



PayCard

The Payroll Debit Card Program Exclusively for Employers.

Save Money and Enjoy the Benefits. The Revolutionary PayCard Program.

A PayCard program not only simplifies the way you distribute your payroll and benefits funds, it will also revolutionize the way your employees receive and access their pay. You don't need to make any changes to how you currently handle payroll – simply continue to utilize your current payroll vendor and system, and add PayCard cardholders as you would ordinary checking account employees. As one of the nation's largest prepaid card issuers and a top-tier EFT processor, Elan Financial Services manages the entire program, including all card issuing, authorization, balance management and settlement reporting. This allows you to issue payroll and company-initiated payments to an employee's PayCard, eliminating the added costs and hassles of ordinary paper checks. Best of all, you are able to extend the convenience of direct deposit and a meaningful benefit to all of your employees, whether they are "un-banked" or traditionally-banked.



Both You and Your Employees Save. The PayCard Solution.

Employers:

- Easy to get started using standard payroll direct deposit
- Eliminate average \$2-4 processing cost per paper check
- Eliminate uncollected and lost paychecks and check fraud
- Offer employees a low-cost, meaningful benefit
- Enjoy fully-managed, turnkey set-up and enrollment, as well as 24/7/365 program support.

Employees:

- Eliminate check-cashing fees and money transfer costs
- No cost to enroll, no credit checks¹ and no bank account required
- VISA® or MasterCard® debit card can be used to make purchases or pay bills anywhere PIN-based or signature debit is accepted
- No overdraft fees
- Access money at ATMs worldwide,² receive cash-back at retail, or purchase goods and services
- Pay is available immediately on payday.

¹ Successful identity verification required.

² Fees may apply. A schedule of fees is included with the card.



Free Up Employee Time and Money.

PayCard Convenience and Acceptance.

Employees who cash their paychecks at an agency typically wait in long lines and pay a fee every payday. With PayCard, you are giving your employees the full spending power of their paychecks. There is no cost to make purchases at the point-of-sale, and they can access their money at any ATM in the world, including surcharge-free at thousands of MoneyPass® ATMs nationwide.³ These consumers are able to fully participate in today's economy by using their Visa or MasterCard debit card wherever PIN or signature transactions are accepted.

Easy to Promote to Your Employees.

Marketing Support.

To help roll out this new offering to your employees, we provide marketing materials to make things easy. Choose to use all or none of the following standard marketing pieces. These can be provided in either print or electronic format – easy to print, email or post as website downloads.

Employee brochure – Great for inserting with paycheck envelopes

Employee flyer – Easy 8.5"x11" handout

FAQ – Document answers some of the most common questions

Enrollment form – Multiple examples provided depending on your needs.

We Don't Promise Great Service.

Elan Guarantees it.

Elan is able to offer the highest quality, most cost-efficient payroll program because we manage the entire process – from card issuing to transaction processing – without needing to rely on third parties for any aspect of the program. Coupled with our nearly 100% network availability, 24/7/365 national call center, complete cardholder enrollment and support services, and dedicated client support program with web-based access and management tools, we are able to confidently extend to you the guarantee of exceptional, reliable and available service.

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www.elanfinancialservices.com

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