

# Access, benefits and features that employees just can't get from a paper check



## PayCard Program Overview

*The rapid! PayCard provides one of the most comprehensive paycard technology platform as the foundation and then builds real value for our clients with the successful adoption of the paycard into their organization through comprehensive marketing, training and support.*

Simple. Smart. Secure.



The rapid! PayCard provides your company with the most comprehensive paycard benefit and ePayroll program designed for employers choosing to convert to electronic delivery of payroll at zero cost.

The rapid! PayCard, ePayStub and online W2 forms eliminate paper in the payroll office and benefit employers, employees and the environment.

- **rapid! PayCard** — convert all eligible employees over to standard direct deposit. Eliminate Payroll checks.
- **ePayStub** — Provide paystubs electronically to all employees and eliminate paystub distribution.
- **eW2** — Reduce your company's requirement to mail paper W2s by providing electronic access.

The ePayStub and online W2 forms provide multiple outlets for employees to view their electronic statements and tax documents.

Your company can expect to see immediate savings and realize efficiencies by eliminating distribution of regular paychecks and wage statements.



[www.rapidpaycard.com](http://www.rapidpaycard.com)  
888.828.2270  
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# Reduce costs, improve efficiencies, and positively impact the environment

## Employer Benefits

*“We reviewed many pay delivery options, and rapid! PayCard was the clear winner. Its online training program is employee- and employer-friendly, and implementation was a breeze”.*

Bruce Phipps CPP  
Corporate Payroll Manager  
Einstein Healthcare Network

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### Reduce expenses and provide a new employee benefit

After enrollment with rapid! PayCard, you will be able to issue cards immediately to all new hires and enroll them into the ePayroll system.

### Here's how you benefit:

- **Reduce Cost** — Expanding direct deposit participation will generate significant cost savings over the current methods of printing and delivering checks and wage statements.
- **Improve Efficiency** — The rapid! PayCard solution will expand electronic direct deposit participation and will eliminate the need to distribute regular pay check and wage statements to employees. By eliminating paper checks, your exposure to check fraud will be minimized, lost or stolen check problems will be eliminated, business continuity will be improved and off-cycle payment problems will be lessened.
- **Increase Corporate Environmental Responsibility** — Improving your direct deposit participation is a simple, safe and smart way to have a positive impact on the environment.



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# Provide employees with a new benefit — and convenient access to their pay

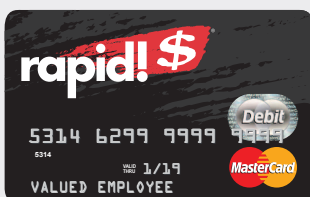


## Employee Benefits

*"I contacted regarding the rapid! PayCard because I had attempted to roll out a paycard program with a competitor, and I was extremely frustrated due to numerous false starts and poor service and support. rapid! PayCard has been fantastic!"*

Joe Prochnow  
Vice President  
Focus Industrial Workforces

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### Make employee pay more accessible

The rapid! PayCard is a safe, secure and hassle-free way for employees to collect, manage and ultimately spend their hard-earned money. PayCards offer more convenient purchase options and more security than carrying cash. The rapid! PayCard requires no credit check and is accepted everywhere debit cards are accepted.

### Cardholders benefits:

- NO paycheck cashing fees
- NO lost checks
- No need to carry large sums of money
- 24/7 access to pay
- Free multilingual customer service 7/24/365
- Access to pay without a fee
- Free access to monitor transactions online and text alerts\*
- Savings account access without a fee
- Cash Back Rewards

\* Standard text messaging rates may apply.

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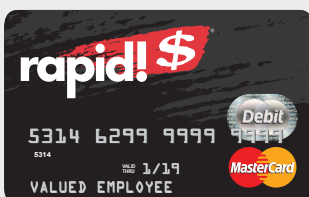
# Features not available with paper checks

## Product Features

*"We looked for the best options for our employees and selected rapid! PayCard as our paycard provider. They have the best product features and support in the industry and have been a definite asset for us".*

Carmen Rost  
Payroll Manager  
Penmac

Simple. Smart. Secure.



The rapid! PayCard is a powerful financial service for employees who do not have traditional banking relationships. These services provide greater convenience, added security and exceptional value to cardholders, including:

**Text Alerts\*** — Cardholders may elect to have text messages with information about their card balance or transactions sent directly to their cell phone on-demand or event driven.

\* standard text messaging rates may apply.

**Cash Back Merchant Rewards** — Cardholders can opt into a cash back merchant rewards program that pays them for normal purchasing behavior.

**Interest Bearing Savings** — Cardholders have access to an interest-bearing savings account or "purse" in their account.

**Bill Payment** — Cardholders can pay their bills over the phone or Web portal.

**Portability** — The rapid! PayCard is the employee's private card account.

**Cardholder Issued Check** — Cardholders can write a check for payment or receive 100% of their pay off their card.

**Allpoint® ATM Withdrawal** — The rapid! PayCard is currently a member of the Allpoint ATM surcharge-free network with access to more than 37,000 locations.

Additional methods to access pay

- POS store purchase (including cash back, where available)
- Request a check
- US post office money order
- Electronic transfer to a bank account



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