

# State of Kansas Paycard Program

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## Skylight Debit Card Account Frequently Asked Questions for Agencies

### **Q. How can employees access their pay?**

A. Employees can access or use their pay in a variety of ways:

- Withdraw cash by a teller transaction at VISA-member banks
- Withdraw cash at ATMs (PLUS, PULSE, STAR & Interlink Networks)
- Make "debit" purchases at merchants with PIN terminals
- Receive cash back when making purchases at participating merchants (PIN or signature-based)
- Pay bills electronically with preauthorized or online bill pay
- Transfer money to a relative or friend's Skylight card via a Skylight SubAccount.

### **Q. How are the cards funded?**

A. Like direct deposit to a bank account, the cards are funded by way of an ACH transmission from any employer or other entity. An employee's spouse can also have pay via direct deposit directed to the same account. Skylight will provide a voided check to the employee with their bank routing number & account number to use for set up on direct deposit.

### **Q. Does an employee have to have a bank account with the bank that issues the card?**

A. No, the card is issued by U.S. Bank through Skylight so the employee will only need to establish an account with Skylight. Skylight functions as the employee's bank, servicing all aspects of the account.

### **Q. How do employees determine their available balances?**

A. Employees can obtain their current balance as follows:

- Free access via toll free number shown on the back of the card
- ATM balance inquiry for a \$1.00 fee
- 24-hour free access online at [www.skylightonecard.com](http://www.skylightonecard.com)
- Sign-up on-line for text and e-mail alerts

### **Q. How do employees get their cards?**

A. Agency HR Representatives will present the Skylight card to the employee immediately upon completion of enrollment.

### **Q. Can employees request a second card for another individual such as a family member, in that individual's name?**

A. Yes, a second card, which accesses the same account, is available. (A different feature called the Skylight SubAccount is also available, whereby the master account holder transfers funds to a sub account for access by a relative or friend.)

### **Q. What happens if the Employee leaves employment at the State of Kansas?**

A. The employee can keep the Skylight card and their account! Skylight is their bank and stays with them. The employee can simply provide any new or additional employer with his/her account information. Customer Care will provide the "bank routing number" and/or account number to help set up direct deposit with a new employer.

**Q. What happens if the card is lost or stolen?**

A. Employees have two options in the event of a lost or stolen card:

1) Immediate Card Replacement:

- o Employee should call the toll-free Customer Care number at 1-800-279-5066 to restrict access to the lost/stolen card
- o Employee contacts Agency HR/Payroll office to obtain a new VISA Instant Issue Pack
- o Employee activates the new card from the Instant Issue Pack. Once activated, the new Skylight paycard will be active and linked to the old account number. The card that was lost or stolen is automatically deactivated and will no longer be valid.

2) Card Replacement By Mail:

- o Employee should call the toll-free Customer Care number at 1-800-279-5066 to restrict access to the lost/stolen card
- o One free replacement card per year will be sent via U.S. Mail. Review the Fee Schedule for fees for additional replacement cards or rush orders. Once activated, the new Skylight paycard will be active and linked to the old account number.