

WAGES NOW QUICK GUIDE



Wages Now is a program for Money Network cardholders that allows workers to access a portion of pay after each shift rather than waiting for the traditional payday. You never have to ask permission to access **your money**. There are **no fees** and **no interest!**

*Download the Money Network Card app by scanning the QR code



Get Started

IN THREE SIMPLE STEPS

1

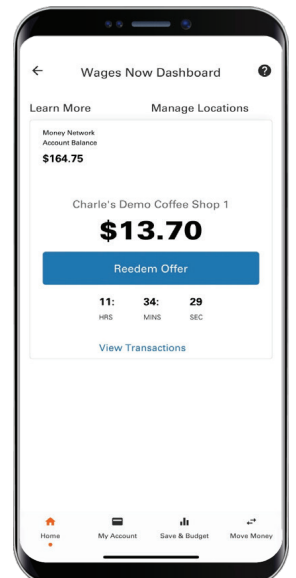
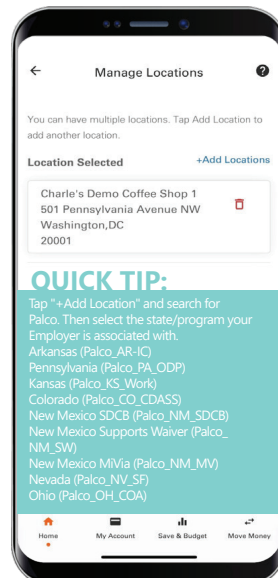
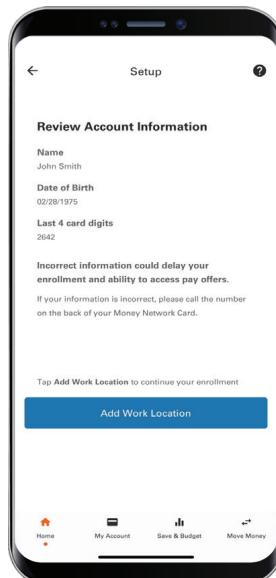
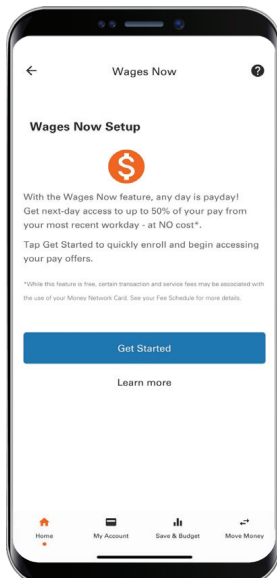
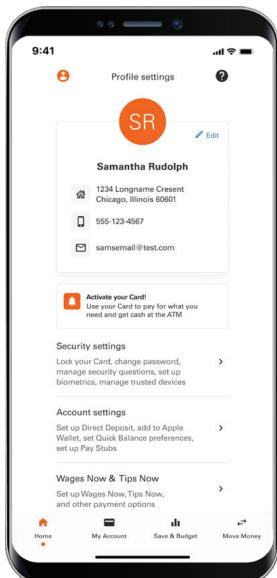
Request the Money Network Card at palcofirst.com

2


Download the Money Network Card App*

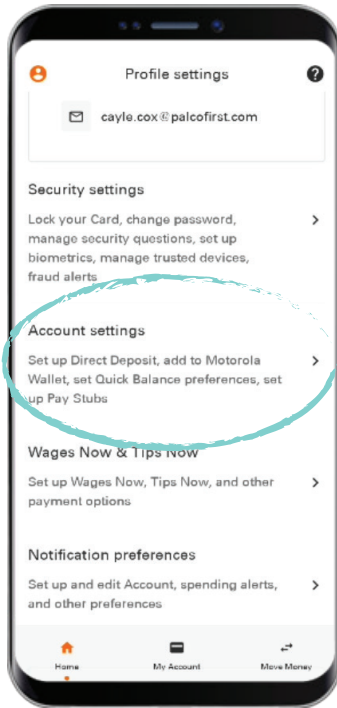
3

Monitor and respond to "offers" to receive your pay early after completed shifts

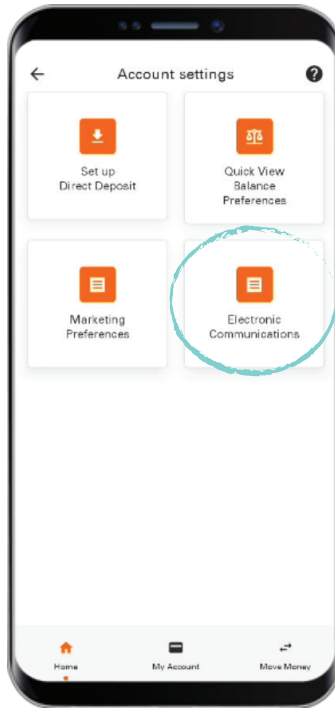


Push Notifications

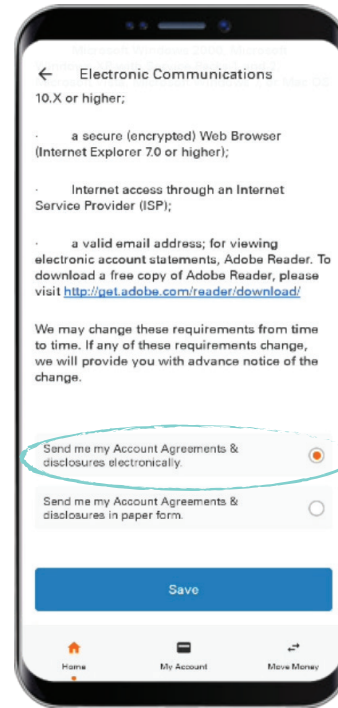
Enabling notifications is key to knowing when you have a cash offer available. To enable this setting, start by clicking the gear icon  from the dashboard.



Once in the settings, select "Account Settings" from the menu.



Choose "Electronic Communications" from the options.

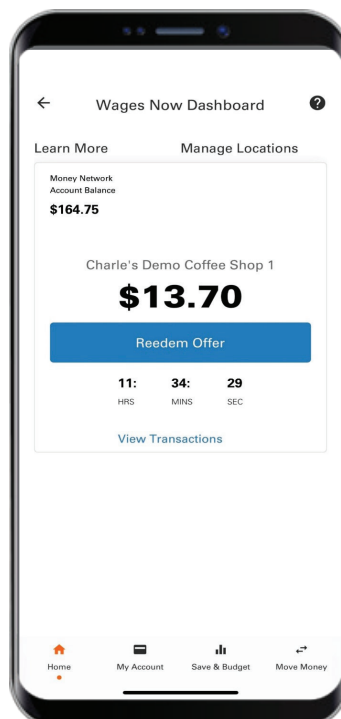


Choose the option to send agreements and disclosures electronically and click "Save."

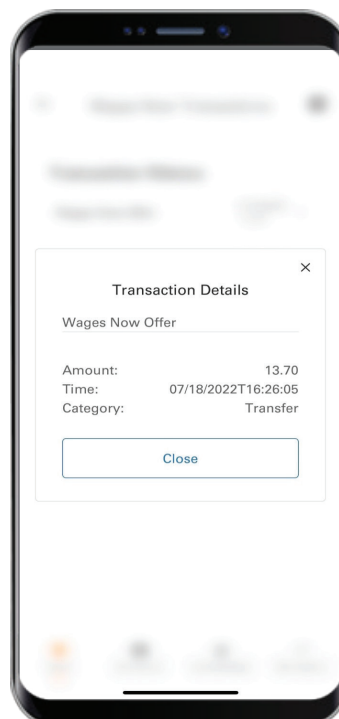
Accessing Wages Now Offers

Offers become available the day after a completed shift is recorded. Cash offers will be visible in the application mid-day with an option to redeem.

Worker opens the App and sees they have \$13.70 available. To accept the offer, tap "redeem offer."

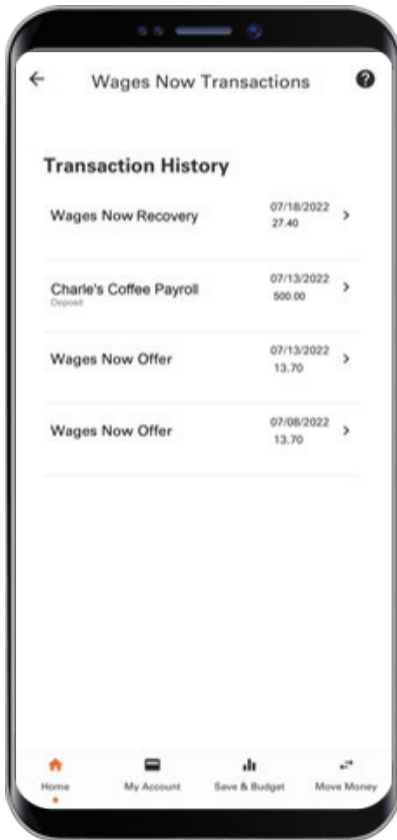


Transaction details will display showing the details of the offer that were redeemed.



Payday Details

Associates enrolled in Wages Now will get their pay on their Money Network Card. On payday, they will see two transactions in the Mobile App:



Net Pay - The money the employer has deposited for the pay period (matches the pay stub).



Wages Now Recovery - A withdrawal of any Wages Now offers taken in that pay period and deducted from paycheck. There are never any fees or interest charged to take an offer.

Frequently Asked Questions

What is Money Network Wages Now?

Wages Now is a program for Money Network cardholders that allows workers to access a portion of pay after each shift rather than waiting for the traditional payday.

When do I receive my Wages Now offer?

After each shift, eligible cardholders will receive an offer of up to eight hours. This can be based on yesterday's shift, or a shift worked that same day. This offer represents up to half of your gross pay from the previous shift. These offers are only available for 24 hours.

How do I find my Wages Now offers?

Click on Wages Now in the main menu to view your dashboard to see if you have a Wages Now offer.

Where can I see my Wages Now transactions?

Click on Wages Now to navigate to your dashboard. Click on View Transactions to see your Wages Now transactions. Transactions may also be viewed in the Transaction History.

Will I be charged a fee if I accept a Wages Now offer?

No, there are no fees or interest charged to accept your offer[†].

What if I don't see my offer?

If you have worked within the last 24 hours and you do not see your offer, contact Money Network Customer Service by calling the number on the back of your Money Network Card.

Who do I contact if I have questions?

Call the number on the back of your card to contact Money Network Customer Service.

[†]While this feature is free, certain transaction and service fees may be associated with the use of your Money Network Card. See your Fee Schedule for more details.