



COUNTY OF RIVERSIDE
OFFICE OF THE
AUDITOR-CONTROLLER

County Administrative Center
4080 Lemon Street, 11th Floor
P.O. Box 1326
Riverside, CA 92502-1326



Free prepaid VISA debit card opportunity for District Employees

We are pleased to bring a new pay benefit to all special district employees: the smartOne VISA debit paycard. Beginning December 2010, district employees can choose to have all -- or just a portion -- of their net pay directed to a genuine VISA debit prepaid card.

The VISA debit prepaid card is not a credit card, and there is no credit check or monthly interest charge associated with it. The card will carry a fixed cash amount that each employee will determine, per pay day -- up to 100% of employee net pay. Following the employee's instruction, every pay day, that chosen amount will be deposited to the card.

For District Employees, the card will be **free** to get and **free** of monthly account maintenance fees. Cardholders will pay no point of sale transaction fees. The card cannot be over drafted and is not subject to overdraft fees. Cardholders can use their card as a free bill payment tool – saving postage & time – safer shopping online, or even travel abroad.

Cardholders will have several ways to get free access to their money as they may need, including:

all Banks/Credit Unions in the USA displaying the VISA logo [one free withdrawal transaction provided per deposit made to the card, with privilege automatically renewing for cardholder]

-or-

any ALLPOINT Network ATM www.allpointnetwork.com [one free withdrawal, per deposit made to the card, with privilege automatically renewing for cardholder]

-and-

every merchant welcoming VISA and providing cash-back-with-your-VISA-purchase [unlimited, subject to funds availability]

The smartOne paycards will be provided to District employees in lieu of receiving pay via paper paycheck or as a new choice for district employees who already enjoy Direct Deposit but like the convenience of a hassle-free VISA card that is funded by their pay.

Paycards are optional, however all District Employees will be eligible to receive **one [1] free** paycard. Please note that paycards can only be issued to District employees.

To receive a paycard, employees must return the attached information to the Auditor-Controller's Payroll Division (ACO Payroll).

Paycards will be issued in December, with first deposit to paycards in January.

You can also access the new form at www.auditorcontroller.org > **Payroll > Special Districts > Forms.**

Direct Deposit employees may update their Payroll Direct Deposit form to re-direct a percentage or whole dollar amount of their net pay to the paycard. The minimum amount that can be re-directed to the paycard is \$50 per pay period. The maximum is 100% of net pay. If you currently receive paper check and want a smartOne debit card, you will need to deposit 100% of your net pay.

ACO Payroll will have information available to District employees interested in the paycard. The paycard is not a County product so ACO Payroll can only assist with the direct deposit form or answer general questions.

For more information about the paycard, District employees should visit the smartOne cardholder website. The official website is www.smartonepaycard.com