

What is the Spentra Solution?

The Spentra Solution featuring the Spentra Mastercard® Payroll Card is the next generation payroll card. Spentra Card features the Money Earned® benefit, which lets employees access up to 50% of their net wages at the time of request, before the next payroll date. The Spentra Card also eliminates fees for common transactions, helping employees manage money wisely:

- No fee to employers or employees for card
- Over 55,000 surcharge-free Allpoint® ATMs
- No monthly maintenance fees
- No minimum balance requirements or fees
- No ACH deposit fees
- No POS PIN based transaction fees
- No POS Signature based transaction fees

See the complete [Fee Schedule](#).

What makes the Spentra Card special?

The Spentra Card features the Money Earned® benefit, which lets employees access up to 50% of their net wages at the time of request, before the next payroll date. Money Earned® funds available at the time of request can be pushed to the card through the free Spentra mobile app.

Who can use the Spentra Card?

The Spentra Card can be used by employees of any employer that signs up for the Spentra Card program. The Spentra Card is not currently available to residents in the state of New York.

Does the Spentra Card charge any fees?

The Spentra Card provides a suite of transactions at no charge to the user:

- No fee to employers or employees for card
- Over 55,000 surcharge-free Allpoint® ATMs
- No monthly maintenance fees
- No minimum balance requirements or fees
- No ACH deposit fees
- No POS PIN based transaction fees
- No POS Signature based transaction fees

See the complete [Fee Schedule](#).

Can funds be withdrawn by ATM?

Yes. Simply sign into the Spentra mobile app and select ATM Finder from the home screen to find a list of surcharge-free ATMs near you, or enter a zip code to find locations in that area.

How do I deposit funds?

For direct deposit, complete the direct deposit form that came with your Spentra Card or fill out the form provide by your employer. To find your account and routing number, sign into the Spentra app and select Manage Your Card, then choose Direct Deposit.

For government rebate or ACH deposit from a bank account, sign into the Spentra app and select Manage Your Card. Here you can find your routing and account number.

You agree that only direct deposits in your name or the name of someone for whom you have the legal authority to accept funds will be loaded to the Spentra Card. All other direct deposits in the name of anyone else may be declined and returned.

Are my deposits insured by the FDIC?

Yes, deposits to your Spentra Card are insured up to \$250,000 by Patriot Bank N.A., Member FDIC.

What is the maximum amount that I can load into my Spentra Card account?

The maximum amount in your Spentra Card account may not exceed \$25,000.

How do you handle my personal information?

Spentra ensures employee information is never made available or sold to any third party, ever.

The complete [Privacy Policy](#) is available online.

What is the fraud policy for the Spentra Card?

If you suspect that someone has accessed your Spentra Card account information or used the card without your permission, sign into the Spentra app and select Manage Your Card, then choose Block Card. This will stop any further purchase activity on your card. After blocking access, please call [888.972.6872](tel:888.972.6872) and a representative will work to resolve the issue.

Where can I find more information on your policies?

Information regarding Terms of Use, Privacy Policy and Fraud Prevention is available for registered users through the Spentra app, and on our website at spentra.com.

What features are available through the Spentra app?

The following features can be accessed through the Spentra app:

- View your current balance
- View your card activity
- Block/Unblock your card
- Reset PIN
- Enroll and manage text alerts*
- ATM Finder for surcharge-free withdrawals at Allpoint® ATMs
- Money Earned®, our patented benefit, allows employees to access up to 50% of their net wages at the time of request
- Friendly support directly from the Spentra app

*Standard message and data rates from your wireless service provider may apply.

What if I lose my Spentra Card or the card is stolen?

If your card is stolen, immediately sign into the Spentra app, select Manage Your Card, and then choose the option to Block Card. This will stop any further purchase activity on your card.

After blocking access, please call [888.972.6872](tel:888.972.6872) to speak with a representative, who will report the issue and order a replacement card.

Do you run my credit?

No. We do not conduct a credit check.

How do I get help or support?

For any questions regarding Spentra Card transactions, fraud concerns, or card status, call [888.972.6872](tel:888.972.6872) and a representative will be happy to assist you.

For questions or issues with Money Earned® or the Spentra app, sign in to the app and select Profile from the home screen. Then select Need Help, choose App & Money Earned Help, and select Contact Us.

What is Money Earned®?

Money Earned® is a patented benefit that lets employees of employers, who sign up for the Spentra Card program, access up to 50% of their net wages at the time of request, before their next paycheck date.

How does Money Earned® work?

Spentra interfaces with an employer's time and attendance and payroll systems to determine an employee's net wages (earnings after deductions and garnishments). At any time throughout the pay period, an employee can push up to 50% of their net wages, at the time of request, to their Spentra Card.*

**Fees apply. See Money Earned® Terms and Conditions.*

How do I use Money Earned®?

To push any portion of your Money Earned® balance directly to your Spentra Card, simply download the free Spentra app, log in, and select Push Earnings To Card option from the Money Earned Details. Enter the amount you want to push to your card and press Submit. You can use the card everywhere Mastercard® is accepted. It's that simple.

How does Money Earned® settle?

At the close of a payroll cycle, Money Earned® transactions by an employee during that payroll cycle are totaled and added to that employee's pay stub information as a deduction, similar to common payroll deductions, like insurance or child support.

Is Money Earned® a loan?

No, it is not a loan. Spentra interfaces with an employer's payroll system to calculate net wages at the time of request. The Money Earned® feature simply gives employees access to their known earned wages.

How long does it take for my Money Earned® to load to my Spentra Card?

A Money Earned® transaction is loaded onto your Spentra Card at the time of request, and you can use the funds right away.

I just started working and my employer has Money Earned®. How long before I can start using this benefit?

Each employer is different; however, new employees generally can access Money Earned® after the first pay cycle closes. Remember to download the Spentra app from the Google Play Store or App Store and request your card through the app.

Where and when can I access Money Earned®?

You can access Money Earned® from your mobile device through the Spentra app, anytime and anywhere you have mobile service.

I left my job that had Money Earned®. What do I do with my Spentra Card?

Both your Spentra Card and Spentra app will continue to work after you leave your job. However, because Money Earned® was tied to your previous employer, you will no longer be able to use that feature, unless your new employer offers the Spentra Solution with Money Earned®. To have your wages from your new employer loaded to your Spentra Card, simply complete the direct deposit form that your new employer provides. To find your account and routing number, sign into the Spentra app and select Manage Your Card, then choose Direct Deposit.

My new job does not have Money Earned®. How can my employer get it?

Let your employer know how much you like the Money Earned® benefit and ask them to email info@spentra.com for details. We will contact them right away.