NEW JERSEY PAYROLL CARD FACT SHEET

* Employees must provide written consent to receive wage payment through payroll card
	+ Consent to receive wage payment through payroll card may not be a condition of hire or continued employment
	+ The written consent must contain the terms and conditions of the payroll card option
* Prior to obtaining written consent you must provide employees with a written statement that includes:
	+ Each of the features of the payroll card (for example, withdrawal at any ATM or point of sale use), including any fees that may be charged to the employee for the use of any of those features
	+ An explanation of the specific instructions as to how an employee may withdraw his or her wages in full without any fee to the employee (on one occasion per pay period)
* You must allow employees to withdraw their wages in full on at least one occasion per pay period without any fee to the employee and without difficulty
* You must allow the employee to change the method of payment upon request