HOUSE DOCKET, NO. 3525 FILED ON: 1/18/2019

HOUSE . . . . . No. 1600

The Commonwealth of Massachusetts

PRESENTED BY:

Tackey Chan

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act protecting wages of employees who receive wages through an electronic wage card.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
Tackey Chan	*2nd Norfolk*	*1/18/2019*

HOUSE DOCKET, NO. 3525 FILED ON: 1/18/2019

HOUSE . . . . . No. 1600

By Mr. Chan of Quincy, a petition (accompanied by bill, House, No. 1600) of Tackey Chan for legislation to protect wages of employees who receive wages through an electronic wage card. Labor and Workforce Development.

The Commonwealth of Massachusetts

In the One Hundred and Ninety-First General Court
(2019-2020)

An Act protecting wages of employees who receive wages through an electronic wage card.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

SECTION 1. Section 1 of chapter 149 of the General Laws, as appearing in the 2016 official edition, is hereby amended by inserting after the word “apparel,” in line 88 the following words:-

"Payroll card account", a prepaid account that is directly or indirectly established through an employer to which transfers of the employee's wages, salary or other compensation are made, and which carries the consumer protections that apply to payroll card accounts under the Electronic Fund Transfer Act 15 U.S.C. § 1693 et seq., and Regulation E, 29 C.F.R. Part 1005, including the compulsory use provision, as may be amended.

SECTION 2. Section 148 of chapter 149 of is hereby amended in line 107 by inserting after the word “reasonable” the following words:- Any employer paying wages by payroll card account shall provide the employee with the ability to make at least one withdrawal from the payroll card account in each pay period, but not more frequently than once per week, without

charge for any amount up to and including the full amount of the employee's net wages for the pay period. Any fees associated with usage of the card after the card's initial transaction shall be disclosed in advance to the employee, except that the employer is not responsible for disclosing third party fees that are not within control of the employer. Employees who receive wages by credit to a payroll card account must be provided with a means of checking their payroll card account balances, either, through an automated telephone system, or online through the use of the Internet, without cost, irrespective of the number of inquiries made.