

Money Network[®] Service Q&A

Q. What is the difference between the Skylight Pay Options and Money Network[®] Service?

- A. The Skylight Pay Options card will allow an associate to overdraft their account if even insufficient funds are available. Associates can request a secondary card when enrolled in the Skylight Pay Options and can use their Skylight card if employed elsewhere.

If enrolled in the Money Network Service, associates will have lower fees than the current Skylight program. The Money Network Service card does not allow overdrafts. If sufficient funds are not available, the card/check will be declined at point of sale. Unlike the Skylight Pay Options card, the Money Network Service card does not allow a secondary card and can't be used if associate is employed elsewhere.

Q. What are the Features and Benefits of the Money Network[®] Service?

A.

- Unlimited withdrawals of funds at 16M Bank of America locations and 55M Allpoint ATMs by visiting www.bankofamerica.com/moneynetwork website for a list of locations (free)
- If "Debit" is chosen at point of sale, a signature is required to complete the transaction. (free)
- Money Network check cashing locations can be located by visiting www.bankofamerica.com/moneynetwork website for participating banks and retail locations (free)
- Withdrawals at participating banks that accept Visa Debit Cards (free)
- Use of Money Network Checks (free)
- Money Network Check re-orders (free)
- Access to Account information online (free)
- Text message and email balance notifications (free, however, cell phone carriers standard rates apply)
- Pay bills online with Card by going directly to billers' website (Money Network doesn't assess a fee for using the service. However, the biller may assess a fee for using their online payment option)
- Automated Customer Service (free)
- Make purchases in stores, online or over the phone (Money Network doesn't assess a fee. However, Merchants may charge a fee when making purchases in stores, online or over the phone.)
- FDIC Insured
- Associate can receive cash back at point of sale transactions where offered by the merchant (free)
- Associate is not required to have a minimum balance in their account
- The card is available to all associates with no credit or background checks (Associate Name, SSN, DOB, and physical address are required to set up an account)

- Associate can utilize their Money Network card at an ATM In-Network free of charge (out of network fees may apply)
- The associate is not assessed a fee for inactivity on the account

Q. What is included in the Money Network Welcome Packet?

- A. 3 - Money Network Checks
1 - Money Network Visa Debit Card
How to Guide (English/Spanish)
Fee Schedule
Terms and Conditions
Privacy Policy

Q. If an associate is a current Skylight cardholder, can they continue utilizing the card?

- A. Yes. Skylight terms and conditions will apply.

Q. If the associate is a current Skylight cardholder can the associate switch to the Money Network Service?

- A. Yes. The associate has the option to set up a Money Network account. The associate would request a Money Network Welcome Packet from their AST/HR Professional. Set-up instructions are provided for the associate in the 2-Pay Option Policy (on eMAG).

Q. If an associate is a current Skylight cardholder, can they also have a Money Network Card?

- A. Yes, the associate can have both cards and elect to allocate funds to both accounts.

Q. If an associate is a current Skylight cardholder how does the associate request the available balance in their account?

- A. The associate should contact Skylight Customer Service at the phone number located on the back of their card.

Q. Can an associate split their pay selection choice between a bank account and Money Network® Service?

- A. Yes, the associate will need to select Direct Deposit from the Pay Selection choices and enter the Bank Transit and Account Number. Select Money Network® Service from the Pay Selection choices. The Bank Transit number and the first 7 digits of the account number will be auto populated. Enter only the 9 digit account number displayed through the window of the Money Network Welcome Packet when completing the required information on My IN-SITE and Online forms

Q. When will funds be loaded on the associate Money Network Card?

- A. The net pay funds of an associate will be credited on each pay day.

Q. After account set-up, if the associate has questions regarding their Money Network Card or Account, who do they contact?

A. The associate can contact Money Network Customer Service 24/7, at the number located on the back of their card.

Q. How does the associate access funds from their Money Network Account?

- A. The associate can access their funds in many ways:
- Utilize the Money Network Check by calling Money Network Customer Service at the phone number located on the back of their card. Follow the automated voice response service. A transaction number is issued and 100% of the funds are immediately transferred from the associate's account to the check.
 - Utilize the Money Network Card to access their cash daily at ATM's nationwide, Visa member banks and at Point of Sale transactions (daily limits will apply)

Q. How does the associate utilize their Money Network Check?

A. Money Network Check can be cashed up to the total account balance or written to pay bills. (See question 11 for instructions)

Q. How does the associate activate their Money Network Account?

A. Associates may reference the 2-Pay Option Policy for set-up and activation instructions.

Q. How do associates know what fees apply to their Money Network card?

A. The card itself and enrolling is free. Depending on how the associate uses the card, fees could apply. Included in the Money Network Welcome Packet is a fee schedule listing all applicable fees that may apply.

Q. How does the associate find out their account balance?

- A. There are 4 ways to **find out** their account balance:
- Email – Sign up to receive automatic email balance notifications daily or weekly
 - Text Message – Sign up to receive daily or weekly automatic balance notification text messages sent to their cell phone
 - Online – View account balance by logging into their account at www.bankofamerica.com/moneynetwork
 - Phone – Call the Customer Service number located on the back of their card. Log in using your PIN and select the option to hear the account balance.

Q. How does the associate access their account online?

A. The associate can go to www.bankofamerica.com/moneynetwork to access their account free of charge. Enter the 16-digit number on the front of their card and their PIN. Once logged in associate can sign up for automatic account notifications, view account balance, request a statement and transfer funds to a personal bank account.

Q. What should an associate do if they notice a fraudulent charge on their account?

A. They should contact Money Network Customer Service at the phone number located on the back of their card.

Q. What is the process to report a dispute?

A. The associate should contact Money Network Customer Service at the number located on the back of their card to report a dispute. The agent will provide the associate with instructions to complete the dispute process.

Q. How does the associate request a card replacement?

A. The associate should immediately contact Money Network Customer Service at 1-800-845-8683. The replacement card will be mailed to the associate home address. (a card replacement fee of \$6.00 will apply for standard delivery, an additional charge of \$7.00 for expedited delivery). The associate will need to activate the new card once received. The replacement card will be linked to the original account number and does not need to be updated in the payroll system.

Q. Will associates receive a monthly activity statement?

A. No. The associate can log into the Money Network website online to view and print their statement for free. Additionally, the associate can request a statement by calling the Money Network Customer Service phone number on the back of their card. There is a fee of \$2.95 associated with receiving the mailed statement.

Q. If an associate's Money Network card is closed. Can it be reactivated for future use?

A. No. The associate must get a Money Network Packet from their AST/HR Professional. The associate will need to log into Insite and establish a new account.

Q. How many Welcome Packets will be delivered initially to my location?

A. The initial shipments for Phase 1 & 2 have been determined based on prior usage. The locations receiving less than 250 Welcome Packets should receive 1 box. The Welcome Packets are bundled in bunches of 10. A list of each stores expected packet delivery will be provided to the AST/HRMS.

Q. How do AST/HR Professionals order more Money Network Packets, if needed?

A.

- Inventory is controlled via Money Networks Inventory Management System.
- Inventory and reordering of Welcome Packets for locations has been determined based on the prior volume usage within respective locations.
- As enrollments are processed from your location, packet reorders will be automatically generated and shipped to your location. Money Network Welcome Packets should only be provided to associates who want to sign

up. If a Packet is handed out and the associate doesn't enroll your inventory will not be updated appropriately.

- If additional packets are needed contact Payroll by sending an email to MNGroup@macys.com. Include your 5- digit location number and the number of Welcome Packets needed.
- Delivery of Welcome packets normally takes 3-5 business days and will be delivered using UPS Ground.

Q. Who would the AST/HR Professionals contact if questions arise that Money Network does not resolve?

A. The AST/HR Professionals may contact Payroll at email address MNGroup@macys.com. Payroll will be monitoring this email box daily to support the store AST/HR Professionals.

Q. What are the new changes to Online Forms and My IN-SITE?

- A. Online Forms and My IN-SITE has new terminology
- Direct Deposit = Pay Selection Enrollment
 - Account type = Pay Selection Choice
 - Direct Deposit Distribution = Pay Selection Methods

New Pay Selection Choice

- Money Network Service

When the Pay Selection Choice of Money Network[®] Service is selected, the Bank Transit # and the first 7 digits of the account number are auto populated. The associate will enter only the 9 digit account number showing through the window of the Money Network Welcome Packet.

