



**USA Paycard**  
Services

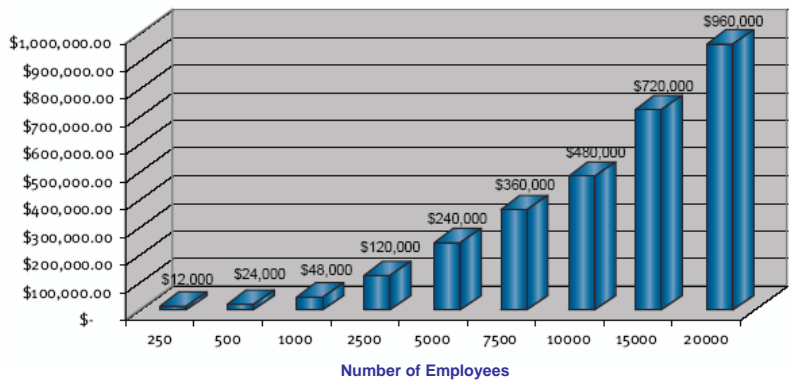
# PAYCARD DEBIT MASTERCARD

**USA Paycard Provides the Lowest Cost, Easy to Implement, Turnkey Paycard Program With End-To-End Support In The Market Today.**

*Payroll cards provide significant cost savings for employers and can be used in several ways, including regular pay, reimbursing expenses, bonus and reward payments, paying remote employees, termination payments, payroll adjustments, commission payments, or other one-time payments.*

USA Paycard offers a unique program that allows you to use direct deposit for employees who do not have a banking relationship. That means you can now cut the cost of payroll check processing for these employees – an average of \$2.00 per payment using electronic disbursement instead of checks ([www.directdeposit.org](http://www.directdeposit.org)).

## EMPLOYER SAVINGS



**Based on a savings of \$2.00 per employee  
Employers issuing payroll semi-monthly**

USA Paycard will handle all of the set up, customer service and transaction processing. We'll assist your company in employee solicitation, sign-ups, and answer any questions your employees have about using the card.

PayCard is issued by Genpass

**Payroll Cards** are a type of prepaid debit card that serves as an employee's paycheck, good at over 1 million ATMs and merchant locations nationwide and wherever MasterCard is accepted. Employees will never be hassled again by excessive check cashing costs, finding a place to cash their paycheck, wasted time waiting in line or lost checks - and there's no qualifying, so everyone gets a card.

**Commission cards** conveniently allow staff to receive commission funding on their PayCards, which gives them instant access to cash at over 1 million ATM domestic and international locations and 30 million domestic and international point-of-sale terminals.



**Termination Cards** efficiently distribute termination pay to employees at very little cost. Each terminated employee receives a PayCard which serves as their final paycheck, good at over 1 million ATM locations worldwide. They will be able to get their cash immediately upon receiving the card from you.

**Per-Diem Cards** distribute expense payments to employees working off-site in real time. By using a "Funding PayCard", money can be sent to any other PayCard in real time at a fraction of the cost of a standard wire transfer.

[WWW.USAPAYCARD.COM](http://WWW.USAPAYCARD.COM)

**USA PAYCARD, INC.**  
2970 SETTLEMENT DR.  
MADISON, WI 53713  
888-860-5102



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## Product Features

- Reloadable by employer by direct deposits (ACH) or via a "Funding Paycard"
- ATM and POS terminal access
- Instant Issue cards available for specific payroll functions
- MasterCard PayCards personalized for account holder
- MasterCard PayCards sent direct mail in 5 to 7 business days
- 24x7 live customer service
- Automated phone system
- Cardholder website
- Card to Card transactions
- Create and securely transfer cardholder data for new accounts using Genpass Connect

## Employer Benefits

- Reduces operational costs by up to 70%
- Eliminates check fraud, stop payments, and costs associated with lost or stolen checks
- Eliminates paper payroll checks, storage, envelope stuffing, and distribution
- Increases employee productivity (eliminates off-site trips to cash checks)
- Increases employee retention and loyalty
- Eliminates paper checks for expense reimbursements
- No set-up or implementation fees

## Employee Benefits

- Pay automatically deposited onto payroll card on payday
- No need to cash or deposit payroll checks
- Eliminates cash checking fees
- 24x7 convenience of ATM withdrawals or making purchases at over 1 million locations and over 30 million point of sale locations
- Safer than carrying cash
- Card information available on the internet and automated phone system
- Remote employees receive expenses on the card, eliminating the need for company credit cards or waiting for an expense check in the mail
- Second card provides inexpensive method of sending family members money
- Card available for every employee, including those with less than perfect credit

Celent Communications estimates that approximately 25 million employees in the United States do not have a traditional banking relationship, and less than 10% of the market potential for payroll cards has been realized. Celent predicts more than 26% of United States employees who do not have bank accounts will be paid with payroll cards in 2006 and approximately 3.8 million cards will be issued by then.



## Why USA Paycard?

### Save Time and Money

Save an average \$48/year/employee by eliminating paper checks.

### Provide a Free Employee Benefit

Save employees time and money. Give them extra security and convenience.

### Revolutionize Payroll Distribution

Improved solutions for Per-Diem Pay, Termination Pay, Commissions and more.

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