

What is it?

The Premier ACCESS payroll card is a stored value debit card. Stored value debit cards are set with a pre-determined dollar amount, for example \$50, \$100 or the net amount of your payment. The card is simply “reloaded” every payday through an ACH direct deposit.

However the card does not require that you provide your bank information to the state, or that you even have a bank account at all.

Unlike a traditional credit card, the payroll card does not extend credit to individuals. It works like a debit card. The card can be used to make purchases anywhere the Mastercard® Debit Card is accepted.

How does it work?

Your payroll card can be used for POS (point of sale) transactions, internet purchases and to withdraw cash from an ATM or a bank teller. In short, it can be generally be used anywhere a Mastercard® debit card could be used. However, this card is not a credit card and you may not spend or withdraw more than the amount available. For example, if the stored value of the card is \$100 and you spend \$50, only \$50 is available for the next purchase.

Why a Payroll Card?

The State of South Dakota is offering employees the versatility of a payroll card to meet many needs.

- As an alternative to direct deposit for those employees who cannot participate in direct deposit (the payroll card does not require a credit check for enrollment, so ANY state employee may participate)
- As an alternative for those employees who choose not to participate in direct deposit
- As a fixed amount deposit (example: \$50 per pay period) in addition to direct deposit, making the card a budgeting tool or to create a specific “spending account”
- As a method of providing funds from your wages to a child or spouse
- As a payment method that eliminates the need to purchase expensive money orders and cashier’s checks or pay check-cashing fees
- As a security measure that allows you to carry less cash on your person

Security Concerns

- The State of South Dakota does not have access to your card number.
- You will receive a monthly statement in the mail to verify all transactions.
- You have a secured website account to view card balance and monthly transaction listings.
- You may call an IVR Customer Service number 24 hours a day, 7 days a week for any questions, concerns or account inquiries.
- **No one but you** has access to either the mailed monthly statements or on-line transaction listings.
- The State of South Dakota does not know where you use your card or what you purchase with it.
- Because the State of South Dakota does not have access to your card balance or transaction listings, any questions will need to be directed to Premier ACCESS at 1-800-845-4889.



Receiving your Payroll Card

Your payroll card will be mailed to you approximately one week following enrollment. You should watch carefully for your card in the mail to ensure it is not misplaced or discarded. Once you receive your card, you need to follow these steps:

1. Read the documentation that accompanies the card
2. Activate your card by calling the phone number listed with the card (follow the automated instructions!)
3. Sign the back of your card

You will continue to receive a pay stub. If you have a state email address, this pay stub will be in electronic form. If you do not have a state (work) email address, you may receive a printed pay stub or choose to view your pay stubs in the Employee / Manager Self Service website.

Once you have activated your card and your wages have been deposited, you may begin to use your card.

You should track the balance of your card just like a checking account in case the vendors don't use immediate, electronic funds transfer.

e-mail questions
sdpayrollcards@state.sd.us

enroll at
<http://bfm.sd.gov/paycard>

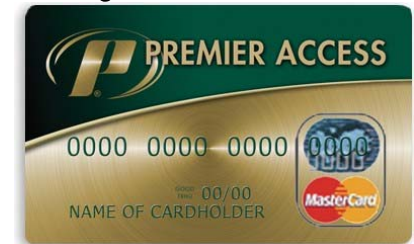
IMPORTANT

- Protect your card. If you lose or destroy your payroll card, you will be charged a \$5.95 replacement fee which will be deducted from your card balance.
- Be aware most ATMs have a daily limit for withdrawal. If you want to withdraw a large amount from your card, you may want to consider visiting a teller in a bank.
- ATM surcharges for cash withdrawals may be charged by the owner of the ATM machine.
- Most banks charge no fee when visiting a bank teller for cash withdrawal. They treat these exactly like a credit card cash advance, but may have a minimum amount you can take off of the card in this manner. (credit unions usually won't accept MasterCard, however you can visit any full service bank, it doesn't have to be your bank)
- POS (point of sale) transactions do not incur any fees at all. Neither do cash-back options provided by some retailers.
- The payroll card cannot be used at "pay at the pump" gas stations because of the possibility of overdrawing your account. However, you may use your card to pay for your purchase inside with the clerk.



**State of
South Dakota**

Payroll Card



**A payment option offered
to employees by the
State of South Dakota**

**FAST
SECURE
CONVENIENT**

SD Bureau of Finance & Management
(605) 773-3411