

TotalPay Cardholder Frequently Asked Questions



Where may I use my TotalPay® Card?

You can use your TotalPay Card at any merchant that welcomes Visa debit cards. Just give your TotalPay Card to a cashier, waiter, or attendant, and then sign or use your PIN for your purchase. If you want to get cash back, use your PIN to make a PIN-based purchase at stores that offer this service, like grocery and convenience stores. Or use your PIN at participating ATMs. You can also use the card to make purchases online, on the telephone, and by mail order.

Is the TotalPay Card a credit card?

No. The TotalPay Card is a prepaid Visa debit card—not a credit card. Each pay period your employer automatically loads your pay onto the card. Each time you use the card, the purchase amount is deducted from the amount of money available on the card.

How can I check my balance to know exactly how much money is on my card?

You can check your current balance anytime by accessing the complimentary Cardholder Support Web site at mycard.adp.com. You can also check your balance by calling Cardholder Services at 1-877-ADP-4321* or at an ATM*.

Can I transfer money from my card to my bank account?

You may request one transfer per business day from your card to a U.S. bank account via the Cardholder Support Web site at mycard.adp.com. Allow up to 72 hours for the transfer to complete. You cannot transfer money from a bank account onto your card.

Can I request another card for a spouse or trusted family member?

Yes. Call 1-877-ADP-4321 to obtain a secondary card enrollment form. You and the secondary cardholder share the same pool of funds, so each person has full and immediate access to the joint balance of the card.

Can I load funds from multiple employers to my TotalPay Card?

Yes. You can load payroll funds from multiple employers. Simply provide each employer with your card's ABA and DDA** routing number. You can obtain these numbers by contacting Cardholder Services at 1-888-516-9133.

Can I take the TotalPay Card with me if I leave my employer?

Yes. The card is yours to keep. Any employer that offers direct deposit can put your pay on your TotalPay Card. Simply provide each employer with your TotalPay Card's ABA and DDA** numbers. You can obtain these numbers by contacting Cardholder Services at 1-888-516-9133.

Who do I call with questions about a specific purchase or for general questions about the card?

Most questions about the card and details of transactions made with the card can be answered through the Cardholder Support Web site at mycard.adp.com. You may also contact Cardholder Services by calling 1-877-ADP-4321*.

I have an odd amount remaining on my card, how can I get this money?

Where a merchant that accepts Visa debit card allows, you can make a purchase for the odd amount remaining and pay the difference in cash or make a purchase for less than the odd amount and get cash back for the rest. You can also go to a Visa member bank to make an over-the-counter withdrawal with the teller.

Does my TotalPay Card earn interest?

Interest is not applied to the TotalPay Card balance.

Can I pay bills with my card?

Yes. You can pay bills such as utilities, car insurance, and more with your TotalPay Card where Visa debit is accepted.

Will I receive a monthly statement?

Yes. Unless you opt not to, each month that you have a balance or transaction, you will receive a monthly statement that lists the activity for your TotalPay Card. Copies of your statements are also available online through the Cardholder Support Web site at mycard.adp.com.

What should I do if my card is lost, stolen, or damaged?

Report the loss immediately! Contact Cardholder Services at 1-877-ADP-4321 or access the Cardholder Support Web site at mycard.adp.com. A new card will be sent to you.

Is there fraud protection with the TotalPay Card?

Yes. Visa's Zero Liability policy*** applies to your TotalPay Card.

* Nominal fees may apply.

** ABA DDA numbers are assigned to each TotalPay Card to facilitate the loading of funds. Your card is not associated with a bank account.

*** If your TotalPay card is lost or stolen, you have the security of knowing your funds are protected from unauthorized purchases. Visa's Zero Liability Policy provides protection from 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.

The ADP logo is a registered trademark of ADP, Inc. All other trademarks and service marks are the property of their respective owners. TotalPay Card is a registered trademark of Automatic Data Processing, Inc. Visa is a registered trademark of Visa U.S.A. Inc. T&FSHRD-915-043008