



ADP Aline<sup>®</sup> Card

UC Berkeley



There is more to payday than just how you get your money.

# Meeting Agenda

- Aline Card Employee Presentation
  - Product Overview
  - Key Employee Benefits
  - Card Usage
  - Cardholder Fee Structure





# ADP Aline<sup>®</sup> Card

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# Have You Ever . . .

- Made a special trip to work to pick up your paycheck?
- Waited in line to cash your paycheck?
- Worried about losing your money or misplacing your paycheck?
- **Rather than worry about your paycheck, what do you really want to do on payday?**



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# Make Your Payday Better

- Easier to get your money
  - Your pay immediately put on your card
  - No check-cashing fees or waiting in long bank lines!
  - No waiting for deposited checks to clear!
- Easier to use
  - Making purchases anywhere Visa<sup>®</sup> debit cards are accepted—in person, online, by mail, or by phone!
  - Online transfer of funds from your card to a U.S.-based bank account!\*
  - Secondary cards available for a spouse or family member\*

*\* Fees may apply.*



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# Aline Card Is . . .

- A Visa debit card that holds your money
  - Embossed with your name
  - Every payday your money is direct deposited to your card
- Use it everywhere Visa is accepted
  - ATMs
  - Your favorite stores
  - Visa member banks
  - Online shopping
  - Get cash back after purchase at grocery and pharmacies



# Aline Card is for You

- No bank account needed
- No credit check required
- If you already have direct deposit
  - Part of your pay to be added to your Aline Card
  - The rest will be deposited into your bank account (Set up required for PPS)
    - Save for holiday shopping
    - Vacation
    - Child away at school



# Aline Card Is Convenient

- Easy access to cash when you need it
  - Cash withdrawal at 924,000 Visa or PLUS<sup>®</sup> ATMs\*
  - Cash back using your PIN code at many stores
  - Over-the-counter (OTC) cash withdrawal from Visa member banks\*
  - Load money from other sources such as wages from another job, tax refunds, government benefits, and child support payments

*\* Fees may apply.*



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# Safer Than Cash or Paycheck

- Aline Card is safe and secure
  - No need to carry large amounts of cash
  - If your card is ever lost or stolen, you have the security of knowing your funds are protected from unauthorized purchases\*
  - Call and get a replacement card
  - The Aline Card Privacy Policy keeps your personal information protected

\* Visa's Zero Liability Policy provides protection from any unauthorized purchases. U.S. issued only. Visa's Zero Liability Policy does not apply to commercial card or ATM transactions, or to PIN transactions not processed by Visa.



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# Accessing Your Money

Each time your pay is added to your card, you get:

- Two (2) Free ATM withdrawals at any ATM displaying the name and logo of Allpoint
- One (1) Free Over the Counter (OTC) withdrawal from any Visa member bank
- Two (2) Free Web Access Money Transfer per month

**Compare to fees you pay to cash paycheck today**

*Free transactions will not accumulate and nominal fees apply after using your free transaction. A qualifying value load is a value load submitted by your employer through the regular payment process or a value load submitted via ACH at your request (for example: tax refunds or wages from another employer).*



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# Accessing Your Funds

- The following fees will apply after you have used your free transactions:
  - All ATM withdrawals\*
    - \$1.00 per withdrawal
  - OTC cash withdrawal at a Visa member bank
    - \$5.00 per withdrawal (after 1<sup>st</sup> free transaction)
  - Funds transfer to a U.S. bank account
    - \$2.00 per transfer

*\*Additional ATM fees (determined by the ATM owner) may apply if using an ATM other than the issuing bank.*



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# Be Card Smart

- Take advantage of point-of-sale and cash back transactions to avoid withdrawal fees.
- Use daily balance alert text messages to your mobile phone to let you know your balance and when your pay was deposited on to your card



# Other Services

- Free web access 24/7 at [mycard.adp.com](http://mycard.adp.com)
  - Balance Inquiries
  - Transaction History
  - Visa Bill Pay
- 24-hour Customer Service at **(877) 237-4321\***
  - Automated Phone Service
    - Four (4) free calls per calendar month; \$0.50 per call thereafter
  - Customer Service Representative
    - One (1) free call per calendar month; \$2.00 per call thereafter

*\*For non-letter display phones call 877.237.4321*



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# Extra Services

- ATM Balance Inquiry
  - \$0.50 per inquiry
- ATM Decline
  - \$0.50 per declined transaction
- Debit Card Negative Balance
  - \$10 per negative balance transaction
- Replacement for Lost or Stolen Card
  - \$10 United States Postal Service
  - Additional \$13.00 for FedEx services
- Secondary Cards
  - \$1.50 card issuance fee
  - No monthly maintenance fee
  - All other fees associated with the primary card are applicable to the secondary card

*Additional services may incur nominal fees. Refer to the Aline Card Fee Summary for details.*



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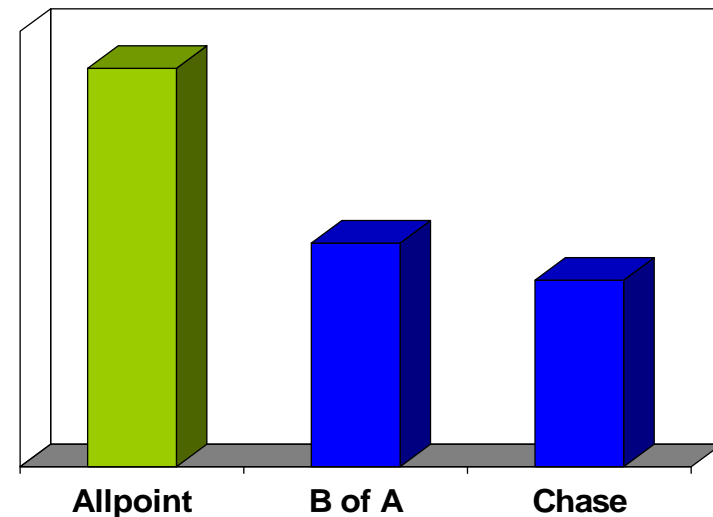
# Nationwide ATM Coverage

- More in-network ATMs than any bank in the USA
  - Over 32,000 surcharge-free ATMs
  - Located in places you shop: Target, Costco, Macy's
  - No extra surcharges fees at these ATMs

Allpoint® ATM Network



■ Network ATMs located in these states.



# Easy Enrollment

- Complete a short form fax, email, or submit to the Central Payroll office
- Form available at:  
<http://controller.berkeley.edu/aline%C2%AE-card-adp>
- Remember, Aline Card is:
  - Easy to get
  - Easy to use
  - Economical

