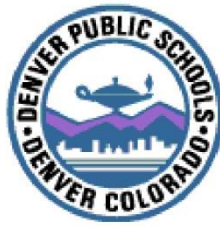




Pay card Solution-DPS Paperless Payroll

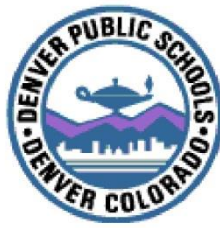
- Denver Public School has been on a Direct deposit mandate but it wasn't enforced with policy or practice
- Our current Direct deposit participation rate is 96%. The remainder 4% make up of individuals who are being assessed the check fee or went through the exempt for direct deposit process due to being un-bankable
- In March 2011, Payroll and Business Services, implemented direct deposit on off cycle payrolls
- In April 2011, Disbursing and Payroll and Business Services, got approval from Finance to implement a pay card solution to eliminate paper paychecks and adhere to Business Best Practice standards with pay checks. This implementation has hard cost savings and eliminates the need for disaster recovery process for payroll checks.

Pay card Solution Partner Skylight Financial



- Direct Deposit Option
- Available to all Employees
 - No credit or background check
- Provides Access to ATMs and Banks
 - Allpoint Network Surcharge-free ATMs
 - Visa Member Banks
 - MoneyPass ATMs

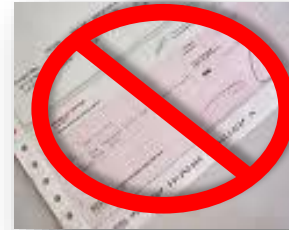




Skylight Financial-Pay card Solution

Pay card Benefits

- No Check Cashing Fees
- 24/7 Fund Access
- Payroll deposited by 7 a.m., ET
- Free Personalized Visa Debit Card
 - Mailed after 1st direct deposit
- Employee Owned/Portable
- Free PIN-based Transactions
- Free Signature-based Transactions
- FDIC Insured & Regulation E Compliant



Skylight Financial-Pay card Solution

Pay card Benefits- Visa Debit Cards

- ATM Withdrawals
- Retail Merchant Purchases
- Internet Purchases
- Cash Back at the Point-of-Sale
- Restaurants
- Reservations
 - Hotels
 - Airline



VISA





Skylight Financial-Pay card Solution

Pay card Features

- Immediate Card Replacement for Lost or Stolen cards
- Free ATM withdrawals in the Allpoint network
 - \$1.50 per transaction out of the network (Skylight fee)
 - Additional fees could apply using an out-of-network ATM
- Detailed listings of free and surcharge free ATMs
 - Online at www.skylightonecard.com or www.allpointnetwork.com
 - In store listing of ATMs
 - Skylight Customer Care
 - Applications for smart phones to find ATMs



Paycard Features – Free Cash Withdrawals

- FREE Visa Member Bank Over-the-Counter Cash Withdrawals



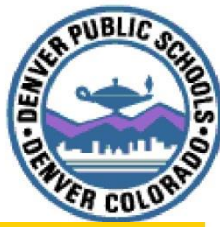
***IMPORTANT:** Cardholders should know their account balance:

1. Teller will not have access to cardholder account information.

Paycard Features – Account Alerts



- Text Message and Email Alerts*
 - Daily or weekly alerts
 - Deposit alerts
 - Transaction alerts
 - Account balance
- Immediate Balance Inquiry for Text Messaging
 - Text “BAL” to 22722
- Sign-up
 - www.skylightonecard.com
 - Customer Care Center
- English and Spanish Translations



Paycard Features - Online Banking

- Register at www.skylightonecard.com
- View Account Information
- View and Print Statements
- Locate Surcharge-free ATMs
- Set Up Bill Payments
- Sign-up for Sub and Joint Accounts
- Contact Customer Care
- Sign-up/Modify Text Messaging and Email Alerts
- “Pick Your Plastic”

skylight financial

Login | En Español | FAQ | About Skylight | Corporate Clients

Username Password

[Register](#) | [Forgot Password?](#) | [Forgot Username?](#)

Register for Online Banking

Account Verification: Please enter the requested information.
Please note: You must already have a Skylight card to complete this process.

All fields are required.

Card Number

Year of Birth

Zip Code

User Identification / Password Creation

Your password MUST be 8 characters in length and contain at least one (1) capital letter, one (1) lowercase letter, and at least one (1) number. You should choose a password that is easy to remember but is also difficult for someone to guess. The system will indicate when your password format is correct.

Username

Password

Confirm Password

Email Address

Confirm Email

skylight financial

FAQ | About Skylight | Corporate Clients

ACCOUNT CENTER ACCOUNT ALERTS PAY BILLS FIND ATM INBOX PROFILE

Welcome, Tanya Fisher
trfishere42@comcast.net

Routing Number: 264171241
[Go to Inbox](#)

Account Summary

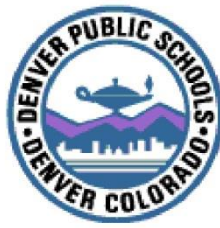
Account Type	Account Number	Posted Balance	Holds	Available Balance
Primary Account	****90113	\$11.00	\$0.00	\$11.00
Sub-Account	****36276	\$10.00	\$0.00	\$10.00

Pending Transactions

Account Number	Amount	Effective Date
****90113	\$20.00	11/13/2009

Previous Deposits

Account Number	Amount	Posted Date
****90113	\$1.00	10/30/09
****36276	\$10.00	11/12/09
****90113	\$20.00	10/30/09



Paycard Features – Skylight Checks

- Free Skylight Checks
- Checks Validated via a Pre-Approval Process
- Free Check Cashing
 - U.S. Bank
 - ACE Cash Express (participating locations)
- Use for Rent, Bill Payments, etc.





Summary

- Skylight Paycard Program
 - Saves time and money
 - Surcharge-free ATMs
 - Visa accepted
 - Convenient and secure
 - Employee owned/portable

