

How do I activate my SimplyPaid™ Visa® Payroll Card?

Call 1.866.331.8755 to activate your SimplyPaid Card and set your PIN.

Where can I use my SimplyPaid Card?

Your SimplyPaid Card can be used everywhere Visa Debit cards are accepted to make purchases in-store, online, or by phone. Use your Card at any register with a Visa®, Interlink®, or Maestro® logo. Use your Card for any ATM transaction worldwide displaying a Visa®, Plus®, Maestro®, or Allpoint® logo.

How do I withdraw cash with my SimplyPaid Card?

Visit an ATM with the Allpoint® network logo for one free withdrawal every pay period. For a list of Allpoint ATM national retail locations, visit their website at AllpointNetwork.com or download the Allpoint app® for your iPhone or Android.



SimplyPaid also allows you to do an over-the-counter cash withdrawal to the penny at any Bank for free. You can always get cash back for free with a PIN purchase when you select 'cash back' at the register.

How much money can I load on my Card?

The maximum amount of cash loads is \$5,000 per day. Ingo Money maximum check load per day is \$2,500. Direct Deposit maximum daily load limit is \$9,500. The balance on your card cannot exceed \$9,500 at any time.

How do I add funds to my Card?

Your employer will deposit your paycheck directly to your SimplyPaid card every pay period.

Load checks to your Card simply by snapping a picture with your smartphone. Sign up to load checks to your Card with the Ingo Money app.*

You can also add funds to your SimplyPaid Card at one of our Insight partner locations or by purchasing a GreenDot MoneyPak® or Visa Readylink® load at major retailers nationwide.**

Is there a charge if my purchase transaction or ATM withdrawal is declined?

Yes, you will be charged \$1.00 for any declined purchase transaction or ATM withdrawal, so it is important to keep track of your balance.

What's the best way to get balance and transaction information?

Log in to your card account online at MySimplyPaid.com or by downloading the SimplyPaid MobileSM app for iPhone to get your balance and view transaction history for free. Sign up for SimplyPaid Alerts to receive account activity e-mail messages. Upgrade to the SimplyPaid Platinum Card, and get text† alerts for every transaction.

How do I use my SimplyPaid Card to pay bills online?

SimplyPaid Online Bill Pay is a fast, easy, and secure way to make payments online. Use it to pay your rent, utilities, and other monthly bills.

- Schedule single, recurring, or future-dated payments
- Make changes to scheduled payments before they are sent
- Track your payment status and history

Can I write checks with my SimplyPaid Card account?

With SimplyPaid convenience checks, you can authorize a check for the full amount of your paycheck to cash or deposit to a bank account. Write checks to pay for every day expenses that don't accept Visa®. Just log in at MySimplyPaid.com or call 1.888.345.9066 to authorize your check before using it for payment or to order more checks.

Checks and authorizations are free, but you will be charged a fee for unauthorized checks, please review your Cardholder Agreement for all terms and conditions.

What happens to my direct deposit if I change jobs?

If you change jobs, the deposits from your previous job to your SimplyPaid Card will stop after your last paycheck. To start direct deposit with your new employer, provide them with a direct deposit form that you can find at MySimplyPaid.com. Once your employer processes the form, your paychecks from your new job will be direct deposited to your Card.

Can I use my SimplyPaid Card for hotel stays and dining out?

It depends on the merchant. However, when you use your SimplyPaid Card at hotels and restaurants, or at other service-oriented merchants, it's called an "open-ended" transaction. That means the total amount due is unknown. The merchant has the right to estimate the final transaction amount. If this occurs, and the total amount authorized by the merchant exceeds the amount available on your Card, the transaction will be declined. The merchant also has the right to hold funds that were authorized on your

Card. In order to avoid these types of holds, we recommend you call hotels first to inquire about their prepaid card policy.

Can I use my SimplyPaid Card to rent a car?

You may use your SimplyPaid Card for final payment of a rental car bill, but a credit card may be necessary to reserve a rental car. Please check with the rental car company to inquire about their policy.

Can I use my Card at a pay-at-the-pump gas station?

Yes, you may use your SimplyPaid Card to pay at the pump. However, paying at the pump may cause a hold of up to \$75.00. These holds may not be released for up to three days, so we recommend that you consider paying inside with the attendant for the exact amount and signing the receipt instead.

What should I do if my Card is lost or stolen?

If you believe that your SimplyPaid Card has been lost or stolen, call us immediately at 1.888.234.7812. You will have the option of obtaining a replacement card and your available balance will be transferred. Also, if you believe that an unauthorized transaction has occurred, notify us immediately.

How do I contact SimplyPaid?

Call SimplyPaid Customer Service: 1.888.234.7812

Or write to us at:

Attn: Customer Service
P.O. Box 190245
Birmingham, AL 35219

*Additional fees apply. See Ingo Money Terms and Conditions for complete details.

**Additional fees apply. Please check with load partner applicable fees.

†Message and data rates may apply.