

Benefits of a Payroll Card

For Employers

- No set up/implementation fees
- No card minimums required
- No more lost/stolen checks
- Faster account reconciliation
- A new (free) employee benefit
- Participate without changing banks or payroll processors
- Promotional material available in English and Spanish
- 24/7 customer service available
- Eliminate the average \$1.25 cost to produce a paper check

For Employees

- A Visa card for making purchases worldwide and getting cash back from POS or ATM
- Everyone qualifies...no age restriction, no credit check, no bank account needed
- Eliminate expensive check cashing fees
- Card can be replaced if lost/stolen...cash cannot
- 24/7 customer service available
- No annual fees
- Monthly statements outlining all card activity
- Account information available online at www.checkmycard.com

Just the Facts

- 12.1 million households do not have a banking relationship
(as of 2001 according to AmericanBanker.com)
- 63% of unbanked surveyed by Visa in 2000 said they would be receptive to obtaining a Visa payroll card
- 72% of Hispanic workers surveyed by Visa in 2000 said they would be receptive to obtaining a Visa payroll card
- Visa survey in 2000 found 54% of unbanked chose Visa payroll card versus traditional direct deposit *(64% of Hispanic surveyed)*
- American Payroll Association estimates 4 million checks are lost or stolen each year...costing employers 48 million dollars
(each lost/stolen check costs employers approximately \$12.00)
- According to a study by the National Clearing House Association, the average employer saves \$1.28 for every employee that converts to direct deposit
- American Payroll Association states that employees take an average of 15 minutes of work time to gather/cash a paper check
- The average cost of cashing a paper check is 1.5% to 3% of the face value
(according to a study done by the Fannie Mae Foundation in 2001)
with some fees as high as 10% of net
- Celent confirms this number estimating that the average unbanked employee pays 2.5% of the net check to get their paycheck cashed

Why Choose the Paymast'r Program?

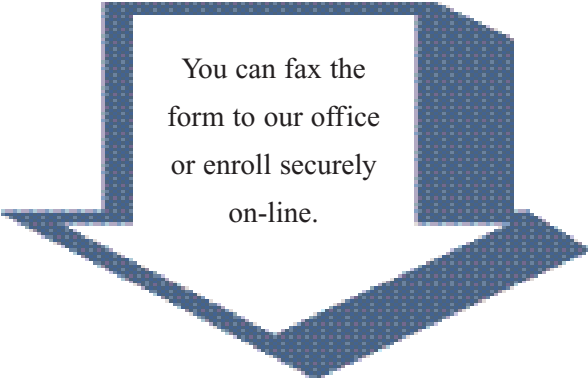
- Ease of implementation: Implementation can begin immediately with no set up costs, card obligations, or program restrictions.
- Experience: Since 1996, Paymast'r has been successfully providing and supporting electronic payment cards.
- Business Focus: Our product line consists solely of Visa-branded electronic payment cards.
- The Power of Visa: This is a Visa program and carries the prestige associated with owning a Visa.



How Does the Paymast'r Pay Card Program Work?

Your Company

Employees fill out enrollment forms.



You can fax the form to our office or enroll securely on-line.

Paymast'r

We process the enrollment form and provide you with the routing/account information needed for direct deposit.



Your Company / Your Employees

Cards are mailed directly to the employee.

The employee calls the 800 number on the card to activate the card and to select a PIN.

Cards are loaded via standard direct deposit processes.

Sample Enrollment Form in English

Payday is about to become easier, safer and more convenient!

**SIGN UP
NOW**

Attention: You can now have your pay automatically deposited to your own **Visa Direct Card®** by enrolling in Direct Deposit.

THIS IS NOT A CREDIT CARD. Your paycheck will be directly deposited to your Visa Direct Card.

With your new personal Visa Direct Card you can:

- Make purchases everywhere Visa® debit cards are accepted.
- Shop online, by phone, and mail order too.
- Get cash worldwide at ATM machines displaying the Visa/Plus logo.
- Get cash back with purchases at many major retailers.
- Pay your bills in the privacy of your own home.



Just the Facts:

- **No one is turned down.**
- **No credit checks.**
- No more expensive check cashing fees.
- No more time spent getting/cashing your check.
- Initial card purchase is \$5.00.
- Each time the card is loaded, there is a fee of \$2.00.
- This includes 1 FREE ATM transaction per biweekly pay cycle.
- No bills or cash required up front...all fees are deducted automatically from your card.
- Your card can be replaced...cash cannot.
- If you lose your card call 1-800-284-6795.
- This is not a credit card...you are loading the card with your money.
- Monthly statements will be sent to you outlining all card activity.
- Always consider all fees before using ATMs or accessing cash at banks...you must leave enough money on the card to cover those miscellaneous fees that may apply.
- Approximately 10 days after you enroll, your card will come to your home via the mail.
- After receiving your card, call the number on the card to activate your card and to select your PIN.
- Customer service is available 24 hours a day, 7 days a week by calling 1-800-284-6795.
- Account activity can be checked online at www.checkmycard.com.



BANKONE.

PAYMASTR
SERVICES

			<i>Office use only.</i>
			Card Level
Company	Misc. (Company code, Case number, Store number)		
First Name	Middle Initial	Last Name	
Address			Apt. #
City	State	Zip	Email address
Home Phone	Work Phone	Social Security Number	
Date of Birth (mm/dd/yy)	Mother's Maiden Name	Driver's License Number / State of Issue	

Return form directly to Paymastr by fax to 1-800-594-0989/303-449-5353, by phone at 1-800-854-1924, enroll securely online at www.paymastr.com, or submit information via e-mail to enroll@paymastr.com.

STDEN200-05.04

Sample Enrollment Form in Spanish

**Su día de pago va a ser ahora más
fácil, seguro y más conveniente!**

**¡Inscríbase
Hoy!**

Atención: Usted puede ahora tener su paga depositado automáticamente a supropia Direct Card® de Visa alistando en depósito directo.

ESTO NO ES UNA TARJETA DE CRÉDITO. Su cheque será depositada directamente a su tarjeta Direct Card de Visa.

Con su nueva tarjeta Direct Card® de Visa usted puede:

- Hacer compras en todos los lugares donde se acepten las tarjetas de débito de Visa®.
- Hacer compras en la Internet, por teléfono y por correo también.
- Obtener dinero en efectivo en todo el mundo, usando las máquinas ATM que tengan el logo Visa/Plus.
- Recibir dinero en efectivo cuando paga por sus compras en muchos almacenes importantes.

Esta es la realidad:

- A nadie se le niega la tarjeta.
- No hacemos verificaciones del crédito.
- No tendrá que pagar más el costo de cambiar sus cheques.
- No tendrá que gastar más tiempo esperando para recibir y cambiar su cheque.
- La compra inicial de la tarjeta es \$5.00.
- Cada vez que la tarjeta se carga, hay un honorario de \$2.00.
- Esto incluye 1 transacción LIBRE de la ATM por bisemanal ciclo de la paga.
- No necesita presentar primero facturas ni dinero en efectivo... todos los costos son deducidos automáticamente de su tarjeta.
- Su tarjeta puede ser reemplazada... pero no su dinero en efectivo.
- Si usted pierde su llamada de la tarjeta 1-800-284-6795.
- Esta no es una tarjeta de crédito... usted carga la tarjeta con su propio dinero.
- Recibirá informes mensuales describiendo toda la actividad de su tarjeta.
- Siempre tenga en cuenta todos los costos antes de usar las máquinas ATM o recibir dinero en efectivo en los bancos... usted debe dejar dinero suficiente en su tarjeta para cubrir todos los cargos misceláneos que se pudieran aplicar a las actividades de dicha tarjeta.
- Su tarjeta llegará a su casa por correo aproximadamente 10 días después que usted se inscriba en este servicio.
- Después de recibir su tarjeta, llame al número indicado en la tarjeta para activar su tarjeta y seleccionar su PIN o número de identificación personal.
- El servicio a nuestros clientes está disponible las 24 horas del día y los 7 días a la semana llamando 1-800-284-6795.
- Puede verificar en línea todas las actividades de su cuenta en la dirección de Internet www.checkmycard.com.



BANK ONE

PAYMASTR
SERVICES

Para uso solamente de la oficina. Nivel de la Tarjeta			
Compañía	Misc. (Código de la compañía, número de Caso, número de la tienda o almacén)		
Primer nombre	Inicial del segundo nombre	Apellido	
Dirección	No. de apartamento		
Ciudad	Estado	Código postal	Correo electrónico
Celéfono de su casa	Teléfono de su trabajo	Número de seguridad social	
Fecha de nacimiento	Nombre de soltera de su madre	Licencia de conductor: Estado / Número	

Devuelva este formulario directamente a Paymastr por fax al número 1-800-594-0989 / 303-449-5353, por teléfono a 1-800-854-1924, inscribese en forma segura por Internet usando la dirección www.paymastr.com, o envíe la información por correo electrónico a la dirección enroll@paymastr.com.

STDEN200-05.04

Sample Poster in English and Spanish

Have your pay automatically deposited to your own Direct PayChek Card.™

Enroll today!



Safe
Convenient
Prestigious

- Get cash at ATMs.
- Pay immediately available.
- No one is turned down.
- Use it everywhere Visa® cards are accepted.

CONTACT YOUR MANAGER AND ENROLL TODAY!

Haz que tu sueldo sea depositado automáticamente en tu propia tarjeta Direct PayChek Card.™

¡Inscríbese hoy!



Segura
Conveniente
Prestigiosa

- Úsela en cualquier lugar donde se acepta la tarjeta Visa.®
- Disponga de dinero en efectivo en los cajeros automáticos (ATMs).
- Su sueldo inmediatamente disponible.
- No rechazamos a nadie.

Direct PayChek Card™
¡Contáctate a su gerente e inscríbese hoy mismo!

