look on the next page in the “I Want to Get Cash” section to find out which ATM’s you should use.

# **How Do I Buy Stuff?**

When you make a purchase, instead of giving cash, just swipe your card. You will need to type your correct **PIN** number to make the purchase. You can select debit or credit at the machine. This works just like a regular debit card.

Also, remember how much money you have on your card. If you try to spend more money than you have on your card, your purchase won’t be allowed (also known as “denied”).

# **I Want to Get Cash**

You can easily get cash from your card in two different ways without paying fees:

1. **ATMs**:Go to any PNC Bank, “Money Pass” or “Allpoint” ATM. You will need to remember your **PIN** for this. You might recognize these logos or you can find the closest one by going to the following websites. An easy rule of thumb is that most CVS stores have “surcharge” free ATMs. You can also download the ADP Mobile Solutions App, where a map of “surcharge” free ATMs can be found or go to [http://www.adp.locatorsearch.com/](https://www.visaprepaidprocessing.com/ADP/PayRoll/Program/ATMLocator)

 

1. **Cashback:** In some places like grocery stores and convenience stores, when you buy something you can choose to get cash back. You just need to swipe your card with your purchase and type your PIN number, and choose how much money you would like.

# **Oh No! – I Lost my Card?**

No fear! If you lost a card, as soon as possible, do the following:

* Call 1-877-237-4321, then press “1” and “#”
* You will speak with a person who can help send you a new card

The first time you lose your card, it is free to replace. The next time you lose it, it will cost $6.00 to get it sent in the mail to you in regular mail. If you want the card sooner, it will cost more.

# **I Don’t Want a PayCard**

While we believe PayCards are easy and convenient, we understand they may not be for everyone. If you really don’t want to use your PayCard, you’ve got two options:

1. **Checks**: Your PayCard envelope came with 2 “ALINE Checks”. You will need to call 1-877-237-4321 and listen to the option to authenticate your “ALINE Check”. You will then need to write out each check to yourself and can either cash the check at **Wells Fargo** at no charge or deposit it into your own bank account. For your third pay, **you will need to order a 3rd check by calling 1-877-237-4321**.
2. **Bank Account Transfer:** If you want to transfer all of your pay from your debit card to your bank account without taking money out at an ATM, you can go to the [www.MyCard.ADP.com](http://www.MyCard.ADP.com), add your account to the list of eligible transfer accounts, and schedule a transfer. This will need to be done with every pay. More guidance on this is available in the packet you received with the card. It’ll take 3-5 days to complete the transfer, so **use an ATM if you need your money out immediately**.