

IDOL Laws and Rules Fair Labor Standards Division Electronic Payroll Debit/Credit Cards for Payment of Wages

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Public Advisory To All Employers And Employees In Illinois Regarding Use Of Electronic Payroll Debit/Credit Cards For The Payment Of Wages



Pursuant to the [Illinois Wage Payment and Collection Act, 820 ILCS 115/1 et seq.](#), the use of electronic payroll debit or credit cards as a method of paying employees their wages and final compensation is acceptable in Illinois but only if the following factors are met:

- The employee must voluntarily agree to the use of a payroll card as the method the employee chooses to receive his or her wages and/or final compensation. It is not voluntary in fact if the employee is given to understand or led to believe that it is a condition for hire or his or her present working conditions or continuance of his or her employment would be adversely affected by non-acceptance. An employer cannot mandate the use of a payroll card.
- If an employee voluntarily chooses to accept the use of a payroll card for the payment of wages and/or final compensation, the employer must disclose in writing to the employee all fees, penalties and costs associated with the use of the payroll card. The employee must be able to deposit and/or obtain the full monetary value on the payroll card without discount.
- If the employee chooses the payroll card as a method of payment, the employer is required to provide an itemized statement of all hours worked, rate of pay, and all lawful deductions made from the wages and/or final compensation for each pay period.
- An employee can revoke his or her authorization of the payroll card as a method of payment at any time and the employer is obligated to provide to the employee another alternative method for the payment of wages and/or final compensation.

Read more about [Fair Labor Standards](#).

For more information on Forms of Payment, view our [Frequently Asked Questions page](#).