

Sage Payroll PayCard Employer Benefits:

- Reduces payroll costs
- Easy integration with current payroll
- Uses ACH direct deposit system (no new infrastructure needed)
- Operates with your payroll provider
- Processes daily ACH
- Simple, user-friendly setup
- Easy, online employee enrollment
- Stops check fraud and lost/stolen checks
- Eliminates check verification and reconciliation process
- Can be used for reimbursement, bonuses, and immediate cash
- Saves your employees money

Why Should I Offer a Sage Payroll PayCard to My Employees?

- 10.6% of U.S. households do not have checking accounts—*Survey of Consumer Affairs, Federal Reserve*
- 80 million consumers do not have checking accounts or have limited credit—*Visa December '06*
- Americans spend roughly \$1 billion in check cashing fees—*Visa December '06*
- National check cashing costs are approximately 1% to 6% of a person's pay

What are the Benefits for My Employees?

- **Cost Savings**—Sage Payroll PayCard eliminates the need for costly check cashing services.
- **Independence**—Employees don't need to ask relatives or friends to cash paychecks or pay bills on their behalf.
- **Freedom**—Cash access and purchasing at millions of Visa® acceptance locations worldwide allows employees to control their funds while encouraging increased personal financial management.
- **Dignity**—Employees have the prestige of carrying a Visa marked product.
- **Safety**—Employees can obtain cash in the increments they need to meet their immediate needs, rather than cashing their checks for the full amount of their pay.
- **Loss Prevention**—Unlike cash, a lost or stolen Sage Payroll PayCard can be replaced with its full remaining stored value. And, Visa transactions have dispute rights and zero-liability policies.
- **Time Savings**—With so many locations to access cash, employees can avoid waiting in check cashing lines on payday.
- **Convenience**—Employees can receive and access their pay even when they're not on the job on payday.

How Much Will it Cost Me?

\$50 one-time setup fee*

\$10 monthly maintenance fee*

*Regardless of the number of employees

Enrollment is Easy!

- 1 Complete the enrollment form
- 2 Submit to Sage
- 3 Access the Employer website
- 4 Enter employee information to enroll
- 5 Email is generated with link to employees' DDA and Routing/Transit numbers for payroll setup
- 6 Verify employee has received card (5-7 days)
- 7 Enter DDA and Routing/Transit numbers into your payroll system just like you do for direct deposit to initiate payment to cards
- 8 Employees' pay distributed to Sage Payroll PayCards

Reminder: Do not enter the checking (DDA) account number and the routing/transit number into your payroll system until you have verified that the employee has received his/her Sage Payroll PayCard.

“Four million payroll checks are lost or stolen every year. Generating replacement checks costs employers an average of \$12 per check or \$48 million annually.” – American Payroll Association

How Can I Get Help With Employee Enrollment?

Go to our Employer website: www.thesagepayrollpaycard.com or call 1-866-778-9514 Mon-Fri. 8:30 a.m. - 8:30 p.m. ET

Benefits of Offering Sage Payroll PayCards to Your Employees

Reduced costs as compared with paper payroll processing

- Exception checks and special payment checks
- Check loss and theft including stop payment fees
- Fraudulent cashing of duplicate checks
- Physical paper media production and handling
- Overnight courier deliverables
- Reconciliation and processing fees

Low Employer Fees—The Sage Payroll PayCard is funded through direct deposit. There is a one-time enrollment fee of \$50 and a low monthly maintenance fee of \$10.

Enhanced Efficiency—By eliminating paper payroll checks and administering your payroll through direct deposit, Sage Payroll PayCard helps increase the efficiency of your payroll process.

Increased Employee Productivity—No checks to cash means employees can eliminate time-consuming trips to the bank during working hours.

Satisfied Employees—Sage Payroll PayCard represents a safe, secure way for employees to access their payroll dollars. In addition, Sage Payroll PayCard may be the only Visa card some employees qualify for, thus building loyalty and increasing retention.