



PRODUCT SHOWCASE PAYROLL CARD SERVICES

The Payroll Card is designed to help employers lower payroll costs while at the same time provide a much needed benefit for their valued unbanked employees.

We offer an affordable way for your employees to receive their paychecks via direct deposit to a payroll card, send money to family and friends anywhere in the world, and never have to purchase another money order again in order to pay their bills.

Benefits Of Our MasterCard Debit Payroll Program:

- Reduce your costs associated with issuing checks
- Provide your employee base with a safe and convenient alternative to receiving checks
- Increase your company's participation in direct deposit
- Eliminate the hassles and overhead associated with the printing and distribution of paper checks whether they be payroll, expense, commission, draw, per diem... you name it

Implementation and Enrollment Process:

You choose which method is most efficient for your organization.

Voluntary Enrollment - You handle the enrollment of employees. Simply have the employees fill out the enrollment form and fax it to the toll free number listed at the top of the form. An enrollment representative will enter the information into our system, generate routing and account information for the individual, and email this account info back to you to enter into your payroll software. The Payroll MasterCard will be ordered, personalized and sent to either the company location or to the employee's home. Mastercards take 7 to 10 business days to arrive.

Mandatory Enrollment - PayPartners sends your HR or Payroll department a simple data request file (DRF) in Excel format for them to complete and send back. Once we receive the completed DRF, We will input the information, create the cards, and return all needed account information to your organization. We will schedule to have one of our bilingual enrollment representatives come on-site to explain the card program and its benefits. Employees will receive a welcome kit that includes: Tip and fees sheet outlining best practices and use of their new Mastercard, as well as our contact information.

Instant Issue - This program is designed to help employers who experience high turnover. Instant issue debit cards are left at the employer site and are to be issued to new hires. Simply email the DRF with the card number given to the employee and we will return account information for employee same day as hired. This program is only available to organizations that mandate direct deposit.

Employer Benefits:

- No more printing checks
- No more mailing checks
- No more lost or stolen checks
- No more reconciling checks
- No cost to the employer
- Increase employee retention and loyalty
- Increase company-wide participation in direct deposit
- We handle all cardholder services

Employee Benefits

- Avoid paying costly check cashing fees
- Free bill pay = no more money orders
- Send money to family & friends worldwide
- Purchasing power at millions of retailers worldwide
- Cash access at over 840,000 ATM's
- Automatic approval
- No bank account needed