

The Oklahoma PayCard provides a new convenience for state employees who do not have a bank account for direct deposit of their pay. Now, instead of being forced to find a place to turn your paycheck into cash, you will have the electronic convenience of the Oklahoma PayCard.

Oklahoma law (74 O.S. 292.12) requires that all new state employees use direct deposit to receive their pay. All current state employees are required to use direct deposit by June 30, 2007. Employees who are unable to have an account at a financial institution to receive their pay can use the Oklahoma PayCard.

### **How To Sign Up for A PayCard**

To sign up for the PayCard, simply fill out a direct deposit form and mark the PayCard option. Be sure to fill out all the demographical information as well. Submit this deposit form to Payroll Services, 409 Whitehurst.

Your PayCard will be sent to you via mail from MoneyNetwork. **When you get your PayCard, please notify Payroll Services so that we can start funding your PayCard.** Until the PayCard is funded, you will receive a paper check via the mail.

### **How to Activate Your PayCard**

Before using your card, you must set your personal 4 digit ATM/PIN and activate your card. To do this, call 1-888-913-0900 and follow the prompt to log into your paycard account. Enter your card number and your account access code. Your initial account access code is the last 4 digits of your social security number. Press 7 to access your pre-assigned ATM/PIN code, then press 2, to change your pre-assigned ATM/PIN code to a new ATM/PIN code you will easily remember. You will then be asked to enter your new ATM/PIN code a second time as confirmation. Press 8 to return to the previous menu.

Press 5 to change your account access code. Enter the same new ATM/PIN code as your new account access code. You will be asked to enter the new ATM/PIN code again as confirmation.

Press 2 to activate your card. Enter the expiration date from the front of your card.

You are now ready to start using your card. You will need to use your new account access code to access your account information. You will need to use your new ATM/PIN to operate an ATM or PIN debit transaction.

### **How To Check your Payroll Card Balance**

By Phone

1. Call 1-888-913-0900
2. Follow the voice prompts for account logon
3. Press 1 to select "Account Information Menu"
4. Press 1 to select "Account Balance"
5. This is a free option – no fees associated with this option

#### By the Web

1. Go to <http://moneynetwork.com>
2. Select “Access Your Paycard Account”
3. This is a free option – no fees associated with this option

#### By ATM

1. Go to a local ATM machine and insert card
2. Follow the directions
3. There will be a MoneyNetwork transaction fee of \$1.25 associated with this option plus any fees that the ATM may charge. The first transaction is free. The ATM machine should list the fees. If you do not want to proceed with the transaction – press cancel. Please see your receipt to verify the associated fees.

#### **How to Make a VISA Signature Purchase at a Store**

1. Swipe the paycard through the card reader
2. Press the “credit” button
3. Verify the amount of your purchase and press “Approve”, “Yes” or “OK”
4. Sign and return the authorization slip the clerk will present to you
5. Take your merchandise and your receipt

If the store does not have a swipe pad, give the VISA card to the clerk who will process it. According to MoneyNetwork, this type of transaction is free. However, please note that if you do not sign a receipt it will be considered a Pin/Debit Purchase and there will be a fee charged. The POS (point of sale) daily transaction limit is \$600.00.

#### **How to Make a PIN/Debit Purchase at a Store to Get Cash Back**

1. Select “ATM/Debit” at the check out PIN pad
2. Swipe your card and enter your PIN
3. For cash back, select “Cash Back” or ask the clerk for cash back
4. Verify the amount of your purchase, plus any cash back
5. Select “Approve”, “OK” or “Yes”
6. Take your cash and your receipt
7. There will be a \$0.45 charge for this type of transaction.

#### **How to Get Cash at an ATM**

1. Swipe or enter your Payroll Card
2. Enter your 4-digit PIN
3. Select “Withdrawal from Checking”
4. Enter the dollar amount to be withdrawn (the daily limit is \$400)
5. Take your cash, Payroll Card, and receipt
6. There is a \$1.25 Moneynetwork fee for this transaction and any additional fees that the ATM facility may charge. The first transaction is free.

#### **How to Transfer Money to a Personal Bank Account**

1. Call 1-888-913-0900
2. Follow the voice prompts for account logon

3. Press 6 to select "Transfer funds into another account"
4. Establish the account you wish to transfer money into, this is a one time process. You will need your bank account and routing numbers
5. Follow the voice prompts to designate the amount of transfer
6. No fees are known at this time.

**How to Make a VISA Branch Bank Withdrawal**

1. Present your VISA paycard to the tell at a bank that issues VISA cards
2. Ask for the withdrawal amount you want, up to the amount available on your card
3. The teller will take your card, ask for ID and verify the requested amount is available. Sign and return the authorization slip the teller will present to you
4. The bank will deduct the funds from the card, disburse the cash and return your card.
5. There will be a \$5.00 fee for this transaction.

Transchecks will be sent to you by Moneynetwork with your PayCard. The package should also include instructions on how to use your transchecks. There is a \$0.50 fee for using a transcheck and the limit is the maximum account balance on your card.

**\*\* Please note that Saturdays, Sundays and holidays are not business days. Remember that banks have more holidays than most businesses.**

**Also, a "hold" on your funds is caused by an authorization and a settlement amount not matching, both being deducted from the balance. The hold can be up to 72 hours. An example would be reservations for hotels, car rentals or convenience stores using the pay-at-the-pump option. To avoid a "hold" for pay-at-the-pump, opt to pay the cashier.**

**If you need additional cash before your next deposit, note that the fee for an ATM withdrawal is more expensive than a PIN debit with cash back. An example is cash back when you make a purchase at Wal-Mart or Walgreen's.**

**MoneyNetwork Fee Structure**

Signature Debit Transaction	Free
Inquiries VRU Phone (Voice)	Free
Monthly Internet Statement	Free
Bank Withdrawal (Cash Advance)	\$5.00
Lost/Stolen Card Replacement	\$10.00 – refer to pamphlet instructions
Insufficient Funds Charge	\$10.00
ATM Transactions	\$1.25 *
PIN/Debit POS Transactions	\$0.45 *
ATM Balance Inquiry	\$1.25 *

Transcheck	\$0.50 *
Paper Monthly Statement	\$2.50 **

\* One Free Transaction per deposit

\*\* Paper Statements, no charge for the first 6 months of program

### Daily Limits

ATM Daily Withdrawal Limit	\$400
POS Daily Transaction Limit	\$600
Transcheck Limit	Maximum of Account Balance

### Operator Assisted Fees

Balance Inquiry	\$1.00
Account Research	\$10.00 per hour

### Links

1. Link to Bank of Oklahoma locations, ATM locations and 7-Eleven ATM locations – <http://clients.mapquest.com/bankofoklahoma/mqlocator?link=find>
2. Link to the All Point surcharge-free location located throughout the United states – <http://www.allpointnetwork.com>
3. Link to MoneyNetwork employee page – <http://www.moneynetwork.com/employee.asp?main=employees&page=employee>  
[s](#)

### Frequently Asked Questions

1. **What are PayCards?** Paycards are a dependable, fast easy way to get your money each payday morning. You don't have to wait in any lines or show any kind of ID. You can get money from ATM's or you can just start using your paycard to make purchases.
2. **Do I have to apply for the PayCard?** No, all you have to do is work here and select to receive your pay on the PayCard.
3. **How long does it take to get a PayCard?** We put the information into the state's system every day. They in turn upload that information to MoneyNetwork Monday through Thursday. MoneyNetwork will then send, via mail, the PayCard and an informational package to you. You should have it by your next pay period.
4. **Do I get a PayCard every payday?** No, your same PayCard is recharged each payday with you new pay amount.
5. **What if I don't spend all the money that was put on my PayCard account?** It carries forward and is added to your next pay deposit.

6. **How do I know how much money was put on my PayCard account?** On payday morning, call the 888 number on the back of the PayCard and select the option to hear your deposit. Also, if you have some money left in your account, you can hear your new balance.
7. **How do I know how much money I have anytime?** You can call the 888-913-0900 anytime, 24/7 and it will give you your current balance.
8. **Is the automated balance always correct, can there be outstanding amounts?** The balance will normally always be correct. However, recognize that for “off line signature” purchases, there is the possibility that the transaction may not be deducted for up to three days. The balance will not be correct until this transaction is posted.
9. **What is an “off line signature” purchase?** It is a purchase where the merchant does not use an on line connection to process the sales transaction. It can be a paper transaction or a batched transaction that will be transmitted at a later time. You can not always tell if the non-PIN transaction is on line or off line.
10. **Do I have to pay to get a PayCard?** No, there are no fees to obtain the PayCard. Depending on how you use your PayCard, there are fees associated with various uses. See above for the fee schedule.
11. **Is there a monthly fee for the PayCard?** No.
12. **Are there any fees with the PayCard?** There are transaction fees. A complete list of all fees is included in the welcome kit you receive when you sign up.
13. **What is a transfer to a personal bank account?** You can register a personal or joint checking account and then move money from your PayCard to that bank account via the phone. Complete instructions are in the welcome kit.
14. **Are there surcharges with PayCard ATM withdrawals?** Surcharges are fees charged by the ATM owner. If the ATM will charge a surcharge for you withdrawal, you will be notified on the ATM screen and asked to approve the surcharge. You may approve or you may cancel the transaction if you do not elect to pay the fee. Look for surcharge free ATMs to avoid this extra fee. Surcharge free ATM locations are offered on line at [moneynetwork.com](http://moneynetwork.com). Select “Employees”, and then “ATM location” and enter zip code.
15. **I don’t want to pay any fees, what can I do?** You can withdraw your money using a free Transcheck each payday. Remember to compare the PayCard fees to check cashing or bank account fees.

16. **What is a Transcheck?** It is a check drawn against your PayCard balance. It reduces your balance when you issue the Transcheck. The check can be used to pay a bill; it can be deposited to your personal bank account or cashed. Transchecks are included in your welcome kit.
17. **How do I get additional Transchecks?** Call the customer services number 888-913-0900 and request additional Transchecks. They will be mailed to you for free.
18. **Do I get any instructions about how to use the PayCard?** Yes, you get a welcome kit when you enroll and it has step-by-step details about how you can use the card. It also gives you the phone numbers to call for customer support, if you ever need help.
19. **Is the PayCard safe and how is it protected?** You select a personal four digit PIN for your PayCard. No one can get any money from the card without this secret PIN number. The money is held in trust for the benefit of the cardholder so it is protected from any claim from the employer or any legal action against the cardholder.
20. **What happens if I lose my PayCard?** No problem, because your PayCard is PIN protected no one will be able to get money from your account. Call the customer service number and report your card as lost and they will send you a new card. If you need immediate cash, customer service will assist you in creating a Transcheck so you will be able to get your cash, until your new card arrives.
21. **Is the PayCard accepted at all ATM's?** It is accepted at over 99% of all ATM's.
22. **Is the PayCard accepted in all stores?** Your VISA PayCard is accepted everywhere VISA is accepted and that is almost everywhere.
23. **How much can I withdraw at one time or in one day?** You can get up to \$400 per day at ATM's or \$600 per day with merchant purchases. Remember that some ATM's have individual machine limits of less than \$400. Transchecks have a limit of \$9,999.99.
24. **What happens if I stop working here?** While deposits will end after your last pay, you can continue to use your PayCard until all your money is withdrawn.

