



# EMPLOYER'S 60-Second Guide to PAY CARDS

Thinking about switching from paychecks to payroll pay cards? It's a smart move, especially if you manage an hourly workforce. Here's why!

Switching to Direct Deposit Saves Employers Money<sup>i</sup> **\$2.87-\$3.15** Per Pay Check!

## LET'S DO THE MATH

**= Your estimated savings per year with direct deposit**

## PAY CARDS = DIRECT DEPOSIT For Unbanked Employees

Direct deposit isn't an option for unbanked employees, which many hourly workers are. Pay cards are linked to online accounts that make direct deposit an option for ALL workers.

Buh-bye, check-cashing fees, bill paying fees and checking account fees! The best pay card programs are nearly fee-free.

## PAY CARDS SAVE EMPLOYEES MONEY TOO



## PAY CARDS GUARD AGAINST CHECK FRAUD

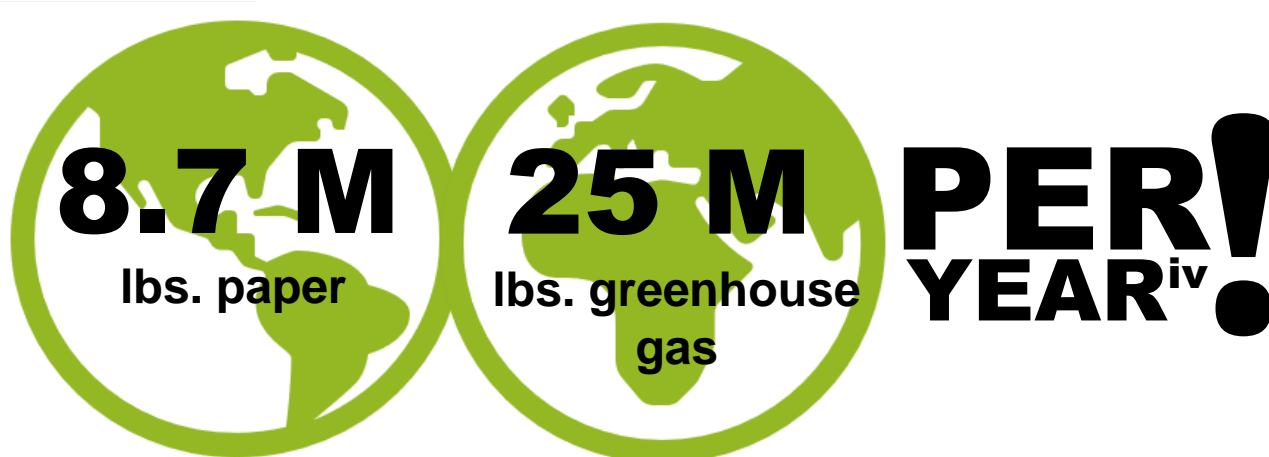
Check fraud is skyrocketing<sup>iii</sup>. When your workers cash their paychecks using unregulated check cashing services, your banking info is out there—and you're wide open to fraud.



Pay cards keep your banking information private.

## MOTHER EARTH ♥ PAY CARDS

If the 22 million Americans who don't have payroll direct deposit switched, we'd save



## EPAY HCM includes rapid! PayCard®

After careful research, we chose the rapid! PayCard® Visa® Payroll Card Program to complete our comprehensive solution.

**HERE'S WHY: Allpoint™ Connected Fast Headache-Free Implementation 24/7/365 Multilingual Customer Service**

Allpoint™ ATM Network is largest network of surcharge-free ATMs, with more than 55,000 locations worldwide.

**It's Practically Fee-free**  
No paycheck cashing fees  
No overdraft fees  
No in-network ATM fees  
Free online account access  
Free mobile app  
Free bill payment services

### Offers Many Amenities, including:

- ✓ Cardholder-issued checks
- ✓ Interest-bearing savings accounts
- ✓ Optional text alerts
- ✓ Bill payment via phone or online portal
- ✓ Cash back merchant rewards programs



## WHAT CUSTOMERS SAY..

"EPAY's pay card program has saved us a significant amount of time and money. Our employees love pay cards and the on-boarding process is a breeze."

Amy Lowe, Payroll Manager Capital Building Services Group, Inc.

Find out how EPAY can save you time and money, too!

877.800.3729 | sales@EPAYsystems.com

EPAYsystems.com

<sup>i</sup> <http://info.americanpayroll.org/pdfs/gov/GRTF-paycard-Reg-Payroll-Card-Accounts-APA-201802.pdf>

<sup>ii</sup> <http://info.americanpayroll.org/pdfs/paycards/info-by-the-numbers.pdf>

<sup>iii</sup> <http://info.americanpayroll.org/pdfs/paycards/info-by-the-numbers.pdf>

<sup>iv</sup> <https://www.businesswire.com/news/home/20090330005521/en/New-Study-Businesses-Offer-Direct-Deposit-Green>