

Pay Cards ^[1]

If you are not enrolled in Direct Deposit, you will receive a pay card.

Employee Services recommends all employees enroll in Direct Deposit as it provides quick access to pay, it's secure and easy to set up. **[Click here to sign up](#)** ^[2].

What are pay cards?

The University of Colorado works with Brinks to issue employees not enrolled in Direct Deposit Brink's Money cards.

- Pay cards are an alternative to paper checks. This alternative allows CU to comply with regulations and saves printing and mailing costs. **Paper checks are only issued to student employees.**
 - Each pay day ^[3], your pay will be loaded onto your card at 7 a.m. MT. From here, you can withdraw money at a bank or ATM.
 - Pay cards hold your money in an FDIC-secured bank.
 - If your card is lost or stolen, you can report it to Brinks. They'll cancel your card and send you a new one.
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How pay cards work

Pay cards provide a secure method to get paid.

1. If you're an eligible employee who does not set up an account for Direct Deposit before payroll is processed (two weeks before pay day for monthly-paid employees), you will be mailed a pay card and a pay card packet. Two important points:

Check your mailbox for the pay card packet! Look for a thick envelope with the CU logo.

Check your mailing address information in the portal ^[4] to make sure it's correct. If it's not, we won't be able to deliver your pay card packet or your new pay method to you.

2. Call the number on the front of the card to activate it. Follow the instructions on your card to set your PIN at least 24 hours before your first deposit.
3. The first card you receive is temporary. It can be used to make signature-based purchases in restaurants, stores, online and by phone anywhere debit MasterCard is accepted. Once you enroll, a card with your name on it will be sent to your mailing address.
4. Want all of your pay in cash? You can do that. After you activate your pay card, take it to a U.S. Bank branch, member bank or any bank with a MasterCard logo to withdraw cash.
5. Each pay day, your newly deposited funds will be available starting at 7 a.m. MT.

Pay card benefits

Pay cards provide increased security and services compared to paper checks:

Free bank and ATM use. You will have access to hundreds of banks and ATMs within a short distance of each CU campus, and you won't be charged additional fees. To find an Allpoint Network ATM visit allpointnetwork.com [5] or brinksmoney.com [6].

Get your money faster. You'll be able to use your card to withdraw or transfer deposited funds starting at 7 a.m. MT on pay day.

Free replacement of lost cards. If you lose your card, call Brinks customer service for a free replacement. You'll be eligible to receive one free replacement card each year.

Online money management. Access everything from your balance to your account history via Brinks' online account center.

Free checks from Skylight Financial, the processing side of Brinks. Order and receive free checks for your personal use.

Ask for cash back at stores. When making a PIN-based purchase at participating stores, including grocery stores, discount outlets and convenience stores, ask the cashier for cash back or use the PIN pad to indicate you'd like cash back.

Take your card with you. If you leave your position at CU, you can use your pay card to set up Direct Deposit with your new employer.

When to cancel

While you get paid at the end of each month, CU's payroll team begins processing pay weeks in advance. If you want your next pay to be directly deposited into a new bank account, you must enroll in Direct Deposit [7] before CU starts collecting your time and processing your pay.

To enroll in Direct Deposit, log in to the employee portal [8] and select My Info and Pay from the dropdown menu at the top, center of the page. Click the Direct Deposit tile. (You'll be prompted to authenticate your identity [8] via our security feature, which ensures your direct deposit bank account information is safe.)

Deactivating your pay card

Only deactivate your pay card **after** you've been paid via Direct Deposit.

Once you've confirmed Direct Deposit is working, call the number on the back of your pay card to deactivate it. Note: If you fail to deactivate your card within 90 days of opting out of using it, you will be charged a monthly inactivity fee.

What is the Brink's Money Program?

The Brink's Money Program provides you with a safe, alternative to cash and traditional paper paychecks. Your pay is deposited into an account at an FDIC-insured bank and can be accessed either through your Brink's Money Prepaid MasterCard® or by using a Skylight Check to withdraw all of the cash from your account.

Where can I use my Brink's Money Card?

Your Brink's Money Card can be used at millions of ATMs to withdraw cash, and anywhere debit MasterCard is accepted for purchases, such as supermarkets and other retail locations.

What are Skylight Checks and how can I use them?

If you prefer, you can use Skylight Checks to write your own paycheck. Each pay day, you can use a Skylight Check to withdraw all of the cash from your Brink's Money Account. Skylight Checks can be cashed for free at any U.S. Bank branch and at participating ACE Cash Express locations.

You will receive two checks in your new account packet. You can order additional checks for free by calling Customer Service at the number on the back of your card.

What does the Brink's Money Program cost?

There is no cost to sign up, and there are many free ways to access your wages. Some fees may apply based on how you use your Brink's Money Account. You will receive a fee schedule with your new account packet.

Will I get a new card each pay day?

No. Once you are enrolled in the program, you'll receive a personalized Brink's Money Card. Your pay will be added to the new card by 7 a.m. MT each pay day. If you lose the card, call Customer Service to request a replacement. Your first replacement card per year is free.

My Brink's Money Card doesn't have my name on it. Can I still use it to make purchases?

Yes. The first card you receive is a temporary card but it can be used to make signature-based purchases in restaurants, stores, online and by phone anywhere debit MasterCard is accepted. Once you are enrolled, a card with your name on it will be sent to your mailing address.

Can I request more than one card?

You can add an additional cardholder to your account by calling the number on the back of your card.

What happens if I lose my card?

When you lose cash, your money is gone. If you lose your card, contact Customer Service immediately so your lost card can be canceled and your money stays safe. Ask that a replacement card be sent to you. Your first replacement card per year is free.

How can I check my balance and track my spending?

A toll-free automated telephone service provides 24/7 account information. Plus, after you register for online access at brinksmoney.com ^[9], you can visit the online Account Center anytime to check balances, review transactions, and view or print statements.

You can sign up for Anytime Alerts at no charge to schedule balance, deposit or payment updates to be sent directly to your cell phone or email inbox. Or, text Brink's and they will text your balance to you.

What if I want to talk to someone about my account?

You can reach customer service representatives by calling the number on the back of your card between 6 a.m. and midnight (CT) Monday through Friday. On weekends, they can be reached between 8 a.m. and 8 p.m. CT. Bilingual service is available.

Spanish FAQ

Preguntas Frecuentes ^[10] - El Programa Brink's Money

Based on how you use your card, some fees pay apply. These fees will be automatically debited from your account. Please review the following list, so you understand the fees related to your account.

Service	Fee
Maintenance Fee - Primary Card	No Charge

Service	Fee
Signature Debit Purchase	No Charge - At participating MasterCard merchants
MasterCard Over-the Counter Cash Withdrawal (down to the penny)	No Charge - Available at any MasterCard Member banks
Balance Inquiry by calling the automated phone system (IVR)	No Charge
Balance Inquiry via Anytime Alerts	No Charge - Cardholder must opt-in for free Anytime Alerts, which are sent via email or text. Cardholder's standard rates or other charges for receiving text messages may apply.
Balance History Inquiry via Live Customer Agent	\$0.50
Domestic AllPoint ATM withdrawal	No Charge - ATM transaction on the Allpoint network are fee-free and surcharge free
Other Domestic ATM withdrawal	\$1.50 - ATM transaction are surcharge free within Skylight's sponsored networks; other ATM owners may assess a surcharge
International ATM withdrawal	\$1.50
International (Foreign) Transaction-Conversion Surcharge Fee	3.5% of transaction amount - Skylight charges a fee of 3.5% of the U.S dollar amount of any international transaction, including ATM withdrawals, signature-based purchases and internet, mail or telephone orders processed in countries outside the U.S. Funds dispensed in local currency. The amount of any foreign transaction will post to the cardholder's account in U.S. dollars
PIN Debit Purchase	No Charge - At participating MasterCard merchants
Skylight Checks Purchase	No Charge - using/cashing and reordering
transaction Decline	\$1.25

Service	Fee
Balance inquiry via ATM	\$1.25
ATM Transaction Decline	\$1.25
Maintenance Fee - Secondary Card	No Charge
Card Replacement	No Charge - Delivered regular mail
Card Replacement - expedited delivery	\$20
	If you DO NOT enroll in overdraft protection, your transactions will be declined if there is not enough money in your account.
Overdraft Fee	If you DO enroll in overdraft protection, you will be charged: \$25 - for any overdraft transaction Brinks chooses to pay; fee is per transaction, up to five (5) fees per month.
ACH Return Fee	No Charge
Stop Payment Fee	No Charge
Monthly Electronic Statements	No Charge
Monthly Paper Statement	No Charge - Must opt-in for paper statements
Paper Statement Reprints	No Charge
Inactivity Fee	\$2.50 - Per Month. Assessed after 90 days of continuous inactivity. For former employees/ported cards only.
Live Customer Support	No Charge - Other than balance inquiries
Groups audience: Employee Services	
Right Sidebar: ES: Payroll Contact	

Source URL: <https://www.cu.edu/employee-services/payroll/pay/pay-cards>

Links

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- [2] <https://www.cu.edu/employee-services/payroll/pay/direct-deposit>
- [3] <https://www.cu.edu/employee-services/payroll/pay/pay-days>
- [4] <https://www.cu.edu/employee-services/employee-portal>
- [5] <http://allpointnetwork.com>
- [6] <http://brinksmoney.com>
- [7] <http://es-sandbox-cu.pantheonsite.io/employee-services/payroll/pay/direct-deposit>
- [8] <https://my.cu.edu/>
- [9] <https://brinksmoney.com/>
- [10] <https://www.cu.edu/policies/paycards-preguntas-frecuentes-0>