

Payroll Cards - An Innovative Way to Pay

The Paper Check and Direct Deposit Alternative

Payroll cards are among the hottest growing products in the financial industry. The efficiency gained by payroll cards is too great to pass-up for businesses interested in streamlining processes, increasing retention, and providing a better fringe product portfolio to employees. Payroll Cards offer an alternative to printing and mailing paper payroll checks. They are ideal for companies that process payroll, as well as financial institutions providing payroll services to commercial customers.

We offer an affordable way for your employees to receive their paychecks via direct deposit to a payroll card.



How It Works

Payroll Cards are re-loadable prepaid debit cards that are used in place of paper payroll checks or direct deposit. Employers place their employees' wages on the card each pay period. Your employees and their families have immediate access to their money without leaving work to deposit or cash checks. They don't even need a bank account! You avoid the hassles of lost paychecks. The cards can also be used for expense accounts for employees that travel, or to pay commissions and independent contractors.

We understand the challenges faced by distributing wages in an environment where the employees are constantly on the move.

Employer Benefits

- Reduced check handling costs
- Reduced check fraud and stop payment costs
- Reduce time spent on check distribution
- Reduce time lost for employees to cash checks
- Can be used for special payments and bonuses
- Avoid costs of mailing checks to out-of-area employees or independent contractors.
- Increased employee loyalty
- An asset for improved employee recruiting and retention

Employee Benefits

- Funds are available immediately
- Safer than cash
- No bank account required
- Transfer funds or obtain cash at most ATMs
- Guaranteed approval without credit checks
- Avoid high charges at check-cashing facilities
- No waiting for "the check in the mail"
- Access to services requiring a credit card
- Employees can transfer funds immediately



We encourage you to discover the money your company can save by switching to a payroll card. Experience the positive impact a payroll card can have on your company's use of time, cash flow, and peace of mind.

QUICK START MERCHANT ACCOUNT APPLICATION

Complete this form to get started with a cost saving analysis of your Merchant Processing needs.

Name: _____ Phone: _____ best time to reach you: _____

Address: _____ City: _____ ST.: _____ Zip: _____

Do you currently accept: (Yes or No)

- ◆ Visa and MasterCard: _____ Check service: _____ Amex: _____ Discover: _____
- ◆ Do you have a contract: _____ if yes what is the cancellation fee, if any? \$ _____
- ◆ Do you own _____ or lease _____ a credit card processing machine: _____ if so what kind _____
- ◆ Monthly volume of credit card sales \$ _____

Please check the services you are looking for:

- ATMs – Stand Alone
- Cashless ATMs
- Credit card processing
- Amex
- Discover
- Check Acceptance Services
- G-Check online guarantee
- E-Commerce Websites
- Payroll Service (payroll Cards)
- Cash Advance Loans

Please fill out this form and fax it to us at; 248-556-8664. I will contact you within 24 hours. There is no obligation. We will provide you with a complete analysis and assist you in any way possible.

Gaidi Harris

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