



Turn your payroll expenses into...“Payroll Profits!”

Reduce your payroll costs by up to 30% or more and...

Let us have a positive

I. M. P. A. C. T

on your Domestic Payroll Accounts!

Eliminate paper checks, envelopes, postage & bank wire fees!

Getting Paid is as easy as 1...2...3...4!

1. Our Debit MasterCard® Cards provide online and in-store purchasing power...absolutely **FREE!** The cards are “pay-as-you-go” fee-based debit cards issued by an FDIC insured bank, and have an opening balance of \$0.00 (No credit issued). Once money is loaded onto the card it can be used to pay for purchases at point-of-sale; make purchases on-line; get cash advances and access cash at ATMs worldwide; or they can be used anywhere debit MasterCard® is accepted.

2. Send money...both domestic and abroad...in seconds ...for only \$1.50 per transfer...regardless of the amount! For routinely sending money to family and friends, with the addition of a companion card, “Card-2-Card” transfers are far more convenient, less costly and less time consuming to process than sending money via check, money order, bank wire or Western Union.

3. Cards can be conveniently loaded via ACH Direct Deposit (payroll), via Bank Wire transfer, Card-2-Card transfer or at thousands of Money Gram & Wal-Mart locations nationwide!

4. Loyalty / Rewards: This unique program offers **discounts, rewards points and cash rebates** to your employees when they shop at their favorite stores, both online and in-store. Does your company have a preferred charity? A portion of these rebates can be redirected to that charity and/or any other charity the cardholder may choose.

NO Credit Check • NO Bank Account • NO SSN Number
(Acceptable ID: Passport, Green Card, Matriculate Card, Tax ID, Int'l VISA, Drivers License or State ID)

Cardholder Transactions <small>(Program applies to U.S. - W2 employees only)</small>	Amount
I nstant/Permanent Debit MasterCard®	Free
M onthly Service	\$3.95
P urchases & Payroll Deposits*	Free
A TM Withdrawals (U.S.)	\$1.50 <small>One Free ATM transaction per pay period</small>
C ustomer Service & Cash Advances**	Free
T ransfers (Card-2-Card)	\$1.50

Keep existing bank accounts! NO Changes to existing Software!!

If your current payroll software or payroll service can perform ACH direct deposits, our cards can be setup in that software same as any other bank account. If you don't have a direct deposit source, for a nominal fee, we can provide a simple transfer system for you.

Now 100% of all your payroll functions can be managed by electronic direct deposit. In many cases companies can operate with fewer employees in the accounting and payroll departments for even greater savings!

We create custom payroll card programs for your specific business needs. International Debit Visa® cards & global e-payment solutions also available.

**Exceptional value for your employees...
Payroll Profits for your business!**

For additional information:
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