

Frequently Asked Questions

Below are some general frequently asked questions. For additional information about your Card, please refer to the material in your Welcome Packet or found on mbd.everywherelpaycard.com.

GETTING STARTED

How do I activate my Money Network Card?

To activate your Card, download the Money Network Mobile App² and select 'New User?' or call the number on the back of your Card. During activation, you will be asked to input your Card Number, 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 app² or online access?

Mobile App: Download the Money Network Mobile App 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 mbd.everywherelpaycard.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.

USING YOUR CARD

How can I find the balance of my Money Network Card?

There are three easy ways to access your Money Network Card balance information and transaction history:

- **Online:** View your balance and transaction history online any time at mbd.everywherelpaycard.com.
- **By phone:** Call the number on the back of your Card to hear your balance and transaction history using our automated voice response system.
- **Mobile App²:** Download the Money Network Mobile App² 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 fee¹ to make purchases anywhere Visa® Debit Cards or Debit Mastercard® is accepted — in stores, online or over the phone. You can also use your Money Network Card to pay bills,³ get cash back with a PIN debit purchase (where available), and get cash from in-network ATMs nationwide that carry the AllPoint® or MoneyPass® brands.¹
- To find surcharge-free in-network ATMs, use our ATM locator found at mbd.everywherelpaycard.com or in the Money Network Mobile App.² 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.¹ To get cash, simply:
 1. Enter your 4-digit PIN
 2. Select "Withdrawal" from "Checking"

How do I use the Money Network Card with no fee?¹

There are many ways you can use your Card without incurring a fee. You can:

- Make signature or PIN-debit purchases — in stores, online or over the phone.^{1, 4}
- Get cash back with a PIN debit purchase, where available.^{1, 4}
- Get cash from surcharge-free in-network ATMs Nationwide that carry the AllPoint or MoneyPass brands. To find surcharge-free in-network ATMs, use our ATM locator found at mbd.everywherelpaycard.com or in the Money Network Mobile App.²

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 Visa Debit or Debit Mastercard Card 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. To review or change your billing address, log in to your Card account online at mbd.everywherelpaycard.com and click on 'My Profile' or log in to the Money Network Mobile App² and visit 'My Settings'.

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

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 that accept Visa Debit or Debit Mastercard Cards. 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. If the pre-authorization amount is greater than your Account balance, the transaction will be declined. 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 our ATM Locator online at mbd.everywherelpaycard.com or use the Money Network Mobile App² to find surcharge-free in-network ATMs near you that carry the AllPoint or MoneyPass brands. If you use an out-of-network ATM, you will incur a fee. Additionally, the out-of-network ATM operator may assess an additional fee.

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):

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.

To find surcharge-free in-network ATMs, use our ATM locator found at mbd.everywherepaycard.com or in the Money Network Mobile App.²

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.

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.

Cash from a bank or credit union teller:

You can visit any Visa member bank or credit union branch to withdraw cash, but fees may apply.¹ 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 withdraw
3. You'll 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 Visa Debit or Debit Mastercard Card 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 from your Money Network Card to an existing bank account.¹ You will need the Routing and Account number for your bank account to complete the transfer.

Transfer funds online at mbd.everywherepadcard.com

1. Be sure you have activated your Money Network Card before attempting to transfer funds.
2. Register for online access by going to **mbd.everywherepadcard.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.

Transfer funds using the Money Network Mobile App²

1. Be sure you have activated your Money Network Card before attempting to transfer funds.
2. Download the Money Network Mobile App 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.

Transfer funds by calling the number on the back of your card.

1. Be sure you have activated your Money Network Card before attempting to transfer funds.
2. Call the number on the back of your Card 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.

MANAGE CARD ACCOUNT

What if I forgot my User ID or Password?

Click on Login at **mbd.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 the number on the back of your Card 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 the number on the back of your Card, 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 **mbd.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 the number on the back of your Card and choose the option for assistance with a replacement, 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. Please see your Cardholder Agreement and Fee Schedule online at **mbd.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 the number on the back of your Card to begin the dispute process. For additional information regarding unauthorized transactions, please see your Cardholder Agreement online at **mbd.everywherepaycard.com** for more information.

How does the Visa Zero Liability work?

Please see your Cardholder Agreement online at **mbd.everywherepaycard.com** for more information or click [here](#) to learn more. The Visa Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or click [here](#) to learn more.

How does the Mastercard Zero Liability work?

Please see your Cardholder Agreement online at mbd.everywherelpaycard.com for more information or click [here](#) to learn more. Under Mastercard's Zero Liability Policy, your liability for unauthorized transactions on your Card Account is \$0.00 if you notify us promptly upon becoming aware of the loss or theft, and you exercise reasonable care in safeguarding your Card from loss, theft, or unauthorized use. These provisions limiting your liability do not apply to debit transactions not processed by Mastercard or to unregistered cards. Cardholder must notify issuer promptly of any unauthorized use. 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 our data sharing practices, please refer to the privacy policy included in your Welcome Packet.

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. Your card is linked to funds held in a prepaid account at Flagstar Bank. Both the Money Network Card and the associated funds are separate from any separate 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 Customer Service. 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. Otherwise, you may call us back from an unblocked number.

¹Certain 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.

²Standard message and data rates apply.

³Not all billers accept cards for payments. Please check the biller's website.

⁴Merchant fees may apply.

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