



Payroll Debit Cards

Save **MONEY** | Save **TIME** | Save your **CREDIT**
Save the **ENVIROMENT**

What is a Payroll Card or Pay Card?



Payroll Card or Pay Card

A payroll card is a pre-paid debit card which employees can have their payroll directly deposited onto.

It is not a credit card; it is a pre-paid debit card and requires no credit check or checking account.

Can a Pay Card Save Employers Money?



- **\$2.00**

The approximate price of each paper check

- **0.20¢**

The approximate price of loading a PayCard

- **\$1.80**

How much you could save per check by using a PayCard

Save Money!

Pay Cards can Save Employees Money too!

To start, think about any **overdraft fee** you have ever had?

\$35.00: The typical overdraft fee for one overdraft charged by the bank

\$5.00 - \$20.00: The most common amount of money that is typically over drafted



Never Pay For a \$40 sandwich again

Pay Cards eliminate all over-draft fees by preventing overdrafts!



Save Time

Never be **hassled** by
cashing your check again...

- Pay Cards are **Instantly Issued**
- You **will not waste time** cashing your check or withdrawing cash at the ATM
- You **don't have to pick your check up** from work, paystubs are delivered electronically
- You can make **purchases on the Internet**
- Employees can be **paid at remote locations**



Convenience



The *Perks* of **Pay Cards!**

- **Cash back** available when using card
- **1,000's of locations** to access money
- **No overdraft fees**
- Easy **bill pay** with the card
- Easy **transfer** of money from card to any bank
- **Companion card** available for family member use

Protect Your Money

Fastest growing form of fraud...

Check Fraud!!!

It's estimated that over 500 million checks are forged annually.

That means...

Losses totaling over \$10 billion annually

Lost and stolen checks cost employers over \$48 million annually..

Pay cards eliminate **check fraud** and fraud chances are *minimal* with **pin-security**.



Save the Environment

Eliminate Checks...

Save Trees

Conserve Water

Save Fuel and Energy

Reduce Green House Gas

If 20% fewer checks, bills and statements are produced and transported, we'll cut greenhouse gases by 2 million tons per year.

Find out the **impact** your company can have by switching to a PayCard system with this [Green Calculator](#).

Source: Pay it Green, 2009.



About rapid! PayCard



OUR MISSION: is to help companies achieve a **legally compliant 100% ePayroll program** that benefits companies financially, improves the lives of all company employees, and creates a more sustainable environmental model for payroll delivery.

Moving Money at the Speed of Life®



FOR MORE INFORMATION, CALL US TODAY.
888.828.2270 • www.rapidpaycard.com

A Product that Cares



We value our cardholders and design our services and cardholder support to meet their **specific financial needs**. We **listen to our cardholders**, and have gained an understanding of what they value. **We are passionate about providing a positive cardholder experience !**

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rapid! PayCard Benefits



- EASY implementation for employers
- NO costly paper checks for employers
- NO check cashing fees
- NO more wasted time cashing checks
- NO lost checks overdraft fees
- FREE customer service 7x24x365
- FREE multilingual customer service and employer training
- FREE transaction for each pay periods
- FREE companion cards for family members
- FREE access to monitor transactions online instantly
- FREE fraud loss protection
- FREE cash back at 1,000s of locations
- FREE access to the rapid! cash rewards mall
- LOW monthly fees – as much as 50% less than check cashing fees

Having a **VISA BRANDED** pay card means that it works everywhere VISA is accepted.

STOP wasting your TIME and MONEY... call rapid! PayCard now!

Moving Money at the Speed of Life®



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