

Do Payroll the PayCard Way & Save!



The Employer and Employee Automated Payroll Solution

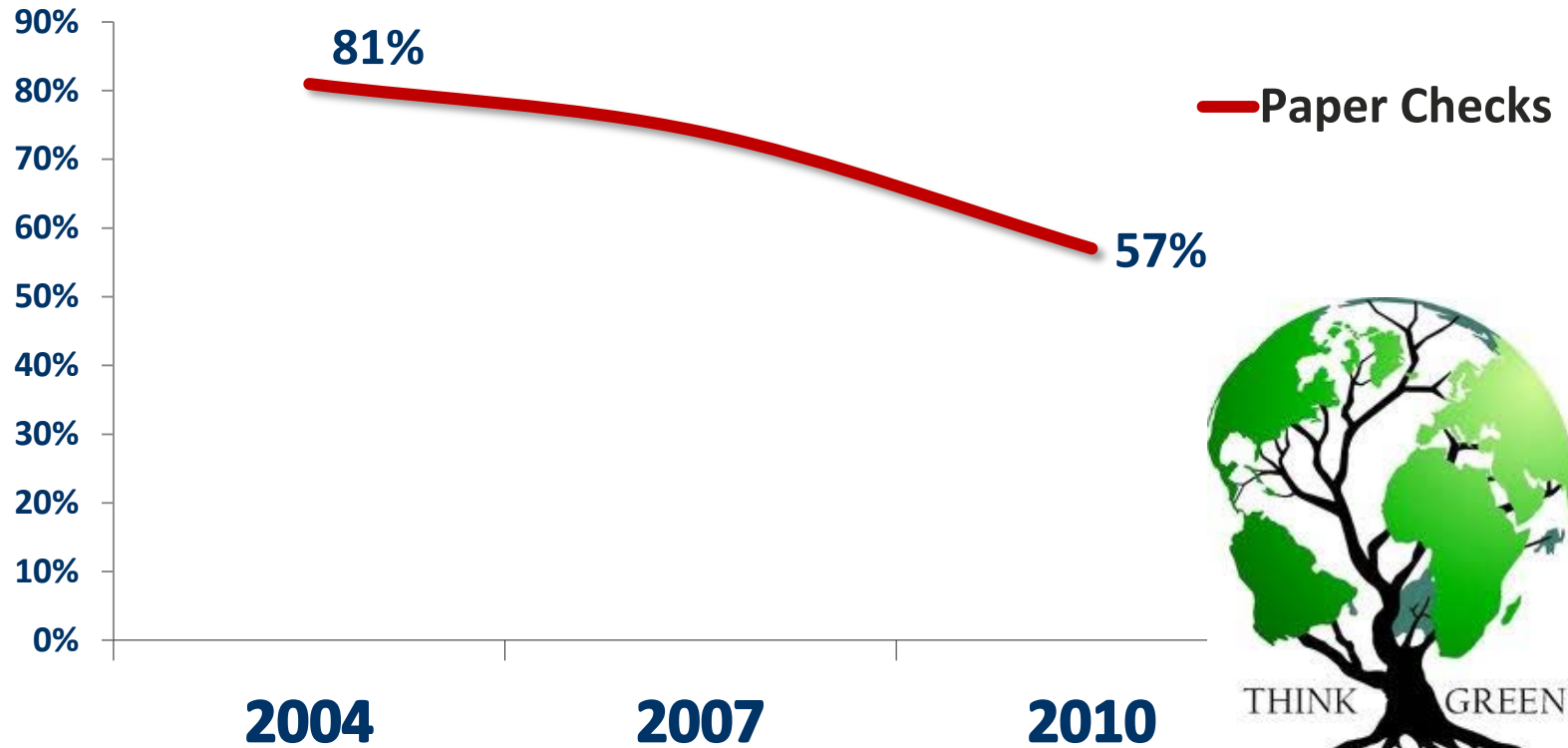
Achieve Cost Savings, Improve Efficiency and Go **“Green”**



Reality: The End of Checks

- **The Federal Government is phasing out paper checks - 73 million payments a month**
- **More than 76% of individual tax refunds were delivered via direct deposit in 2011**
- **Corporation continue to seek ways to reduce paper and check use is dropping**
- **As much as 30% of the US population does not have a bank account**
- **UK Phasing out checks – US Next?**
- **Consumer moving rapidly to paperless payments and statements – Where is your checkbook?**
- **We live in a self-service world**

By The Numbers



Employer Benefits



FREE TO EMPLOYERS



Simply Direct Deposit
No Long-term Commitment
Assigned Specialist Support

Potential Cost Savings to the Employer

Save Time

- Check delivery (manager/employee time)
- Adjustments and other off-cycle payments
 - Termination pay/Lost/Stolen replacement
- Escheatment - the process of identifying deposit and accounts that are considered abandoned

Reduce

- Number/frequency of paper checks
- Pay stub production/delivery
- Bank fees
- Fraudulent check losses

Employee Benefits



Payroll Cards Save Time

- Employees will never be **Hassled** by cashing a check again...
- Employees will not Waste Time picking up and cashing checks
- Employees can Make Purchases on payday
- Notify employees by Text Message when their pay is available
- Instant Issue Branded Visa cards on date of hire

Employee Benefits

- **Visa Branded PayCard – Recognized Everywhere**
- **OTC at any bank – no fee**
- **Cash back – no fee at POS**
- **Surcharge free ATM access – 55,000+ locations**
- **Portable Card**
- **Free Access to Customer Service 24/7/365**
- **Text Message Alerts – Mobile App**
- **3 Free Companion cards available for family member 's use**
- **Plenty of additional financial tools**



Employee Financial Tools

Cash Access

ATM
PIN Debit Cash Back
Money Orders
OTC Cash Advance

Money Management

Interest Savings

Account Access

Automated Response Phone
Consumer Web Portal
ATM Inquiry
SMS Text Alerts
24x7 Live Agents

Purchases & Payments

Signature Debit
PIN Debit
ChekToday
Request a Check
Bill Payment

Money Movement

ACH Transfer to a Bank
Account
Card to Card Transfer



Why - rapid! Payroll Card

Positive EMPLOYEE Experience

- Always free 24/7/365 customer support & service
- More pay to the penny access points for the employee
- Visa branded card - compliant in all 50 states.
- Portable – employees can use at another job
- Lost/stolen card (non-event for employer & employee)
- Fee Schedule that promotes acceptance & usage by employees
- Assigned specialist who is dedicated to you
- Personalized guidance throughout the process

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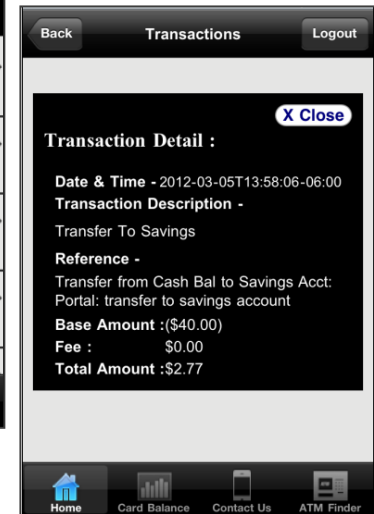
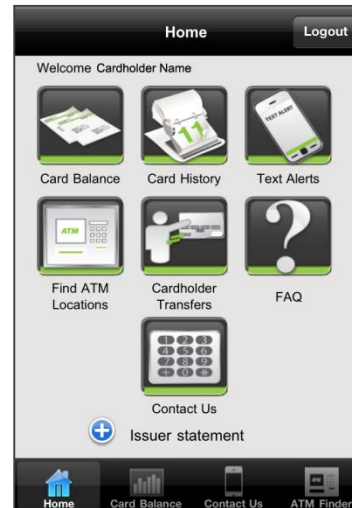
Positive EMPLOYER Experience

- No cost to the employer all cards and materials are FREE when ordered and/or as needed
- Customizable card, carrier, marketing materials and roll out plan
- Card Linking for lost/stolen card (non-event for employer)

Mobile Application

Cardholders can access their card accounts on their iPhones® or Android™ powered devices. The first generation focuses on the following standard account maintenance functions:

- View current balance
- View recent transactions
- View transaction details
- Transfer fund
- Enroll & Manage Text Alerts
- Locate an ATM



The cardholder will have direct access to manage their money when on the go. The application provides a secure means to perform the most commonly used account maintenance functions as well as provides quick access to value added features such as finding ATM locations.

Where Do We Go From Here?

