

State of Kansas Paycard Program

Skylight Debit Card Account Frequently Asked Questions for Employees

Q. Who is a candidate for a Skylight Debit Card?

A. Someone who wants to enjoy the benefits of a bank account without a credit check or minimum balance; someone who would enjoy the convenience of 24X365 cash access; someone who chooses, for whatever reason, not to use traditional banking services.

Q. Where can I use my Skylight Card?

A. You can use your Skylight Debit Card at ATM's that display the STAR, Plus, Pulse, or Interlink network symbols and wherever PIN based debit or signature-based transactions are accepted (retail locations, grocery stores, etc.) Many merchants also offer cash over on debit purchases. Refer to the Cardholder Fee Schedule for information regarding Skylight sponsored ATM networks.

Q. Do I get a new card each pay period?

A. No. Your card provides unlimited access to your account. You keep the same card and your employer automatically adds your pay to your account each payday.

Q. Is the Skylight debit card a credit card?

A. No. It is a prepaid debit card. The card carries no credit line and you are not subjected to a credit check or approval process to receive the card. Purchases and withdrawals are limited to the balance on your card, similar to a checking account.

Q. How do I know how much I have been paid?

A. You can access your pay information, just like before, via the Paycheck View on the Employee Self Service web site at <http://www.kansas.gov/employee/> or you can call Skylight's Interactive Voice Response System toll-free at the number listed on the back of your card to obtain your balance and the amount of your last deposit. You can also sign up online for text and e-mail alerts at www.skylightonecard.com

Q. How do I know what I have spent or what my available balance is?

A. You will receive a monthly statement listing all account activity. You can also get your balance, free of charge, at anytime, by calling Skylight at the number on the back of your card, viewing your account on-line or registering for text alerts. There is a \$1.00 charge for balance inquiries at an ATM. It can also be helpful to save your receipts from an ATM or a merchant to keep a record of what you've spent.

Q. What do I do if I have a question or problem like the card not working or being lost or stolen?

A. Call the number on the back of your card 24 hours a day, 7 days a week. Follow the recorded instructions. From that number you can also speak with a live customer service representative regarding any questions you may have that cannot be answered via the automated system. If your card was lost or stolen, your first card replacement is free. View the Cardholder Fee Summary for additional charges to replace a lost or stolen card.

Q. How do I get money or account information using an ATM?

A. Insert your card in the machine and follow the instructions for entering your Personal Identification Number (PIN). Once your PIN has been entered successfully, you can choose to withdraw funds or do a balance inquiry. If you chose to withdraw cash, enter the amount you wish to withdraw. The ATM will present the amount of cash you requested along with a printed receipt, and it will return your card.

Q. What is the fee for withdrawing cash at an ATM?

A. The first withdrawal per pay period is free at an in-network ATM. There is a fee of \$1.50 for each withdrawal after the first per pay period. This fee will be posted to your account and will appear on your statement. Additionally, if you use an ATM that is outside of the Skylight "surcharge-free" ATM network, there may be an ATM owner fee in addition to the \$1.50 withdrawal fee. This fee is called a "surcharge" and will be disclosed on the ATM screen. You can either accept the fee and continue the transaction, or cancel the transaction. This fee, imposed by the bank that owns the ATM, is different from the ATM fee listed in your cardholder agreement, but will also be noted on your statement.

Q. How do I obtain the locations of "surcharge-free" ATM s in my area?

For information on surcharge-free ATMs in your area, logon to www.skylightonecard.com and click on Find ATM for a link to Skylight's surcharge free ATM network or simply call Skylight Customer Care at the number on the back of your card. In either case, you will need to provide your card number and a zip code so that nearby surcharge-free ATMs can be located for you.

Q. Is it safe to use my card to withdraw cash?

A. Yes. Your card can be used to withdraw cash only when you enter your unique Personal Identification Number (PIN). The PIN is an important part of the card's security and should not be shared.

Q. How do I use the card to make a purchase?

A. At a merchant location, when you are asked if it is to be a credit or debit transaction, you may select "debit" and enter your 4-digit PIN or enter credit for a signature-based transaction. Many merchants also allow "cash over" on the purchase amount.

Q. Will I get charged a fee for using my card at participating merchants?

A. There is no fee for a PIN or signature-based transaction at participating merchants. There is no additional fee for obtaining cash over the purchase amount at merchant locations that offer this feature, unless it is disclosed on the terminal or by the merchant.

Q. Can I use my card to withdraw funds or make a purchase that is larger than the balance in my account?

A. See NSF Comments on the Cardholder Fee Summary. Employees are encouraged to review card information and access their account balance via a call to Customer Care at the number on the back of the card, online, or via text alerts in order to avoid transactions that are over the balance on the card.

Q. May I let someone else use my card?

A. You are liable for any purchases made by another person with whom you have shared your card and/or PIN. Keep your card and the card account number under your control at all times. Choose a PIN that cannot be easily "guessed at" by others, such as your phone number, date of birth, etc. Do not tell anyone your PIN or write your PIN on your card.

Q. Can I get a second card on my account for my spouse to use?

A. Yes, you can contact Customer Care to obtain a second card on your account. Your spouse can also have their pay direct deposited into the account.

Q. Can I make monetary transfers from my account?

A. Yes, you can make wire transfers or, if you want to make transfers regularly, you can open a Skylight SubAccount and make transfers to someone in another country or a college student, for instance. (See fee schedule for pricing.)

Q. Can I add money to my card other than money direct deposited from my pay?

A. Yes, Skylight will accept money order deposits via mail and will post the funds to your account. Skylight also has an agreement with MoneyGram (18,000 locations nationwide) to accept cash for deposit to your Skylight account. Please check with MoneyGram for associated fees. You can also use your account for any direct deposit transaction such as, travel reimbursements, state tax refund checks, spouses pay check, etc.

Q. What happens to the card if I leave employment at the State of Kansas?

A. You can keep your Skylight card and your account! Skylight is your bank and values the opportunity to continue to serve you. Simply provide any new or additional employer with your account information. Call Customer Care for your "bank routing number" and/or account number to be set up on direct deposit.

Q. Can I access the entire cash amount of my payment on the day the funds are available?

A. Yes. The total amount is available for withdrawal on the day of payment. However, there may be a daily limit on ATM cash withdrawals, and some ATMs set limits on the amount that can be withdrawn at one time.

Q. How can I track my spending?

A. Skylight makes it convenient for you to manage your account. A toll-free automated telephone support system is available for automated information 24/7. You can also register for Online Banking to check your

balance, review your transactions, view and print your statements, and sign up to receive Account Alerts in your email inbox or on your mobile phone.

Q. How do I sign up for on-line banking?

A. To register for Online Banking, go to the Skylight Cardholder website at www.skylightonecard.com

Q. What if I want to talk to someone about my account?

A. Skylight's friendly, specially trained Customer Care representatives are available to assist you between 7 am and 1 am ET Monday through Friday and on the weekends between 7 am and 11:30 pm ET in nearly any language spoken. You can reach someone by calling the number on the back of your card.

[Contact Info](#) / [Divisions/Offices](#) / [Comments](#) / kansas.gov / [Index](#)
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