

Pay Card Laws by State



ALABAMA	No law
ALASKA	No law
ARIZONA	An employer can pay employees with a pay card if the employee does not provide consent or choose a financial institution for direct deposit. However, employees must get one free withdrawal per pay period and be aware of all fees.
ARKANSAS	No law
CALIFORNIA	Employees can receive their wages via pay cards as long as they comply with state laws governing payment by direct deposit or check.
COLORADO	Employees must receive free access to their wages at least once per pay period, or they can choose a different payment method.

CONNECTICUT	No law
D.C.	No law
DELAWARE	Employees can receive their wages on a pay card as long as they have full access to their wages at a bank close to work without incurring a fee.
FLORIDA	Pay cards are acceptable methods for employees to receive wages, but the card must be supported by sufficient funds for a minimum of 30 days.
GEORGIA	Employees must receive a written disclosure of fees and can choose to receive a check or direct deposit at any time.
HAWAII	An employer must give employees the option of selecting pay card, check, or direct deposit. Employees must give their consent and receive a written disclosure. If the employee wants to select a different payment method, they can do so at any time. Money on the pay card cannot expire. The pay card vendor must provide one free replacement each year and allow employees to make at least three free withdrawals per pay period. Employees must be able to access their account. Also, employees cannot be fined for overdrawing from their account.

IDAHO	No law
ILLINOIS	Employers can pay employees with pay cards only if they provide the employee with a written notice, offer another payment method, and obtain the employee's written consent.
INDIANA	No law
IOWA	Employees must be offered other payment methods along with pay cards, and they cannot incur a fee.
KANSAS	Employers can require employees to receive their wages via pay cards if the employee receives at least one free withdrawal each pay period. Employees are responsible for replacement fees.
KENTUCKY	Employees can use payroll cards at no cost and can switch payment options at any time. Pay cards expire after two years.
LOUISIANA	No law

MAINE	The employee must be able to make one free withdrawal or choose another payment method.
MARYLAND	Employees must authorize receiving wages via pay card and be aware of any fees.
MICHIGAN	Employees must receive at least one free withdrawal or transfer per pay period. And, they can choose a new payment method at any time. Employers are responsible for giving employees written verification of the employee's rights and let them know in advance if there will be any changes.
MINNESOTA	Employees must receive one free withdrawal, receive one free transaction history per month upon request, and must give their consent to receive a pay card. Employees can also change the payment method at any time.
MISSISSIPPI	No law
MISSOURI	If an employee does not have a checking or savings account or does not give information for setting up direct deposit, employers can pay them with a payroll card.

MONTANA	Employees must have the option to receive payment via check and consent to getting paid with a pay card. And, they must be able to withdraw without a fee, receive statements, and receive a written disclosure before signing up for a pay card.
NEBRASKA	Employees should receive one free withdrawal per pay period. Employers must provide a wage statement each pay period. Employers cannot pass payroll card fees onto employees.
NEVADA	Employees must receive at least one free transaction, written disclosure, and they must give their consent.
NEW HAMPSHIRE	An employee must get one free withdrawal per pay period. Employees must also receive written disclosure before starting as well as the option of receiving a check. If the pay card has an expiration date, the employer is responsible for getting employees new ones and covering the cost.
NEW JERSEY	Employee consent is required, and they must be able to choose a new payment method at any time. Employers are required to provide a written disclosure. And, employees can make one free withdrawal at least once per pay period.
NEW MEXICO	No law

NEW YORK	There can be no fees for employees to withdraw from their pay card. Employees must receive a written disclosure and have a bank to make withdrawals near their work.
NORTH CAROLINA	Employees must be able to withdraw all amounts on payday.
NORTH DAKOTA	Employees must be given a choice between pay cards and direct deposit. Also, the pay card must be issued by a federally insured bank or credit union, and the money must be insured by the FDIC.
OHIO	No law
OKLAHOMA	Employees cannot be charged a fee.
OREGON	Employees must be able to withdraw the entire amount of their first pay without fees, select a different payment method, and give consent.
PENNSYLVANIA	Employees must consent to the use of pay cards in writing, receive one free withdrawal per pay period, and can stop receiving their wages on pay cards at any time. There can be no fees associated with the pay card for employees, and employees must be able to check the balance electronically or via phone.

RHODE ISLAND	Employees must be allowed at least one free withdrawal per pay period. They must also authorize the payment of wages via pay card and be able to check their account balance at any time.
SOUTH CAROLINA	No law
SOUTH DAKOTA	No law
TENNESSEE	The employee must be able to withdraw or transfer their wages from the pay card, receive one free withdrawal or transfer per pay period, have the option of direct deposit, and receive a written disclosure from the employer. If an employee does not designate a financial institution for direct deposit, employers can choose to pay via pay card.
TEXAS	Employers can decide to pay employees via pay cards as long as they notify the employee in writing, give employees a form they can fill out to request an alternate payment method, and obtain necessary information from the employee to pay them via pay cards.
UTAH	Employees can withdraw their full paycheck without fees, and the full amount must be on their pay card on payday.

VERMONT	An employee must give written consent after receiving a disclosure on pay cards. Employees must receive branded pay cards, at least three free withdrawals, and one free replacement card per year. No employer fees associated with pay cards can be passed on to employees. And, employees can choose to stop receiving their wages on pay cards at any time.
VIRGINIA	Employers can use pay cards without the employee's consent for those hired after January 1, 2010 if the employee does not designate a financial institution for direct deposit. Employees must be allowed one or more free withdrawals per pay period.
WASHINGTON	No law
WEST VIRGINIA	Employees and employers must agree in writing, and the payroll card account must be insured by the FDIC.
WISCONSIN	No law
WYOMING	No law