

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

PayCard Program Overview

The rapid! PayCard provides your company with one of the most comprehensive paycard programs designed for employers choosing to convert to electronic delivery of payroll at no additional cost.

Electronic pay with the help of the rapid! PayCard eliminates paper in the payroll office and benefits employers and employees.

- **rapid! PayCard** — convert all eligible employees over to standard direct deposit. Eliminate payroll checks.
- **ePayStub¹** — Provide paystubs electronically to all employees and eliminate paystub distribution.
- **eW2¹** — 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.

The rapid! PayCard provides one of the most comprehensive paycard technology platforms 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.



¹ May be available from your current payroll provider or software



For more information, contact:
Phone: 888.828.2270 | sales@rapidpaycard.com | www.rapidpaycard.com

Reduce costs, improve efficiencies



Employer Benefits

Reduce expenses, provide a new employee benefit, improve hiring and retention

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 paycheck 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.
- **Hiring and Retention** — rapid! PayCard provides employees with a real benefit over paper checks. This can assist your company in the hiring and retention of employees in this competitive employment market.


"Once we reviewed the rapid! PayCard program, switching from our previous paycard provider was an easy decision. rapid! PayCard is a superior program that provides better overall support, training, and a fee schedule that provides our employees many free options to access their pay."

We are very excited about making this switch, and would recommend rapid! PayCard to all Burger King Franchisees considering a paycard program."

Greg Dolphin | Dolphin Fast Food Inc.
Burger King Franchise



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

Employee Benefits

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.

Cardholder benefits:

- rapid!Access - Mobile App²
- NO overdraft fee
- ATM Surcharge-free network - access to more than 57,000 locations
- 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 alerts²
- Savings account access without a fee
- Cash Back Rewards

The rapid! PayCard provides access, benefits, and features that employees just can't get from a paper checks.

"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.

They have been a great partner for Penmac in our electronic payroll conversion".

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Penmac



² Standard text messaging rates may apply



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Features not available with paper checks

Product Features

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:

rapid!Access Mobile App² — Cardholders can now access their finances wherever they are . . . the mall, the grocery store, the gas station . . . or even sitting at home.

Text Alerts² — 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.

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.

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

Allpoint® & MoneyPass® ATM Withdrawal — The rapid! PayCard is currently a member of the Allpoint and MoneyPass ATM surcharge-free network with access to more than 57,000 locations.

Companion Cards — Your employees can provide up to 2 family members with the same benefits they have with the rapid! PayCard.

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



² Standard text messaging rates may apply

