

FLEXWAGE Pay Card

Frequently Asked Questions

What is the FlexWage Pay Card?

RWJBarnabas Health has partnered with FlexWage Solutions to offer the FlexWage Pay Card, a new program that provides RWJBH employees who opt in a Visa prepaid debit card for direct deposit of their paycheck, making their pay immediately accessible via the card on payday. The Pay Card eliminates expensive check-cashing fees and money orders, and gives cardholders free ATM access at 55,000 Allpoint ATM locations.

Who can use FlexWage Pay Card?

FlexWage Pay Card is available to all active RWJBarnabas employees.

How does the FlexWage Pay Card work?

For employees who enroll in the program, once the card is activated for direct deposit it can be used to make purchases anywhere Visa is accepted – at millions of merchants worldwide - or to withdraw cash from ATMs displaying the Visa or PLUS logos (see answers below for information on free ATM access). Balance and transaction details, as well as account management, are available electronically at app.flexwage.com or by calling 1-888-621-1397.

What are the advantages of the FlexWage Pay Card?

The FlexWage Pay Card provides immediate access to pay on payday, as pay is deposited directly onto the card – no more waiting for paychecks to clear. For employees who receive paper checks or do not have bank accounts, the Pay Card eliminates expensive check-cashing fees and money orders. Additionally, cardholders can shop anywhere Visa cards are accepted; have free ATM access at more than 55,000 Allpoint ATM locations; and pay bills online or transfer funds to a bank account once per pay period for free. The Pay Card can be replaced if lost or stolen; money on a lost or stolen card is covered by Visa's Zero Liability Fraud Protection.

Where can I use the FlexWage Pay Card?

Cardholders can use their FlexWage Visa Pay Card at all merchants who accept Visa and access cash from any ATM that has a Visa or PLUS symbol displayed on the ATM; to avoid typical ATM charges, cardholders can access cash for free via the Allpoint ATM network . There are 55,000 Allpoint ATM locations. Allpoint ATMs display the Allpoint logo. Find an Allpoint ATM location near you at allpointnetwork.com or by downloading the Allpoint ATM Locator mobile app. In addition, cardholders can pay bills online or transfer funds to a bank account once per pay period for free.

How are funds placed on the card?

Once the Pay Card is activated, RWJBarnabas Health will deposit the employee's paycheck onto the card instead of issuing a paper check or directly depositing the paycheck into a checking account.

How do I enroll?

- Enter this link into your smartphone or laptop browser and follow the directions: <https://app.flexwage.com/rwjbarnabas/optin>. You will receive a personalized FlexWage Visa Pay Card in 5 to 7 business days.
- After receiving your FlexWage Visa Pay Card, you must register your account at app.flexwage.com/register and create your username and password.
- You are then required to complete the RWJBH Direct Deposit Authorization Form and submit to Payroll. The form and submission instructions can be found on [The Bridge under Payroll](#) (Corporate Departments drop-down).

FLEXWAGE Pay Card

Frequently Asked Questions

- At this time you can also download the free FlexWage mobile app for iOS or Android phones. Once you are registered, you can log in and use the service at any time through the mobile app or via app.flexwage.com.

Is the Pay Card a credit card?

No. The Pay Card is a prepaid debit card. However, purchases at a Visa merchant will require the cardholder signature. Merchants with the INTERLINK symbol will allow cardholders to purchase using their four-digit PIN number like a debit card. Also, the card can be used at ATMs carrying the Visa or PLUS logo. To avoid PIN-based processing fees at Visa merchants, users can choose the credit option.

Can the card be used to get cash from ATMs?

Yes. By using the PIN number, the cardholder can get cash from ATMs anywhere they see a Visa or PLUS symbol displayed on the ATM; to avoid typical ATM charges, cardholders can access cash for free via the Allpoint ATM network. There are 55,000 Allpoint ATM locations. Find an Allpoint ATM location near you at allpointnetwork.com or by downloading the Allpoint ATM Locator mobile app. Allpoint ATMs display the Allpoint logo.

Is a PIN (Personal Identification Number) required?

The Pay Card can be used anywhere Visa Debit is accepted. Cardholders sign the receipt just like a Visa credit card transaction. However, a PIN is needed for ATM transactions and for purchase transactions when cash back is needed. Once you receive your card in the mail you will call the toll free number to activate the card and set up a personal PIN.

How do I check the balance on the card?

Cardholders can check their balance on-line at app.flexwage.com, or by calling 1-866-466-8025.

Can a cardholder get cash back with purchases?

Yes, but only on PIN-based debit transactions at merchants that allow cash back transactions.

If the purchase is for more than the balance on the card, can the difference be paid separately?

Yes, the cardholder can pay the difference between the purchase price and the remaining value of the Pay Card if the merchant will allow this type of transaction.

Can a cardholder use a Pay Card at "pay at the pump" gasoline stations?

Yes, but a minimum amount, currently \$74, will be automatically authorized and this may result in "transaction declined" if the balance is below this amount. The card terminal in "pay at the pump" stations automatically checks with the bank to see if the Pay Card has enough money left to pay for an average purchase of gas, which varies among merchants. If the Pay Card does not have enough money to pay for this amount, the attempt to pay at the pump will be declined. If this occurs, a cardholder can go inside and ask the cashier to authorize an amount that is within the remaining balance of the card.

Are there any other merchants where a transaction may be declined?

Some merchants, including restaurants, bars, salons, spas, transportation services, hotels, car rentals and cruise lines, may require a balance of up to 20 percent above the purchase amount to cover gratuity or other expenses. Transaction at these merchants will be approved if there is sufficient value available on the card to cover the entire transaction amount, including the purchase amount and gratuity or other expenses.

FLEXWAGE Pay Card

Frequently Asked Questions

Can a cardholder load additional funds to the card?

Yes, in addition to electronic paycheck deposit, funds can be loaded via the Visa ReadyLink network. Find a ReadyLink location: <https://usa.visa.com/locators/readylink-locations.jsp>

What fees will be charged to the balance?

Refer to the cardholder terms and conditions sent with the card or the cardholder terms and conditions can be accessed online at: app.flexwage.com

Why was my account assessed a \$4.95 fee?

Cardholders who do not make a transaction or receive a deposit for 180 days (6 months) are charged an inactivity fee by FlexWage Solutions. Please refer to the cardholder terms and conditions sent with the card. The cardholder terms and conditions can also be accessed online at: app.flexwage.com

What if my Pay Card is lost or stolen?

Cardholders should immediately notify Customer Service at **1-888-621-1397** and choose the lost or stolen card option. Customer service representatives are available 24 hours a day, 7 days a week to handle lost or stolen issues. Cardholders can also write to: Cardholder Services, P.O. Box 7235 Sioux Falls, SD 57117-7235 to report the card lost or stolen.

Which issuing bank does the Pay Card use?

Meta Bank is the issuing bank for the FlexWage Pay Card. The Pay Card is serviced through FlexWage Solutions LLC, flexwage.com.

Am I required to enroll in this program?

This program is optional, as a solution to make payday easier and help in times of financial need. The options of direct deposit and paper checks at RWJBarnabas Health are still available.

Can I cancel or deactivate the Pay Card? Are there cancellation fees?

You can cancel and deactivate your card at any time for no fee. It is recommended that funds on your Pay Card be removed before cancellation.

What if I were to leave RWJBH? Can the Pay Card be transferrable for use at another company?

The Pay Card is transferable. However, you will not have access to the OnDemand service (see next Q) if you leave RWJBH.

What other services are available through my FlexWage Visa Pay Card?

RWJBarnabas Health employees can also enroll in FlexWage OnDemand Pay, a program that enables you to access a portion of your earned pay before payday (in between paychecks to solve for short-term cash needs without borrowing money, incurring late fees or bouncing checks. Upon request, funds are instantly deposited onto your personalized FlexWage Visa Pay Card. View the FlexWage OnDemand FAQ.

Need help with FlexWage?

For FlexWage technical support and questions, contact FlexWage Solutions at **1-888-754-8866** or email support@flexwage.com. Support is available 24/7.