NORTH DAKOTA PAYROLL CARD FACT SHEET

* Employees must consent to receive wage payments by payroll card
* The payroll card must be issued by a federally insured bank or credit union
* The value of the funds on the payroll card must be a deposit that is insured by the federal deposit insurance corporation or national credit union administration
* You must deposit to the issuer an amount at least equal to the wages due to each employee receiving wage payments by payroll card and any account fees that are charged to the employer by the issuer before giving a payroll card to an employee to receive wage payments (your bank account with the card issuer must have sufficient funds to cover your payroll for payroll card-using employees plus any fees charged by the bank before you can give an employee a payroll card from the bank to collect his or her wages)
* Fees charged to the employer by the card issuer may not be charged to the employee