

WSFS Payroll Card Questions & Answers for Employees

Is this a credit card?

No, your card is not a credit card; it's a payroll card. You can only spend what you have earned, since you are using your own money from your wages.

Is my card like a debit card?

Yes and no. Like a debit card, you can spend only the funds available. However, unlike a debit card, you do not have a bank account associated with the card.

Do I get a new card each pay period, and how do I know how much I have earned?

You keep the same card and your employer automatically adds your pay to the card every payday. You will continue to get a pay stub showing what you've earned and how much has been added to your card.

How do I activate my card?

Call the number listed on the back of your card and follow the instructions.

How do I know what I have spent or have available?

When your card arrives be sure to record your pay amount and deduct each purchase and cash withdrawal. You can also get your balance anytime by calling the number on the back of your card or by doing a balance inquiry at an ATM. Fees may apply.

What do I do if I have a question or a problem?

Call the number on the back of your card 24 hours a day, seven days a week. Follow the recorded instructions. You can also speak with a customer service representative during regular business hours.

Will I get charged a fee for using my card at participating merchants?

You should not be charged a fee for making a purchase at participating merchants.

How can I track my spending?

You can track your spending by calling the toll free number or logging on to www.consumercardaccess.com/wsfspayrollcard.

Can the card ever have a negative balance?

Usually a purchase cannot be made for more than the amount available. Occasionally, a merchant will allow a purchase before checking the amount available, which might result in a negative balance. By keeping track of the amount available, you can avoid a possible fee. For example: I only have \$19.00 available on my payroll card, but I go and purchase gas for \$20.00 and it is authorized. Since I truly only had \$19.00 available on my card, this will make my card go in the negative and would receive an overdraft fee.

Can I access funds or account information using an ATM?

Yes, you can obtain balance information and cash from an ATM by inserting your card into the ATM and using your PIN number, and following the instructions. Fees may apply.

Will I get charged a fee if I use my card to withdraw cash at an ATM?

The financial institution that owns and operates the ATM may charge a fee to the person withdrawing cash. The financial institution must disclose that fee for each ATM transaction before you complete the transaction. You can decide to accept the fee and continue the transaction, or cancel the transaction. The ATM fee imposed by the bank that owns the ATM is in addition to the ATM fee listed in your cardholder agreement. Your cardholder agreement details the ATM fees directly imposed by us.

May I let someone else use my card?

Absolutely not. Keep your card, and the card account number, under your control at all times. Do not tell anyone your PIN or write your PIN on the back of your card.

Can I add money to my card other than money from my pay?

No. Only money from your employer may be added to your card. This would include regular pay as well as things like overtime and bonuses.