

## FREQUENTLY ASKED QUESTIONS

# CT PAID LEAVE - DEBIT CARD ISSUANCE

**Reminder:** When a debit card is issued, the employee needs to keep the card active for 6 months so that any approved claim with benefits can be deposited onto that card. When a claim closes, the employee should keep the debit card open for any possible future claim needs, unless they intend to switch to EFT. If the employee cancels the debit card, you should place an alert on the contact to let the Case Manager know that any new claims filed will need the payment preference validated again. If the employee wants their payment preference, at that time, to remain a debit card, the Case Manager needs to wipe out the account number currently in the contact to a 'blank' to enable that contact to present on the daily FISERV batch to generate a new card.

**Update:** Starting 6/1/2024, claimants will be issued Debit Mastercard instead of Visa Debit Card. The phone numbers, links, and ways to use and access the debit card will stay the same as they were when Visa was issued, the only difference is that claimants will receive a Debit Mastercard. Which type of debit card the claimant will receive based on the filing effective date is listed in this [section](#).

---

### HOW WILL I RECEIVE MY CT PAID LEAVE BENEFIT?

When you submit your application for CT Paid Leave benefits, you will be asked if you want to receive payment with a Direct Deposit to your checking or savings account, or by requesting a Debit Mastercard. If you select Direct Deposit, you will be required to provide your banking information. If you select Debit Mastercard, we will request that a new card be issued to you with instructions. The Debit Mastercard bank name is Pathward, and their contact number is 866-892-2835.

---

### I HAVE ELECTED TO RECEIVE BENEFITS ON A DEBIT MASTERCARD - WHAT'S NEXT?

You will receive a Welcome Packet from Money Network®. This packet will include additional information about your Debit Mastercard and will include your actual plastic debit card. You can also access additional information on [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com).

When a Debit Mastercard is issued, you need to keep card active for 6 months so that any approved claim with benefits can be deposited onto that card. When a claim closes, you should keep the Debit Mastercard open for any possible future claim needs, unless you intend to switch to EFT.

---

### HOW DO I ACTIVATE MY DEBIT MASTERCARD?

To activate your Card, download the Money Network® Mobile App<sup>2</sup> and select 'New User?' or call 1-866-892-2835. During activation, you will be asked to input your Card Number, the last 6-digits of your social security number and the 3-digit security code from the back of your Card. You could be asked to further validate your identity by providing, at minimum, your name and address and answer identity verification questions.

You will also be asked to create a 4-digit PIN required for ATM transactions and automated assistance and to hear your balance. For your Account security, do not use personal information as your PIN.

---

### HOW DO I SET UP A USER ID AND PASSWORD FOR MOBILE APP<sup>2</sup> OR ONLINE ACCESS?

**Mobile App<sup>2</sup>:** Download the Money Network Mobile App<sup>2</sup> and select 'New User?'. Follow the steps to create your User ID and Password. Be sure to have your Money Network Card handy.

**Online:** Go to [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com) and click on "Register." Follow the steps to create your User ID and Password. Be sure to have your Money Network Card handy.

You will use the same User ID and Password created for both online access and to access the Money Network Mobile App<sup>2</sup>.

---

### HOW CAN I FIND THE BALANCE OF MY MONEY NETWORK CARD?

There are three easy and free<sup>1</sup> ways to access your Money Network Card balance information and transaction history:

- **Online:** View your balance and transaction history online any time at [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com).
- **By phone:** Call 866-892-2835 to hear your balance and transaction history using the automated voice response system.
- **Mobile App<sup>2</sup>:** Download the Money Network Mobile App<sup>2</sup> at the App Store® or on Google Play™.

---

## HOW CAN I USE MY MONEY NETWORK CARD?

You can use your Card securely and without a fee<sup>1</sup> to make purchases anywhere Debit Mastercards are accepted - in stores, online or over the phone. You can also use your Money Network Card to pay bills<sup>3</sup>, get cash back with a PIN debit purchase (where available), and get cash from an in-network ATMs Nationwide that carry the AllPoint or MoneyPass brands.<sup>1</sup>

To find surcharge-free in-network ATMs, use the ATM locator found at [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com) or in the Money Network Mobile App<sup>2</sup>. There's no fee to withdraw cash at in-network ATMs that carry the AllPoint or MoneyPass brands, but fees may apply if you use an out-of-network ATM<sup>1</sup>. To get cash, simply:

1. Enter your 4-digit PIN
2. Select "Withdrawal" from "Checking"

While most services are free<sup>1</sup>, see the fee schedule to understand the fees and transaction limits associated with optional services. Please login online to see your Cardholder Agreement and Fee Schedule for more information.

---

## HOW DO I USE THE MONEY NETWORK CARD WITH NO FEE?<sup>1</sup>

There are many ways you can use your Card without incurring a fee<sup>1</sup>. You can:

- Make signature or PIN-debit purchases anywhere Debit Mastercards are accepted - in stores, online or over the phone.
- Get cash back with a PIN debit purchase, where available.
- Get cash from surcharge-free in-network ATMs Nationwide that carry the AllPoint or MoneyPass brands. To find surcharge-free in-network ATMS, use the ATM locator found at [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com) or in the Money Network Mobile App<sup>2</sup>.

Please login online to see your Cardholder Agreement and Fee Schedule for more details on using your Card without a fee<sup>1</sup>.

---

## CAN I USE MY MONEY NETWORK CARD TO MAKE PURCHASES ONLINE?

Yes, you can use your Card to make purchases if the merchant's website accepts Debit Mastercard payments. You will need to enter your Money Network Card information: 16-digit card number, expiration date and 3-digit code from the Card back. Make sure you have used the correct billing address associated with your Card account.

Please login online to see your Cardholder Agreement and Fee Schedule for more information.

---

## HOW CAN I CHANGE MY ADDRESS FOR MY MONEY NETWORK CARD?

To review or change your billing address, log in to your Card account online at [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com) and click on 'My Profile' or log in to the Money Network Mobile App<sup>2</sup> and visit 'My Settings'.

---

## CAN I USE MY MONEY NETWORK CARD TO BUY GROCERIES AND MAKE OTHER PURCHASES AT STORES?

Yes, you can use your Card to make purchases at stores accepting Debit Mastercards. Once you are ready to pay: Insert your Card into the card reader or present your Card and follow the prompts on the screen. You can choose to sign for the transaction or enter your 4-digit PIN. The process to make purchases may vary by merchant. You can get cash back at participating merchants when entering your 4-digit PIN for purchases.

Please login online to see your Cardholder Agreement and Fee Schedule for more information.

---

## HOW DO I BUY GAS WITH THE MONEY NETWORK CARD?

To purchase gas using your Money Network Card, you should give your Card to the attendant to pre-pay for gas to avoid a pre- authorization. As with most debit cards, if you pay at the pump, merchants will pre-authorize your purchase, which temporarily puts a hold on your Card balance that could be greater than the transaction amount. Once processed, the money will be released, and your balance will be adjusted. Pre-authorized funds may take up to 7 business days to be released back to your Card account balance.

---

## CAN I USE MY MONEY NETWORK CARD TO WITHDRAW CASH AT AN ATM?

Yes, you can use your Card to withdraw cash from ATMs. Visit the ATM Locator online at [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com) or use the Money Network Mobile App<sup>2</sup> (data rates may apply) to find surcharge-free in-network ATMs near you that carry the AllPoint or MoneyPass brands. Out-of-Network ATMs will incur a small fee<sup>1</sup>.

There's no fee to withdraw cash at in-network ATMs that carry the AllPoint or MoneyPass brands, but fees may apply if you use an out-of-network ATM<sup>1</sup>. To get cash, simply:

1. Enter your 4-digit PIN
2. Select "Withdrawal" from "Checking"

Please login online to see your Cardholder Agreement and Fee Schedule for more information.

---

## HOW CAN I GET CASH USING MY MONEY NETWORK CARD?

There are multiple ways you can access cash using your Card (please note that limits may apply to the amount of cash you are able to withdraw at merchants and ATMs):

### 1. Cash from an ATM:

There's no fee to withdraw cash at in-network ATMs that carry the AllPoint or MoneyPass brands, but fees may apply if you use an out-of-network ATM<sup>1</sup>. To find surcharge-free in-network ATMs, use the ATM locator found at [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com) or in the Money Network® Mobile App<sup>2</sup>.

To get cash, simply:

1. Enter your 4-digit PIN
2. Select "Withdrawal" from "Checking"

Please login online to see your Cardholder Agreement and Fee Schedule for more information.

### 2. Cash-back from participating merchants:

The easiest way to get cash back with your Card is at the places you already shop, like grocery and convenience stores. Simply:

1. Select "Debit" on the keypad
2. Enter your 4-digit PIN
3. Select "Yes" for cash-back
4. Enter the amount and hit "OK"

Please login online to see your Cardholder Agreement and Fee Schedule for more information.

### 3. Cash from a bank or credit union teller:

You can visit any bank or credit union branch to withdraw cash, but fees may apply<sup>1</sup>. To withdraw cash:

1. Know your balance beforehand – the teller cannot tell how much money you have on your Card
2. Ask the teller for the amount you would like to withdrawal
3. You will need your 4-digit PIN and may be asked for an additional form of ID

Please login online to see your Cardholder Agreement and Fee Schedule for more information.

---

## CAN I PAY MY RENT OR MORTGAGE WITH MY MONEY NETWORK CARD?

Yes, you can use your Card to pay your rent or mortgage if your landlord or mortgage company accepts Debit Mastercard payments. You will need to enter your Card information as directed by your landlord or mortgage company to complete your transaction.

---

## CAN I USE MY MONEY NETWORK CARD TO MAKE RECURRING PAYMENTS?

Yes, you can use your Card for recurring bill payments; however, you must ensure you have sufficient funds to cover the entire bill. If you have insufficient funds, then your payment may be declined or partially authorized. To complete the purchase, you need to either use another form of payment or attempt a transaction equal to or less than the available balance of the Card account.

---

## HOW CAN I TRANSFER THE FUNDS FROM MY MONEY NETWORK CARD TO MY BANK ACCOUNT?

There are multiple ways to transfer the funds<sup>1</sup> from your Money Network Card to an existing bank account at no cost to you. You will need the Routing and Account number for your bank account to complete the transfer.

### 1. Transfer funds online at [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com)

1. Be sure you have activated your Money Network Card before attempting to transfer funds.
2. Register for online access by going to [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com) and click on "Login" and "Register Now". Follow the steps to create your User ID and Password. Be sure to have your Money Network Card handy.
3. Select "Transfers in U.S." under Money Out.
4. Follow the steps to set up your destination bank account prior to completing your ACH transfer.
5. Transfers should post to your bank account in 2-3 business days.

### 2. Transfer funds using the Money Network Mobile App<sup>2</sup>

1. Be sure you have activated your Money Network Card before attempting to transfer funds.
2. Download the Money Network Mobile App<sup>2</sup> and register for mobile access by clicking "New User?". Follow the steps to create your User ID and Password. Be sure to have your Money Network Card handy.
3. Click the top left menu and click "Send Money to an External Bank Account" under Move Money Out.
4. Follow the steps to set up your destination bank account prior to completing your ACH transfer.
5. Transfers should post to your bank account in 2-3 business days.

### 3. Transfer funds by calling 1-866-892-2835.

1. Be sure you have activated your Money Network Card before attempting to transfer funds.
2. Call 1-866-892-2835 and follow the prompts to authenticate with the Interactive Voice Response Unit (IVRU).
3. Once authenticated by the IVRU, follow the automated prompts to set up your destination bank account prior to completing your ACH transfer.
4. Transfers should post to your bank account in 2-3 business days.

Please login online to see your Cardholder Agreement and Fee Schedule for more information.

---

## WHAT HAPPENS IF I RETURN GOODS OR SERVICES PURCHASED WITH MY MONEY NETWORK CARD?

If you are entitled to a refund for goods or services obtained with your Money Network Card, the return and refund will be handled by the merchant. If the merchant credits your Card, the credit may take a few business days to appear or be part of your available balance.

Please login online to see your Cardholder Agreement and Fee Schedule for more information.

---

## WHY IS THERE A "PENDING TRANSACTION" ON MY MONEY NETWORK CARD?

Pending Transactions are transactions (such as point-of-sale (POS) purchases, ATM withdrawal, transfer of funds, etc.) that have been made with your Card but have not yet cleared your Account. Typically, merchants settle outstanding transactions at the end of the day, however, settlement policies vary by merchant. While a transaction is pending, the funds will not be available for your use.

---

## WHAT HAPPENS IF I TRY TO USE MY MONEY NETWORK CARD FOR A PURCHASE THAT IS MORE THAN MY AVAILABLE BALANCE?

If there is not enough money in your Available Account Balance to cover a purchase, the transaction may be declined or partially authorized. To complete the purchase, you need to either use another form of payment or attempt a transaction equal to or less than the available balance of the Card account.

---

## WHAT SHOULD I DO IF MY MONEY NETWORK CARD IS DECLINED?

First, you should check your available account balance to see if you have sufficient money available and check the expiration date on your Card to see if it is still valid. If you have sufficient money and your Card is still valid, call the number on the back of your Card for assistance.

1. Certain fees may be associated with the use of some transactions or services. Please login online to see your Cardholder Agreement and Fee Schedule for more information.
2. Standard message and data rates apply.
3. Not all billers accept cards for payments. Please check the biller's website.

## MANAGE CARD ACCOUNT

---

### WHAT IF I FORGOT MY USER ID OR PASSWORD?

Click on Login at [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com) and then click the question mark next to User ID or Password and follow the steps to reset your User ID or your Password. You may also call 1-866-892-2835 to complete a User ID or Password reset.

### CAN I USE A PIN OF MY OWN CHOICE?

Yes, you can use a four-digit number of your choice. Remember, your PIN keeps your Account and the money in it secure. You should never give your PIN to anyone for any reason, not even to someone you trust. Also, for your Account security, do not use personal information as your PIN.

### WHAT SHOULD I DO IF I FORGET MY PIN?

Call Customer Service at 1-866-892-2835, select your language and select the prompt for Customer Service. Then, follow the menu prompts to create a new PIN. You will need your 16-digit Money Network Card number in order to process a PIN change. Once updated, your new PIN will be active immediately.

### WHY IS THERE A HOLD ON MY MONEY?

Certain types of purchases (gas stations, hotels, car rentals, restaurants, etc.) require a pre-authorization that temporarily puts a hold on your Card balance that could be greater than the transaction amount. Once processed, the money will be released, and your balance will be adjusted. Pre-authorized funds may take up to 7 days to be released back to your Card account balance (up to 31 days for car rentals).

### WHAT IF MY MONEY NETWORK CARD IS LOST OR STOLEN?

If you have misplaced your Card, you can lock your Card by logging in online at [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com) to prevent unauthorized transactions or ATM withdrawals while you look for it. If your Card is permanently lost, it is important that you call Customer Service at 1-866-892-2835 and choose the option for assistance with a replace, reissue, lost, or stolen Card. Your lost or stolen Card will be deactivated to prevent anyone from using it and, upon your request, a replacement Card can be provided at no cost to you. Please see your Cardholder Agreement and Fee Schedule online at [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com) for more information.

### WHAT DO I DO IF I BELIEVE AN ERROR HAS BEEN MADE OR DO NOT RECOGNIZE OR DID NOT AUTHORIZE A TRANSACTION?

If you believe an error has been made or have questions about your Account, call the Customer Service number at 1-866-892-2835 to begin the dispute process. For additional information regarding unauthorized transactions, please see your Cardholder Agreement online at [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com) for more information.

### HOW DOES THE MASTERCARD ZERO LIABILITY PROTECTION WORK?

Please see your Cardholder Agreement online at [prepaid.everywherepaycard.com](https://prepaid.everywherepaycard.com) for more information. Have peace of mind knowing that the financial institution that issued your Mastercard won't hold you responsible for "unauthorized transactions." As a Mastercard cardholder, Zero Liability applies to your purchases made in the store, over the telephone, online, or via a mobile device and ATM transactions. As a cardholder, you will not be held responsible for unauthorized transactions if:

1. You have used reasonable care in protecting your card from loss or theft; and
2. You promptly reported loss or theft to your financial institution.

Consult issuer for additional details or click here to learn more.

## ADDITIONAL CARD INFORMATION

---

### WILL THE STATE AGENCY WHO ENROLLED ME BE ABLE TO SEE HOW I SPEND THE FUNDS ON MY MONEY NETWORK CARD?

No. We do not share transaction information with the state agencies. To find out more about data sharing practices, please refer to the privacy policy included in your Welcome Packet.

### WHAT IS THE DIFFERENCE BETWEEN THE MONEY NETWORK CARD AND A TRADITIONAL DEBIT CARD?

Unlike a bank debit card, your Money Network Card is not linked to an individual checking account. Instead, your Money Network Card enables you to access any funds provided to you and then each purchase you make is deducted from those funds.

### WHAT IS THE DIFFERENCE BETWEEN THE MONEY NETWORK CARD AND A CREDIT CARD?

When you use a credit card, you are borrowing money and building up a balance of debt. With your Money Network Card, you are not borrowing and will not have to pay anything back. You are spending money given to you by the state agency that you can access with your Card. Unlike credit cards, there is no credit check to get the Money Network Card, you will not incur interest charges or accrue debt, and the card will not show up on your credit report.

### WILL USING THE MONEY NETWORK CARD IMPACT MY CREDIT SCORE?

No. This is not a credit card and will not affect your credit score.

### IS THE MONEY NETWORK CARD LINKED TO MY BANK ACCOUNT?

No. The Money Network Card and the funds loaded onto it are separate from any bank account you may have.

### AM I ABLE TO ORDER AN ADDITIONAL MONEY NETWORK CARD FOR A FAMILY MEMBER?

No. Only one Card is provided. Additional Cards are not available for family members.

### I RECEIVED A MESSAGE THAT MY PHONE NUMBER WAS BLOCKED WHEN I CALLED 1-866-550-6382. WHAT CAN I DO?

Money Network Card Customer Service is unable to address phone calls from blocked telephone numbers, which could be caused by a setting with your carrier or on your mobile phone. You may change this setting with your carrier or on your mobile phone. Or you may call us back from an unblocked number.

## TRANSITION SCENARIOS - VISA TO MASTERCARD

---

I AM A NEW OR EXISTING ENROLLEE, WITH NO PRIOR DEBIT CARD, NEEDING A DEBIT CARD, WITH A CASE FILING DATE BEFORE 6/1/2024. WHAT CARD AM I RECEIVING?

You will receive a Visa Debit Card.

---

I AM A NEW OR EXISTING ENROLLEE, WITH NO PRIOR DEBIT CARD, NEEDING A DEBIT CARD, WITH A CASE FILING DATE ON OR AFTER 6/1/2024. WHAT CARD AM I RECEIVING?

You will receive a Debit Mastercard.

---

I AM AN EXISTING ENROLLEE, WITH AN ACTIVE PRIOR VISA DEBIT CARD, WITH A NEW CASE FILING DATE BEFORE 6/1/2024. WHAT CARD AM I RECEIVING?

Funds would be reloaded to that active Visa Debit Card.

---

I AM AN EXISTING ENROLLEE, WITH AN ACTIVE PRIOR VISA DEBIT CARD WITH NO BALANCE, WITH A NEW CASE FILING DATE ON OR AFTER 6/1/2024. WHAT CARD AM I RECEIVING?

You will receive a Debit Mastercard.

---

I AM AN EXISTING ENROLLEE, WITH AN ACTIVE PRIOR VISA DEBIT CARD AND OPEN CASE BEFORE 6/1/2024, FILING ANOTHER CASE ON OR AFTER 6/1/2024. WHAT CARD AM I RECEIVING?

You will receive a Debit Mastercard for the new case and continue to use the prior Visa Debit Card until the balance is exhausted. Once the balance is exhausted, you will only use Debit Mastercard going forward.

---

I AM AN EXISTING ENROLLEE, WITH AN EXPIRED VISA DEBIT, WITH A CASE FILING DATE BEFORE 6/1/2024. WHAT CARD AM I RECEIVING?

A replacement Visa Debit Card will automatically be mailed one month before the expiration date, and the Visa Debit Card will continue to be used.

---

I AM AN EXISTING ENROLLEE, WITH AN EXPIRED VISA DEBIT, WITH A CASE FILING DATE ON OR AFTER 6/1/2024. WHAT CARD AM I RECEIVING?

You will receive a Debit Mastercard.

---

I AM AN EXISTING ENROLLEE, WITH A LOST/STOLEN VISA DEBIT, WITH A CASE FILING DATE BEFORE 6/1/2024. WHAT CARD AM I RECEIVING?

You will receive a Visa Debit Card.

---

I AM AN EXISTING ENROLLEE, WITH A LOST/STOLEN VISA DEBIT, WITH A CASE FILING DATE ON OR AFTER 6/1/2024. WHAT CARD AM I RECEIVING?

You will receive a Debit Mastercard.