

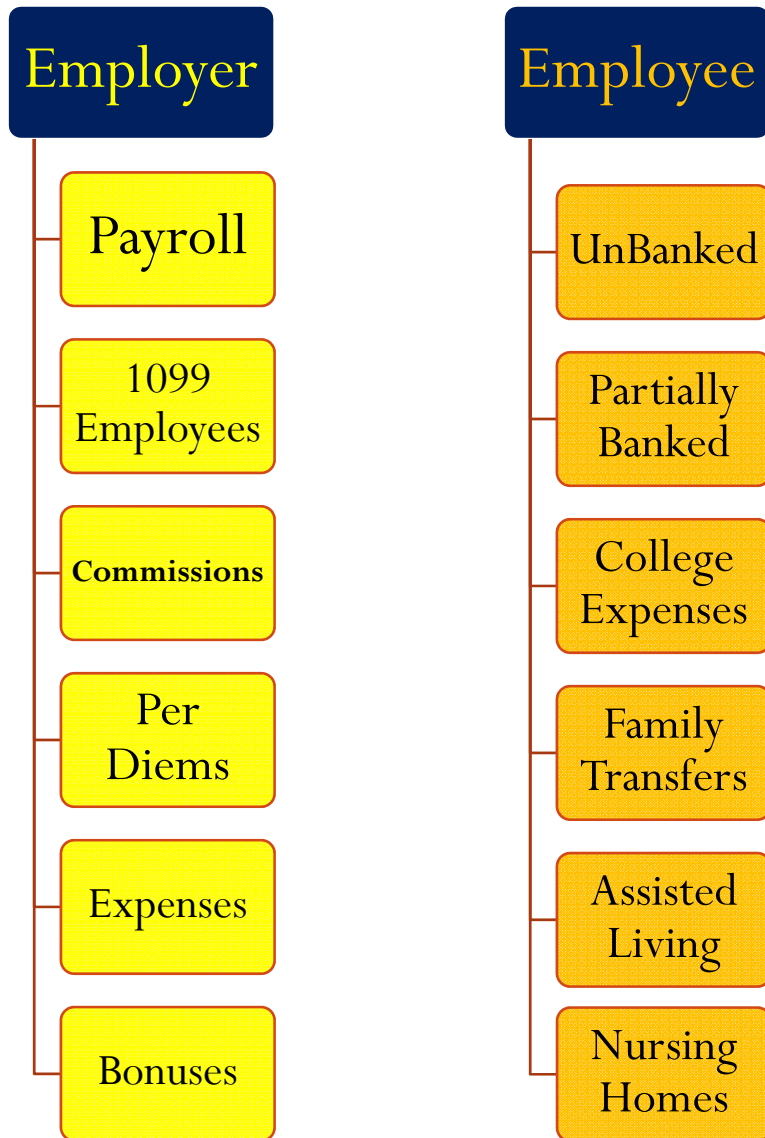


EMPLOYER PAYCARDS



What is a PayCard?

- PayCard is a “Checkless” checking account
- Primarily for the “Unbanked and “Underserved”
- Many unique uses



PayCard Users



MANPOWER

A D computer *Your Payroll Experts*

ZIONS BANK®

We Haven't Forgotten Who Keeps Us In Business®



PayCard Specifics

- Use Employer's Existing Direct Deposit Capability
- Support both instant issue, personalized and mailed options
- Accepted at ATM and POS
- Account to Card and Card to Card transfers supported and additional cards can be obtained for family members
- Telephone access for Employee transactions
- Choice of Standard PayCard or fully customized cards bearing Employers name
- Internet management capability for Employer using Connect.com
- Internet info access for Employee using PayCardConnect.com
- Extensive Info Access for Employee

PayCard Employer Benefit

Reduce Costs by Converting Paper Checks to Plastic

Enhances Efficiency for Management and Employees

- Distribution/Reconciliation
- Replacement
- Lost/Stolen
- Fraud
- Escheatment

Check Versus PayCard Benefits Comparison

Employer	Paycheck	PayCard
Cost	\$2.50-\$10.00/check	ACH \$.03-\$.25
Distribution	Physical	Electronic
Risk	High Theft/Fraud	None
Administration	Reconciliation	Change Card # if stolen
Benefit to Employees w/Direct Deposit	None	Yes - most

PayCard Employee Benefit

- Eliminates check cashing fees
- No need to go to “work” or wait for mail to get paid on payday
- No need to stand in line to cash checks
- Facilitates transfers and budgeting to family members in US and Internationally with greater security and lower costs
- Conveniently access cash at ATM’s and make purchases at Point of Sale

Check Versus PayCard Benefits Comparison

Employee	Paycheck	PayCard
Cost	2%-10%	None for Generic Cards
Timing	When Cashed	First thing on PayDay
Risk	100% Loss	None
Convenience	Wherever a check is accepted	ATM/Stores
Additional Uses	None	Money Management, Money Transfers, Safe Shopping Budgeting/Allowance

PayCard Pricing

Employee			
<u>Cardholder Costs</u>	<u>Price</u>	<u>Items Covered</u>	
Free Service	\$0.00	Purchases and Cash Back at POS, Internet Statements, Balance Inquiries, Customer Service, No Monthly Fees	
Electronic Transactions	\$.50	ATM Inquiries, Internet, ACH, VRU Transfers and Inquiries	
ATM Withdrawals	\$1.50	Domestic ATM Withdrawals	
Live Operator Telephone Support	\$2.00	Balance Inquiries and Transfers	
Optional Transactions	\$4.00	International ATM Withdrawals, Branch Cash Advances, Replacement Cards, Paper Statements, Check Issuance, Account Dormancy	

PayCard Process

Complete Information Gathering
Form

Review and Sign PayCard Agreement

Fax all Information to:
#972-406-8611 Attn: Finance

Begin Saving Money By Issuing
PayCards and not PayChecks!