

WSFS Payroll Card Questions & Answers for Employers

How can an employee access their pay?

Employees can access their pay through a variety of ways:

- a) Withdraw cash at ATMs or through a Cash Advance at their local branch,
- b) Make purchases at any of the 22 million places that VISA is accepted or,
- c) Receive cash back when making purchases at participating merchants.

How are the cards funded?

Like direct deposit to a checking account, the cards are funded by way of an ACH transmission that can be performed through WSFS Business Online Banking.

Does an employee have to have a bank account with the bank that issues the card?

No, no bank account is required.

What functions can the employer perform at the Employer Website?

By visiting <https://www.paycardsolutions.com/WSFSPAYROLLCARD> (must type URL as shown) you are able to set up employee payroll card accounts, view employee account profile information, and change/update employee account profile information.

How do employees determine their available balance?

Employees can obtain their current balance in several ways:

- a) Call the toll-free customer service number on the back of their card,
- b) Perform a balance inquiry at an ATM, or
- c) View their account online at: www.wsfsbank.com and clicking on the Payroll Card employee link.

How does employee get their card?

After you have set up the account using the secure website, the employee should receive their card at their home address in 7 to 10 U.S. Mail days.

Is an employee able to add funds other than their paycheck to their card?

Not at this time.

Can an employee request a second card for another individual such as a family member, in that individual's name?

Not at this time.

What happens to the payroll card when an employee leaves the company or is terminated?

The payroll card is established for employees based on employment with a specific company and is not transferable. Employees are given ample time to deplete the funds remaining on the card.

What happens to unused balances?

Any funds remaining on a card after the card has expired will escheat to the State of Delaware after 3 years of non-activity.

What happens if the card is lost or stolen?

Employees should call the toll-free customer service number to report a lost or stolen card. A new card will be issued and any remaining balance will be transferred to the new card.

Do Visa consumer protections apply to this card?

Yes, all Visa consumer protections apply, including the right to dispute transactions and the Visa Zero Liability policy. The Visa Zero Liability policy guarantees \$0 liability to all Visa credit and debit cardholders who are victims of fraud when transactions are processed through Visa network, or to PIN transactions, not processed by Visa.