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HB203: Payment of Wages; Payroll Card Account Sectional Analysis

Section 1. This section amends AS 23.10.040(a) to require employers to pay wages or other compensation with lawful money of the United States or with negotiable checks, drafts, or orders payable upon presentation without discount by a bank or depository inside the state.

Section 2. This section adds a new section to AS 23.10 to allow employers to pay wages by credit to a payroll card account if the employee has voluntarily authorized the credit or has not authorized deposit of the employee's wages under AS 23.10.043. The section also requires employers to notify employees of their wage payment options, the payroll card terms and conditions, and the fees associated with using a payroll card account. Additionally, the section requires payroll card accounts to provide employees with at least one cost-free withdrawal each week or pay period, and an unlimited cost-free mechanism to check the payroll card account balance. Finally, the section prohibits employers from offering payroll card accounts that charge fees for certain activities and requires that wages credited to payroll card accounts be insured on a pass-through basis to the employee.