

Sage Payroll PayCard Employee Benefits:

- Immediate access to pay on payday—no more waiting for paychecks to clear the bank
- Costs less than expensive check-cashing fees
- No bank account and no credit check required
- Safer than carrying cash
- Can be used anywhere Visa® debit cards are accepted
- Can be replaced if lost or stolen
- Money on lost or stolen card is covered by Visa's Zero Liability Fraud Protection
- It's easy to check the card balance
- Toll-free customer support available 24/7

How Can I Check the Card Balance?

- Visit **www.TheSagePayrollCard.com**
- Call toll-free **866-466-8025** anytime

Cards are replaced FREE if lost or stolen

Call toll-free: **888-621-1397** IMMEDIATELY!
Replacement card received in 7-10 business days

Sage Payroll PayCard	Fees
Enrollment fee (one-time)	FREE
Monthly service fee	\$2.25
Bank teller withdrawal (get 1 FREE every payday)	\$3.50
ATM withdrawal fee (through Allpoint Network)	\$2.00
ATM balance inquiry fee	\$.50
Sign for amount of purchase (select Credit option and signature is required)	FREE
Cash back with purchase (use PIN and select Debit)	\$.50
Lost or stolen card replacement	FREE
Express delivery of card if lost or stolen	\$25.00
Secondary card	\$5.00
Paper statement fee—mailed	\$2.00
Customer service—interactive voice response	FREE
Customer service—live agent	FREE
Change PIN	FREE
Foreign exchange processing—% of transaction amount	2%

Enrollment is Easy!

- 1 Complete the Authorization form and give to your employer.
- 2 Your Sage Payroll PayCard will be mailed to you. Allow five to ten business days to receive it.
- 3 When you receive your card in the mail, call the toll-free 800 number to activate your card and get your PIN. If you do not activate your card, your employer cannot pay you.
- 4 Once the card has been activated, your pay will be available on your card on payday.

To Dispute a Purchase on the Sage Payroll PayCard:

- First contact the merchant to see if the problem can be resolved.
- If unable to resolve with the merchant, call **866-466-8025** within 60 days of the purchase date.
- Provide the payroll card number and the amount of purchase being disputed.
- A dispute form can be obtained from Cardholder Services or at **www.TheSagePayrollCard.com** and must be completed by the employee.
- Once the completed form is received, the dispute can take up to 90 days to investigate.

Purchases may be declined if:

- The authorized amount exceeds the available balance.
- The card is expired or has a status of lost/stolen or closed.

Gas Stations

Paying at the pump may result in a decline. Instead, go inside to pay the attendant a specific amount before you pump (using the Credit option on the card) and sign the receipt.

Restaurants

When paying a restaurant tab, keep in mind that you may need to have enough in your account for the dining bill and a 15–20% tip in order for the transaction to be approved.

Hotels

After checkout, the “hold” on your card may take a few days before it is removed.

Rental Cars

Some rental car companies may require that you use a credit card to make a reservation. However, the Sage Payroll PayCard can be used to pay the final amount.

For employee assistance call **888-621-1397** anytime or visit **www.SagePayrollPayCard.com**