

Direct Deposit: Payroll and Employee Reimbursements
ACH payment to Vendors, Procurement Cards

KASBO October 28, 2011

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Direct Deposit - Payroll

Direct Deposit – Employee mileage and other reimbursements

Electronic payment to Vendors

Wire

ACH through accounts payable processing

Procurement Card Program

If you are interested in a copy of training power points or handbooks we use with our employees on the above topics, please email me and I will be happy to provide you with copies or any additional information.

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Direct Deposit to Employees:

Since it is now allowed by statute, as of a couple of years ago, we have mandated for all our employees, there is no option

Some districts have said they can't mandate because of the bargaining unit. And that may be true based on language in the negotiated agreement and it may just be because they don't want you to tell them they don't have an option. Legal advice can help sort that out. Our language was open enough that the agreement didn't have to be altered, but the idea was discussed at length and in the end it was an administrative decision to mandate.

Really point out the positives, snow day on payday money is in your account. Vacation, money is in your account. Can't get to the bank on payday to deposit, access to money might be the next day or later. With direct deposit most banks access to funds are the same day.

"I don't have a bank account" Those that don't have bank account, for whatever reason, we offer a pay card as their option to direct deposit.

The pay card can also be a secondary account; maybe most of their check goes to one account and \$200 to a paycard. This also helps address the comment "I don't want my spouse to know what I make, they take their check, take out cash and deposit the rest..... "Their play money" - the pay card can be their play money. Select a portion to go into your account, and add the pay card as a second account for direct deposit.

The card can also be for a child or spouse and put an allowance on the card each month and they can to use

OR you can have a spouse card and both employee and spouse has access to the same funds, there is a \$5 fee for this card.

The card program we use is an Accelapay card through US Bank.

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The card is a prepaid VISA card program, credit of an employee is not a factor in order to get a card, it is available for anyone.

The card is the employees and remains with the employee when they leave the district. The district just discontinues funding. The card can receive direct deposits from another employer a 2nd job kind of situation or after leaving the district.

Card is accepted wherever VISA is accepted

The card is basically free, including online access to transaction information, which is how information is accessed, for paper statements there is a fee

There are additional options where fees might be attached, but those options are at the discretion of the employee, the card can be used totally free and those are outlined to the employee

An employee can withdraw all the funds from the card or just use the card to pay

The district has an employee portal, the information is posted in the portal, and this is where an employee has access to pay stub information, vacation and sick leave balances. The image includes all the information that would have been on a pay stub previously. For us it actually has more information than what our pay stubs were showing.

As an extension of the mandated direct deposit of pay checks, when the employee signs up for their direct deposit, there is an option to sign up for direct deposit of mileage reimbursements or professional development reimbursements. This can be a bank account or a pay card.

We manage the direct deposit bank information in payroll, and the information is shared with accounts payable, that way any banking/direct deposit and pay card information goes through one place, so if an employee closes a bank account they go one place change the information, and then internally we share.

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When an employee is set up on the vendor side in AP, we note they are an EFT vendor and put in the bank routing number and bank account.

AP processing is the same whether a check is being printed or EFT (electronic ACH payment). When the check process is run, there are two files generated one is for the physical printed checks and one is an EFT file that is uploaded to the bank for electronic payment processing. No voucher is printed for the EFT payment, although it could be.

Currently and the main reason we have not mandated, is AP emails the EFT paid vendors information about their EFT payment that will be deposited to their bank account or pay card/ what it is for and when. Our software does have the capability of pulling that information into an automatically generated email to vendors receiving EFT payments. Once we get that established we will mandate for all employees that their reimbursements be direct deposited. We expect that to be done during this school year.

Like employees we are also doing some ACH's payments to vendors. Not a lot, yet but as vendors ask to receive their payments in that fashion, we are setting them up that way. They get an email and will get an automatic generated email once we have that completely set up at which time we will be more aggressive in paying vendors electronically.

This will save sorting checks, no paper generated, no lost checks, reconciling the bank account becomes much easier, everything clears

Procurement Cards – purchasing card program
Limits and blocked vendors

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Cards have set strategies/profiles for users

Not a lot, maybe 40-50 cards

UMB is the bank we work with for our card program

All employees that have a card or are involved in the reconciling process must attend an orientation session and view a power point about the card program

The sign off saying they understand the program, will follow the rules and that if there is mis-use of the card or they don't follow the rules the repercussions are from losing card privileges up to termination depending on what they have done.

They receive a handbook, cut off dates, various other information at their orientation

At each month end, reconcile the card transactions

Summarizing on a log

Accounting for all receipts

We have been using an external reconciling system, what UMB calls VIS and assigned reconcilers code the transactions assigning the account code and vendor and then the log is signed by cardholder, reconciler and approver (cardholder and reconciler could be the same person) Once complete the log comes to the business office in special plastic envelope, reviewed and compared to a company cardholder detail report.

Once all the logs are received in the business office and reconciled with the VISA extract file we post. In the meantime an ACH payment has been made to UMB for the total. There is a lag between payment and when we get the transactions posted, which is why we are changing to encumbering the log transactions directly into our software and not using the external reconciling tool.

We have come up with a method to do this so budgets are better reflective of the Pcard transactions in a more timely fashion.

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The transactions will be pre-encumbered as entered in a purchase request to UMB, on the payment side when wire payment is posted in ledger through AP, the vendor of record is changed to Target, Walmart, etc. logs and receipts are attached

PCards are an alternate method of payment, we strongly stress they do not give you any additional budget authority, do not circumvent communication between teachers and administrators, purchasing policies and procedures are still to be followed, they assist for small purchases, in place of an open purchase order, and where vendors don't take purchase orders. Some of the online purchases, seems like a lot of Amazon.com

Cardholder is always responsible for making sure the purchase is sales tax exempt and if they don't they have to correct or pay the sales tax. For the most part we he had pretty good luck but we don't have a lot of cards right now, the request for them is beginning to grow, where principals didn't want them they do now.... So we haven't experienced the growing pains of the districts that have hundreds and few have over a thousand cards.



Payment Authorization Form

Fill out completely and return to the Payroll Office.

<input type="checkbox"/> New <input type="checkbox"/> Change <input type="checkbox"/> 2 nd AccelaPay Card Account	
Employee	
Employee #:	
First Name:	Last Name:
Address:	
City:	State / Zip:
Home Phone:	Work Phone:
Social Security #:	Date of Birth:

Two convenient options	
Direct Deposit	By choosing traditional direct deposit, your pay will be deposited directly into your checking or savings account each payday.
AccelaPay Card	With the AccelaPay Card, your pay will be deposited onto a prepaid Visa card. The AccelaPay Card can be used to make purchases or get cash everywhere Visa debit cards are accepted worldwide. It is not a credit card and there is no cost to enroll.

Electronic Deposit – Payroll Checks					
1. Check the box on the left for each account you would like.					
2. Fill in the account information and the deduction amount. For each account, you may select a whole dollar amount, 100% or the remaining balance to be deposited. Note: for a 2 nd AccelaPay Card, flat amount only					
<input checked="" type="checkbox"/>	Bank Name	Account #	ABA Routing/Transit #	Type of Account	Deduction Amount
<input type="checkbox"/>	U.S. Bank AccelaPay Card	N/A	N/A	AccelaPay Card	<input type="checkbox"/> \$_____.00 <input type="checkbox"/> 100% <input type="checkbox"/> Remaining balance
<input type="checkbox"/>				<input type="checkbox"/> Checking <input type="checkbox"/> Savings	<input type="checkbox"/> \$_____.00 <input type="checkbox"/> 100% <input type="checkbox"/> Remaining balance
<input type="checkbox"/>				<input type="checkbox"/> Checking <input type="checkbox"/> Savings	<input type="checkbox"/> \$_____.00 <input type="checkbox"/> Remaining balance

Electronic Deposit – Other District Reimbursement Checks (if applicable)					
1. Check the box on the left for one or the other.					
2. Fill in the account information. 100% of the reimbursement will be deposited to the specified account.					
<input checked="" type="checkbox"/>	Bank Name	Account #	ABA Routing/Transit #	Type of Account	Deduction Amount
<input type="checkbox"/>	U.S. Bank AccelaPay Card	N/A	N/A	AccelaPay Card	<input type="checkbox"/> 100%
<input type="checkbox"/>				<input type="checkbox"/> Checking <input type="checkbox"/> Savings	<input type="checkbox"/> 100%

I hereby authorize my employer to initiate credit entries (deposits) and to initiate, if necessary, debit entries and adjustments for any credit entries in error to my AccelaPay Card or bank account. This authorization will remain in effect until cancelled by me with written notification to my employer.

Signature: _____ Date: _____

If choosing direct deposit...PLEASE ATTACH A VOIDED CHECK OR COPY OF CHECK HERE
 Do not attach a deposit slip, the routing number is not always correct



Making Every Payday Easier, Safer, and More Convenient

Kansas is a "Green State" and as such, Lawrence Public Schools has decided to discontinue issuing paper checks. Employees have the option of direct deposit to a bank account or depositing to a Prepaid Visa Debit Card - the U.S. Bank AccelaPay Card.

What You Need To Do:

Fill out the Payment Authorization Form and select which method you would like to receive your payroll - traditional direct deposit to a bank account or the AccelaPay Card or a combination of both. Return the form to the Payroll Office, ESDC, 110 McDonald Drive, Lawrence. (785-832-5000)



It's not a credit card. Everyone qualifies and there is no cost to enroll.

Benefits:

- **No cost to enroll**
- **Pay immediately available on payday**
- **No credit approval or bank account required**
- **No expensive check cashing fees**
- **Personalized Visa Card**

* Fees may apply to non-U.S Bank or non-MoneyPass ATMs. The owner of the ATM may also assess a surcharge fee.

**The Zero Liability Policy protects you 100% against unauthorized purchases. U.S.-issued cards only. This does not apply to ATM transactions or to PIN transactions not processed by Visa. See your cardholder agreement for details.

What is the AccelaPay Card?

The AccelaPay Card is a Visa prepaid debit card. Your payroll funds will be automatically deposited to your card the morning of each payday. Purchases or cash withdrawals are deducted from the available balance on the card.

- **Make Purchases** - Use your card at millions of places that accept debit cards. There is no cost to make purchases in stores, over the phone or online.
- **Get Cash**
 - There is no cost to get a cash withdrawal at the teller of any bank or credit union that accepts Visa.
 - Get cash back at no cost when you make purchases at places like the grocery store. Select 'debit' on the authorization machine and select 'yes' for cash back.
 - Get cash at over 1.3 million Visa/Plus® ATMs*. There is no fee to use a U.S. Bank or MoneyPass ATM.
- **Pay Bills** - Pay all your bills from one central website: www.accelapay.com. Pay anyone, save time and track your payments. (Some fees may apply, see website)
- **Get Alerts** - Get optional alerts by text or email when funds have been deposited to your account or when your balance gets low. You decide how and when to receive them. (Some fees may apply, see website)

Safe:

- Your money is safe. Unlike cash or checks, your AccelaPay Card can be replaced if lost or stolen - and its value restored.**
- FDIC Insured

Sign Up Today!

Fill out the Enrollment Form and return to the Payroll Office. ESDC, 110 McDonald Drive.



AccelaPay Frequently Asked Questions

Getting the Card

What do I do after I receive the card?

After receiving the card in the mail, you must call 866-363-4134 to activate the card and choose your PIN.

When the card is sent in the mail, what does the envelope look like?

For security reasons, the card will arrive in a plain, white, windowed envelope with a Fargo, North Dakota (ND) return address.

Using the Card

How do I make a purchase with my card?

Your card works much like other prepaid or debit cards. Use it wherever Visa is accepted – online, over the phone, at grocery stores, retail stores, restaurants, etc. Always make sure to know your balance before you shop.

How can I check the available balance on my card?

- View your account online at www.accelapay.com
- Do a balance inquiry at an ATM
- Call the toll-free Customer Care Center at 866-363-4134
- Check balance through text message to U.S. Bank*
 - * Click the Alerts tab on the cardholder website to sign up for Balance Inquiry via text. There is a \$.25 fee per inquiry. Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

How can I get cash with my card?

Before you withdraw cash from your card, you must FIRST know the balance on your card. The AccelaPay Card account is not a traditional bank account and a bank teller cannot tell you your card balance.

- Withdraw cash at any Visa/Plus® ATM. U.S. Bank or MoneyPass ATMs are free.
- You can go into any Visa bank and ask the teller for a cash withdrawal for up to the full amount available on your card.
- Get cash back at no cost when you make purchases at places like retail or convenience stores. Select 'debit' on the authorization machine and select 'yes' for cash back.

Features

Can I pay my bills from the AccelaPay website?

Yes. After you login to the AccelaPay website, select the Bill Pay link and accept the Subscriber Agreement. You have the option to set up payees and payment options. Payment options include one time payment, pay at a future date and pay automatically at regular intervals. The Bill Pay fee is only \$0.99 per payment. Compare this to the average cost of a Money Order (\$0.79) and stamp (\$0.44). Bill Pay offers a savings of almost a quarter for each payment made.

Can I add other funds to my card?

Yes. Your card works like a bank account. You can deposit other checks like government benefits, second paycheck, tax refund etc. right into your AccelaPay account. Give your account number and ABA routing/transit number to the organization sending the payment. Your account number is embossed at the bottom of your card. Your ABA routing/transit number is printed on the back of your card in the upper right corner.

Can I get a second card for someone else?

Yes, there are two ways you can do this.

1. A **Companion Card**, which is a secondary card to an individual who has access to your account. Both cards have full access to all the funds in the account. The card numbers are the same, the PIN is the same, however the name on the cards will be personalized. To request a second card (Companion Card), please call the Customer Care Center. There is a \$5.00 fee for a secondary card.
2. A **Second Account Card**, which is when the employee establishes a 2nd account and separate Accelapay card for an

individual and has a portion of their pay check deposited to a different card. For example a spouse or child. The funds on the Second Account Card are limited to the amount of funds deposited to that card and does NOT share account funds. Set up requires the employee to complete a 2nd authorization form for a Second Accelapay Card Account. This is done in the School District's payroll office, ESDC 110 McDonald Drive.

Are there fees associated with this card?

The AccelaPay Card can easily be used without incurring any fees. Fees are incurred as a result of choices made by the cardholder. (See chart below)

FEE	DESCRIPTION	HOW TO AVOID
ATM Withdrawal	U.S. Bank ATM - Free MoneyPass ATM - Free Others - \$1.50 Nearest locations at: www.usbank.com/locate www.MoneyPass.com The owner of a non-U.S. Bank or non-MoneyPass ATM may also charge a fee.	There is no fee to make purchases. You can also get 'cash back' at places like retail or grocery stores. Select the 'debit' button on the authorization machine and enter the amount of cash you want back.
Bank / Teller Withdrawal	Free - Go into any Visa bank and withdraw your full or partial amount from the teller	
Customer Service	Automated phone system - Free Live representative - 3 free per month Additional call to live representative - \$3.00	You can call the automated phone system 24/7. You can also visit www.accelapay.com .
Overdraft	\$10.00	Usually a purchase that exceeds the available balance will not be approved. When making a purchase at a gas station, pay inside to avoid a possible overdraft.
Monthly Paper Statement if requested	\$2.00 per month	View your monthly statements for free online at www.accelapay.com
Emergency card replacement	Standard card replacement (3-5 days) - Free Emergency card replacement (2 days) - \$15.00	If you lose your card, call customer service and ask for standard replacement.
Inactivity	Inactivity for 90 consecutive days - \$2.00 per month	Use your card at least once every 90 days. Receive a deposit, make a purchase or get a cash withdrawal.

Customer Service

Can I contact my local bank for customer service on my AccelaPay Visa Card account?

No. You must direct all of your AccelaPay Visa Card questions to the toll-free Customer Care Center line. You may also utilize the AccelaPay web site.

AccelaPay Customer Care:

Phone: 866-363-4134

Online: www.accelapay.com



Quick Reference Card
Detach, fold and keep in your wallet. For Service 24/7, log onto www.accelapay.com or call 866-363-4134. Have your AccelaPay Card handy.

To make a purchase

- Know your balance.
- Insert your card and select "CREDIT".
- Sign your receipt.
- Take your AccelaPay Card and receipt.

Getting cash back from a merchant

- Purchase at least one item.
- Select "DEBIT".
- Enter your 4-digit PIN.
- Select "YES" for cash back.
- Enter the amount, press "OK".

Using an ATM

Insert or swipe your card in the ATM and enter your 4-digit PIN.

For cash

- Select "WITHDRAWAL from CHECKING".
- Enter the amount of cash you wish to withdraw.
- Take your cash, your receipt and your AccelaPay Card.
- Keep track of your remaining balance.

For balance inquiry

- Select "BALANCE INQUIRY from CHECKING".

Getting a cash withdrawal

- Know your balance (the teller will not have access to this information).
- Ask the teller for a cash withdrawal in the amount you wish to withdraw.
- Keep your receipt.
- Keep track of your remaining balance.

Using the internet

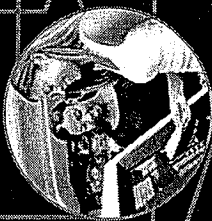
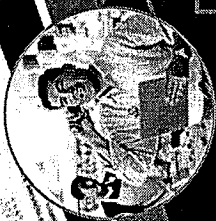
- Go to www.accelapay.com.
- Follow the login instructions.



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USAGE GUIDE | GUÍA DE USO

AccelaPay® Card



Using your AccelaPay Card is Easy

Use your AccelaPay Card to make purchases

You can use your AccelaPay Card over the phone, at websites or for everyday purchases in such places as:

- Grocery Stores
- Restaurants
- Video Stores
- Retail Stores
- Medical and Dental Offices
- Airlines
- Hotels and Motels

Use your AccelaPay Card to get cash

There are three ways to get cash with your AccelaPay Card:

- Use your AccelaPay Card to get cash at virtually any ATM in the U.S. and around the world.*
- Receive cash withdrawals at participating banks or credit unions.
- Use the cash-back option at thousands of retailers nationwide, like major discount retailers, grocery stores, pharmacies and convenience stores, at no additional charge.

*Some fees may apply. Please refer to the back of your card carrier for a list of potential fees.

Account access and service

Online

Get online account information anytime at www.accelapay.com.

- View your balance.
- Check your account activity.
- Change your PIN.

Over the phone

Call the AccelaPay Card Customer Care Center, day or night, at **866-363-4134**.

- Obtain balance information.
- Report a card lost or stolen.
- Request other assistance.

Usar su tarjeta de AccelaPay es fácil

Cómo usar su tarjeta AccelaPay para realizar compras

Usted puede usar su tarjeta AccelaPay para hacer pedidos por teléfono, en Internet o para hacer las compras diarias en lugares como:

- Tiendas de autoservicio
- Restaurantes
- Renta de videos
- Tiendas minoristas
- Consultorios médicos y dentales
- Aerolíneas
- Hoteles y moteles

Cómo usar su tarjeta AccelaPay para recibir dinero en efectivo

Existen tres formas posibles de obtener dinero en efectivo con su tarjeta AccelaPay:

- Use su tarjeta AccelaPay para obtener dinero en efectivo en prácticamente todos los cajeros automáticos (ATM) en EE.UU. y el mundo.*
- Reciba retiros de efectivo en bancos participantes o uniones de crédito.
- Use la opción de reembolso en miles de comercios minoristas en todo el país, como grandes tiendas de descuento, tiendas de autoservicio, farmacias y minimercados, sin cargo adicional.

*Pueden aplicar ciertos cargos. Consulta tu contrato del tarjetahabiente para un listado de posibles cargos.

Acceso a la cuenta y servicio

Internet

Obtenga información sobre su cuenta en cualquier momento en www.accelapay.com.

- Vea su saldo.
- Analice la actividad de su cuenta.
- Cambie su PIN.

Por teléfono

Llame al departamento de servicio al cliente de AccelaPay, día o noche, al teléfono **866-363-4134**.

- Obtenga información sobre su saldo.
- Reporte una tarjeta perdida o robada.
- Solicite mas ayuda.

Para comprar mercancía

- Conozca su saldo.
- Introduzca su tarjeta y seleccione "CREDIT".
- Firme su recibo.
- Tome su tarjeta AccelaPay y su recibo.

Para obtener efectivo en un establecimiento comercial

- Compre por lo menos un artículo.
- Seleccione "DEBIT".
- Ingrese su PIN de 4 dígitos.
- Seleccione "YES" para recibir efectivo.
- Indique la cantidad y presione "OK".

Uso en un cajero automático (ATM)

Introduzca su tarjeta o pásela por el lector de tarjetas del cajero automático e ingrese su número PIN de 4 dígitos.

Para obtener efectivo

- Seleccione "WITHDRAWAL from CHECKING".
- Ingrese la cantidad que desea retirar.
- Tome su dinero, su recibo y su tarjeta AccelaPay.
- Lleve la cuenta de su saldo restante.

Para obtener su saldo

- Seleccione "BALANCE INQUIRY from CHECKING".

Cómo obtener un retiro de efectivo

- Conozca su saldo (el cajero no tendrá acceso a esta información).
- Pida al cajero un retiro de efectivo del monto total que desea retirar.
- Guarde su recibo.
- Lleve la cuenta de su saldo restante.

Uso de Internet

- Visite www.accelapay.com.
- Siga las instrucciones de ingreso al sistema.

Tarjeta de consulta rápida: Despréndala, dóblala y guárdela en su cartera. Para obtener servicio 24 horas al día, 7 días de la semana, visite www.accelapay.com e inicie una sesión o llame al 866-363-4134. Tenga su tarjeta AccelaPay a la mano.