

Tristan Walsh

Subject: FW: Payroll Card Fees – Information for House Labor & Commerce Committee (AK SB79)

From: Savaya Bieber <Savaya.Bieber@akleg.gov>
Sent: Friday, March 21, 2025 4:17 PM
To: House Labor and Commerce <House.Labor.And.Commerce@akleg.gov>
Cc: Evan Anderson <Evan.Anderson@akleg.gov>; Tristan Walsh <Tristan.Walsh@akleg.gov>
Subject: FW: Payroll Card Fees – Information for House Labor & Commerce Committee (AK SB79)

Good afternoon,

Please see attached email response from Amy Miller, Senior Director of Government Relations with ADP to House Labor & Commerce Committee regarding Senate Bill 79 Payment of Wages; Payroll Card Account.

Please do not hesitate to reach out if you have any questions or if you would like anything explained further.

Thank you and have a lovely weekend.

Savaya Bieber
Staff to Senator Bjorkman
Senate District D
(907)465-2828

From: Miller, Amy <amy.miller@ADP.com>
Sent: Friday, March 21, 2025 5:41 AM
To: Savaya Bieber <Savaya.Bieber@akleg.gov>
Subject: Payroll Card Fees – Information for House Labor & Commerce Committee (AK SB79)

Hi Savaya – I received a follow-up question during the witness panel for SB79 at the Wed, 3/19 hearing regarding a list of potential payroll card fees. Would you be able to help me forward along the response below to the appropriate recipients at the House Labor and Commerce Committee? Or if you could share an email address that I should send my response to, that would be great.

Thank you so much for your help,
Amy

Dear Chairs Fields and Hall, and members of the House Labor and Commerce Committee,

Thank you for the opportunity to provide information on payroll card fees as they relate to AK SB79. Below is a list outlining potential fees associated with payroll cards. As you'll see, employees have ample options to access their full wages without cost, ensuring payroll cards function as a convenient and fee-free method for receiving pay.

Any fees that may apply are standard transaction costs—no different from what anyone might encounter when using a traditional debit card for optional services like out-of-network ATM withdrawals or balance inquiries. Payroll cards are simply a modern, electronic alternative to paper checks or direct deposit.

Payroll Card – Fees:

- a. Employees would have free methods of access to all the funds on their payroll card.
- b. Employees can generally use payroll cards anywhere they might use a check or Visa/Mastercard debit card – such as making purchases online, in store, in app, or by phone – without incurring fees.
- c. Employees can access their entire pay in cash with no fee by using in-network ATMs, by making over-the-counter teller cash withdrawals at any applicable network member bank (*i.e.*, VISA or Mastercard, depending on card branding), or via cash-back at participating retail stores (subject to applicable limits).
- d. *For employers* - No fees on payroll card issuer side.
- e. There may be fees associated with the card that are typically the same as or substantially similar to other debit cards – such as merchant generated fees or transaction fees.
- f. Potential payroll card fees could include:
 - o Out of network ATM cash withdrawals
 - o Reload with cash or using money transfer services
 - o Mobile check cashing
 - o ATM decline
 - o Inactivity (after a certain time period with no transactions)
 - o International transactions or ATM withdrawals
 - o Lost/stolen card replacement (typically after 1 free replacement)
 - o Expedited or overnight delivery of card

Please let me if you have any questions or need further details. We appreciate the committee’s engagement on this issue.

Best regards,
Amy Miller



Amy Miller, CPA
Senior Director, Government Relations

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