



## Reduce Employer Payroll Costs and Improve the Lives of Employees

### KEY BENEFITS FOR EMPLOYERS

- Substantial cost savings compared to issuing paper checks
- Enhances employee satisfaction
- Fully compliant with state regulations
- Eliminates exposure to check fraud
- Improves cash control and record keeping
- Environmentally responsible

When it comes to employee retention, the most important employer provided benefit is payroll. Yet, most companies offer only two employee payroll options; Direct Deposit to a bank account or Paper Check. Direct payroll deposit is low cost for employers and convenient for employees with bank accounts. However, many employees are unbanked so direct deposit is not an option. Those employees receive paper checks which are expensive for employers and inconvenient and costly for employees.

The Convenient Visa® Payroll Card program enables employers to eliminate high cost paper checks by issuing payroll cards to unbanked employees and making payroll deposits to the cards electronically. Payroll cards convert unbanked employees into virtually banked employees. Employers save money by reducing administration and handling costs, eliminating nearly all mailing expenses, reducing the risk of fraud, and eliminating lost and stolen checks. Employees benefit from the convenience of a Visa payroll card that eliminates check cashing fees, allows cash access and merchant purchases anywhere Visa debit cards are accepted and provides the security of an FDIC insured card account.

Overall, the Convenient Visa Payroll Card program will eliminate 75% of an employer's costs of issuing paper checks and provide employees with a convenient, secure, low cost method of receiving payroll benefits.

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Call now to learn more about how the Convenient Visa Payroll Card program can benefit you.



# Efficient Payroll Solutions

## Increase Margins and Reduce Overhead

### GAIN COMPETITIVE ADVANTAGE — INCREASE EMPLOYEE APPEAL

More than likely, as a business owner/executive, you have already transitioned many crucial business functions to a paperless format. The digital workplace offers increased efficiencies that are directly attributed to increased profits. Now, its time to convert your paper checks to Convenient Visa Payroll cards to achieve similar savings. The Convenient Visa Payroll card program is fully compliant with governmental regulations and easily integrates with your existing payment processes, providing you with immediate savings, improved record keeping and more satisfied employees.

### HOW IT WORKS

The Convenient Visa Payroll card program simplifies the move from paper checks to electronic payments by delivering a turn-key solution that easily integrates with your existing payment processes.

1. Employer logs into the Convenient Cards payroll administration system and submits payroll card requests for employees.
2. Convenient Cards creates and registers employee payroll cards.
3. Convenient Cards mails the personalized payroll cards to the employees.
4. Employees receive payroll card in the mail and activate the card by telephone or online.
5. Employer logs into the Convenient Cards payroll administration system to get the ACH routing and account number for each employees payroll card.
6. Employer makes payroll direct deposits to each employees payroll card.
7. Employee uses their payroll card to access cash at ATMS and banks and to make purchases anywhere Visa debit cards are accepted including online and with retail merchants.
8. Employer makes additional payroll deposits to employee payroll cards.

### KEY EMPLOYEE BENEFITS

- Eliminates check cashing fees
- No waiting for checks to arrive in the mail
- Get cash at banks and ATMS where Visa debit cards are accepted
- Pay bills online and make purchases anywhere Visa debit cards are accepted
- 24/7 bilingual telephone support
- Online card account access

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