

INTRODUCING SKYLIGHT PAYOPTIONS

Because Every Payday
Should Be a Great Day.



As someone invested in the success of your business, you're always looking for ways to save money without compromising employee satisfaction. Reduce payroll costs while increasing employee loyalty with the Skylight® PayOptions™ Program.

Not all employees have — or want — a traditional bank account. But paper paychecks can be costly, time consuming, and inconvenient. The Skylight PayOptions Program is the perfect alternative, and everyone is eligible, regardless of credit history.^{1,2}

Why Skylight? Why Paycards?

- **Simplicity** – The payroll card program is as easy to set up as a new direct deposit account.
- **Value** – The Skylight PayOptions Program costs nothing to implement (shipping fees may apply), and helps you avoid the costs and hassles involved with lost or stolen employee paychecks and bank reconciliation of uncashed checks.
- **Reliability** – Natural disasters, severe weather, and even holidays can interrupt or delay the timely delivery of paper paychecks to employees. Payments made with the Skylight PayOptions Program aren't affected by these events.
- **Employee Satisfaction** – Your employees will enjoy convenient account access via phone, Web and mobile, as well as a rewards program³, budgeting tools, and online bill payment.

Employer Features Include:

- **Instant Issuance** – You can receive Instant Issue Card Packs that allow you to provide new employees with a card in time for their first payroll.
- **Real-Time Funding** – Enjoy the flexibility of being able to provide termination pay immediately and effortlessly, so that employees leaving the company can be paid through their last work hour.
- **Corporate Portal** – The portal is an employer's single point of access for conducting program management functions such as enrollment, real-time funding, and reporting.
- **Training and Communication Materials** – Skylight's convenient training will get you up and running quickly. Prepared marketing materials will help you reach your paperless goals.

¹ With payroll direct deposit and successful identity verification.

² There is no credit approval process for the Skylight PayOptions Program. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW CARD ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for the Cardholder: When the Cardholder opens a Card Account, we will ask for their name, address, date of birth, and other information that will allow us to identify the Cardholder. We may also ask to see the Cardholder's driver's license or other identifying documents. In accordance with federal regulations, until it is activated and registered, a prepaid debit card is subject to initial load limitations, may not be used for international transactions or account-to-account transfers, or be reloaded. The same identification verification requirements apply to each secondary cardholder, if any are designated by you.

³ By activating and using a Skylight ONE Card, participation in the rewards program is automatically activated. The Cardholder may opt-out at any time by visiting the Rewards Summary Page at the online Account Center. The reward offers we choose and send are based on the Cardholder's shopping habits. We will not share any personal information about the Cardholder with the merchants who sponsor offers. When the Cardholder activates an offer and makes a purchase with the card, the merchant will not know the Cardholder is a rewards program customer, but will become their customer. For more details about how and when the Cardholder gets rewarded, refer the Cardholder to the program FAQs, terms and conditions in the online Account Center. Cash back rewards are credited to the Card Account and are not available in the form of a check or other direct payment method. Program sponsor: Skylight Financial.® BofI Federal Bank is not affiliated with the program and neither endorses nor sponsors it.

Employee Benefits:

- **Fast and Convenient** – No more waiting to get a paycheck. Employee pay is sent to their Skylight Account and ready to be used on payday.
- **Flexible** – The Skylight ONE® Prepaid MasterCard® can be used for purchases anywhere Debit MasterCard is accepted for purchases — at stores, restaurants, online, and even for online bill pay.
- **Affordable** – Employees enjoy no monthly maintenance fees, free ATM withdrawals within the domestic Allpoint ATM network, plus no-fee PIN and signature purchase transactions.⁴
- **Unparalleled Access to Funds** – Employees can obtain their entire pay, at no cost, through multiple channels using their Skylight ONE Card or by cashing a Skylight Check.⁵
- **Secure** – When cash is lost, the money is gone. If employees lose their Skylight ONE Prepaid MasterCard, they can contact Skylight immediately to cancel the lost card so their money stays safe in their FDIC-insured account. Plus, the first replacement card per year is free.⁴
- **Simple** – Employees can manage their money their way — online, over the phone, or via text and/or email with Skylight's Anytime Alerts.^{TM6} Skylight's bilingual customer service is just a phone call away.
- **Cash Rewards Program** – Employees can earn cash back just for making purchases with select merchants. Offers are based on how employees use their card, and there is no fee to enroll.³

Employee Features with No Fees:⁴

- **No fees** to enroll or for initial Paycard.
- **No fees** for maintaining the primary account (for current employees) or secondary account (for family members or trusted friends).
- **No fees** for ATM withdrawals within the domestic Allpoint ATM Network.
- **No-fee** PIN and signature-based purchases at retailers.
- **No fees** for over-the-counter cash withdrawals at MasterCard member banks.
- **No fees** for cash back at retailers.
- **No fees** for balance inquiries via automated phone system or Online Account Center.
- **No fees** for Anytime Alerts via text and/or email.⁶
- **No fees** for Skylight Checks, when cashed at any U.S. Bank branch, participating Walmart, or participating ACE Cash Express locations.⁵

Make Every Payday A Great Day!

Reduce payroll costs while increasing employee satisfaction with Skylight PayOptions.

Contact your Senior Relationship Manager or call 866-653-1810 to find out how you can get started today!

⁴ While some features are available for free, certain other transaction fees and costs, terms, and conditions are associated with the use of this Card. See the Fee Schedule for more details.

⁵ Skylight Checks can be cashed free of charge at any U.S. Bank branch, at participating Walmart locations, and at participating ACE Cash Express locations. Other check cashers set their own policies regarding check acceptance and may charge you a fee to cash Skylight Checks. See the Skylight Checks for step-by-step instructions.

⁶ User must register for Account Center access and activate subscription to receive Anytime Alerts. Skylight does not charge for this service, but your wireless carrier may charge for messages or data.

The Skylight ONE Prepaid MasterCard is issued by BofI Federal Bank pursuant to a license by MasterCard International Incorporated. Funds loaded to Skylight ONE Card accounts are held at BofI Federal Bank, Member FDIC. Skylight Financial, Inc., a TSYS® Company, is a registered agent of BofI Federal Bank. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Use this card everywhere Debit MasterCard is accepted. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. All other trademarks and service marks are the property of their respective owners. ©2014 Total System Services, Inc.® All rights reserved.



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