

•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



Skylight Financial-Pay card Solution



Pay card Features

•Immediate Card Replacement for Lost or Stolen cards

•Free ATM withdrawals in the Allpoint network

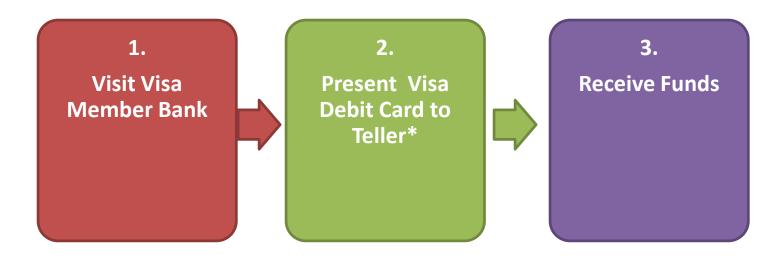
- •\$1.50 per transaction out of the network (Skylight fee)
 - •Additional fees could apply using an out-of-network ATM

•Detailed listings of free and surcharge free ATMs

- •Online at <u>www.skylightonecard.com</u> or <u>www.allpointnetwork.com</u>
- •In store listing of ATMs
- •Skylight Customer Care
- •Applications for smart phones to find ATMs



• 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 <u>www.skylightonecard.com</u>
- 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"

	ancial			Username	inter I Forget December	assword	L.
				Ney	ister fil orgot Passwor	ar froigerosemaner	
	Register for Onlin	e Bankin					
	regiotor for emin	lo Danini,	9				
	Account Verificati Please note: You must a			ested information. lete this process.			
	All fields are required.						
	Card Number						
	Year of Birth						
	Zip Code						
	Lip odde j						
		e 8 characters i choose a pass	n length and contain word that is easy to r	at least one (1) capital letter, emember but is also difficult i			
	Usemame			_			
	Password		_				
	Confirm Password		-				
	Email Address						
	Confirm Email						
vlight fin	ancial		-		Fi	AQ About \$kylight Corpo	orate C
ylight fin	ancial account alerts	PAY BILLS	5 FIND ATM	INBOX PROFI		1Q About Skylight Corpc	orate C LOG
			5 FIND ATM	INBOX PROFI		NQ About Skylight Corpc	orate C LOG
ACCOUNT CENTER	ACCOUNT ALERTS	sher	5 FIND ATM		LE	NQ About Skylight Corpo	orate C LOG
ACCOUNT CENTER	ACCOUNT ALERTS Welcome, Tanya Fis trfishere42@comcast.net (<u>E</u> Routing Number 26417124	sher dit)	5 FIND ATM	ONE	LE	RQ About Skylight Corpo	orate C LOG
ACCOUNT CENTER COUNT OVERVIEW LANSACTION HISTORY EW STATEMENT	ACCOUNT ALERTS Welcome, Tanya Fis trishere42@comcast.net (<u>E</u>	sher dit)	5 FIND ATM		LE : : : : : : : : : :		orate C LOG
ACCOUNT CENTER COUNT OVERVIEW LANSACTION HISTORY EW STATEMENT LANSFER FUNDS	ACCOUNT ALERTS Welcome, Tanya Fis trfishere42@comcast.net (<u>E</u> Routing Number 26417124	sher dit)	5 FIND ATM	ONE			
ACCOUNT CENTER COUNT OVERVIEW ANSACTION HISTORY EW STATEMENT ANSFER FUNDS PHEDULED TRANSFERS	ACCOUNT ALERTS Welcome, Tanya Fis trfishere42@comcast.net (<u>E</u> Routing Number 26417124	sher dit)	5 FIND ATM				
ACCOUNT CENTER COUNT OVERVIEW ANNACTION HISTORY EW STATEMENT ANNEFER FUNDS HEDULED TRANSFERS RECT DEPOSIT	ACCOUNT ALERTS Welcome, Tanya Fis trfishere42@comcast.net (<u>E</u> Routing Number 26417124	sher dit)	5 FIND ATM		LE 00 0000 0000 aux VISA 000 cean		
COUNT OF THE R COUNT OF ENTER ANSACTION HISTORY EW STATEMENT ANSFER FUNDS HEDULED TRANSFERS RECT DEPOSIT CK YOUR PLASTIC	ACCOUNT ALERTS Welcome, Tanya Fis thishers/26/concast net (E Routing Number 76417124 So to inbox	sher dit)	5 FIND ATM		LE 00 0000 0000 aux VISA 000 cean		
ACCOUNT CENTER COUNT OVERVIEW MINISCTION HISTORY EW STATEMENT ANSFER FUNDS HIEDULED TRANSFERS RECT DEPOSIT CK YOUR PLASTIC INT ACCOUNT	ACCOUNT ALERTS Welcome, Tanya Fis Hishere42@comcast net (E Routing Number 26417124 Geto Inbox	sher dt) 1			LE COLOGO ODEL MARINE VISA VISA		LOC DIT VISA
COUNT OVERVIEW COUNT OVERVIEW MANACIDON HISTORY EW STATUBENT ANSFER FUNDS HIEDULED TRANSFERS RECT DEPOSIT CC TORY FLASTIC INIT ACCOUNT	ACCOUNT ALERTS Welcome, Tanya File thishere4262comcast net (E Routing Number 26417124 Ga to lobos Account Summary Account Type	sher dt) 1	count Number	Posted Balance	LE 00 0000 0000 VISA VISA Holds	Available Balance	VISA
ACCOUNT CENTER COUNT OVERVIEW MINISCTION HISTORY EW STATEMENT ANSFER FUNDS HIEDULED TRANSFERS RECT DEPOSIT CK YOUR PLASTIC INT ACCOUNT	ACCOUNT ALERTS Welcome, Tanya Fis Hishere42@comcast net (E Routing Number 26417124 Geto Inbox	sher dt) 1	count Number		LE COLOGO ODEL MARINE VISA VISA		
COUNT OVERVIEW COUNT OVERVIEW MANACIDON HISTORY EW STATUBENT ANSFER FUNDS HIEDULED TRANSFERS RECT DEPOSIT CC TORY FLASTIC INIT ACCOUNT	ACCOUNT ALERTS Welcome, Tanya Fis theser428/concast net (E Routing Number 26417124 Sato Inbox	sher dt) 1	count Number	Posted Balance S11.00	LE 00 data and and and and and and and and and an	Available Balance S11.00	
COUNT OVERVIEW COUNT OVERVIEW MANACIDON HISTORY EW STATUBENT ANSFER FUNDS HIEDULED TRANSFERS RECT DEPOSIT CC TORY FLASTIC INIT ACCOUNT	ACCOUNT ALERTS Welcome, Tanya File Wishere42@comcastnet (E Routing Number 26417124 @a to Inition Account Summary Account Type Primary Account Sub-Account	s her dit) 1	count Number	Posted Balance S11.00	LE CONTRACTOR CO	Available Balance S11.00	
COUNT OVERVIEW COUNT OVERVIEW MANACIDON HISTORY EW STATUBENT ANSFER FUNDS HIEDULED TRANSFERS RECT DEPOSIT EX TOUR PLASTIC INIT ACCOUNT	ACCOUNT ALERTS Welcome, Tanya File tirshere426/concast net (E Routing Number 26417124 Ga to litibas Account Summary Account Type Primary Account Sub-Account Pending Transaction	sher dit) 1 Ac	count Number 	Posted Balance S11.00 S10.00	LE 00 0000 ddms VISA V VISA V Holds S0.00 Deposits	Available Balance \$11.00 \$10.00	VISA
COUNT OVERVIEW COUNT OVERVIEW MANACIDON HISTORY EW STATUBENT ANSFER FUNDS HIEDULED TRANSFERS RECT DEPOSIT EX TOUR PLASTIC INIT ACCOUNT	ACCOUNT ALERTS Welcome, Tanya Fis Hishere42@comcast net (E Routing Number 26417124 @c10.inbox Account Summary Account Type Pinany Account Sub-Account Sub-Account Sub-Account	s her dit) 1	count Number	Posted Balance S11.00 S10.00	LE Of one of one of the second secon	Available Balance \$11.0 \$10.000	LOG VISA
COUNT OVERVIEW COUNT OVERVIEW MANACIDON HISTORY EW STATUBENT ANSFER FUNDS HIEDULED TRANSFERS RECT DEPOSIT EX TOUR PLASTIC INIT ACCOUNT	ACCOUNT ALERTS Welcome, Tanya File tirshere426/concast net (E Routing Number 26417124 Ga to litibas Account Summary Account Type Primary Account Sub-Account Pending Transaction	sher dit) 1 1 Ac Ac	count Number 	Posted Balance S11.00 S10.00 Previous C Account Num 	LE or or o	Available Balance S10.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	L06
COUNT OVERVIEW COUNT OVERVIEW MANACIDON HISTORY EW STATUBENT ANSFER FUNDS HIEDULED TRANSFERS RECT DEPOSIT EX TOUR PLASTIC INIT ACCOUNT	ACCOUNT ALERTS Welcome, Tanya Fis Hishere42@comcast net (E Routing Number 26417124 @c10.inbox Account Summary Account Type Pinany Account Sub-Account Sub-Account Sub-Account	sher dit) 1 1 Ac Ac	count Number 	Posted Balance S11.00 S10.00 Previous I Account Nut 	LE or or o	Available Balance S10.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	L06
COUNT OVERVIEW COUNT OVERVIEW MANACIDON HISTORY EW STATUBENT ANSFER FUNDS HIEDULED TRANSFERS RECT DEPOSIT EX TOUR PLASTIC INIT ACCOUNT	ACCOUNT ALERTS Welcome, Tanya Fis Hishere42@comcast net (E Routing Number 26417124 @c10.inbox Account Summary Account Type Pinany Account Sub-Account Sub-Account Sub-Account	sher dit) 1 1 Ac Ac	count Number 	Posted Balance S11.00 S10.00 Previous C Account Num 	LE or or o	Available Balance S10.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	L06
COUNT OVERVIEW COUNT OVERVIEW MANACIDON HISTORY EW STATUBENT ANSFER FUNDS HIEDULED TRANSFERS RECT DEPOSIT EX TOUR PLASTIC INIT ACCOUNT	ACCOUNT ALERTS Welcome, Tanya Fis Hishere42@comcast net (E Routing Number 26417124 @c10.inbox Account Summary Account Type Pinany Account Sub-Account Sub-Account Sub-Account	sher dit) 1 1 Ac Ac	count Number 	Posted Balance S11.00 S10.00 Previous C Account Num 	LE or or o	Available Balance S10.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	VISA



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

