



ePayCard

What is ePayCard?

The rapid! ePayCard offered by Intersoft provides your company with one of the most comprehensive paycard benefit and ePayroll programs designed for employers choosing to convert to electronic delivery of payroll. It is as easy as direct deposit, and provides a variety of advantages over traditional paper checks. Many companies are replacing traditional checks and direct deposits with completely electronic pay cards and paystubs.

Why do I need it?

To reduce expenses and provide a new employee benefit. The rapid! PayCard, ePayStub and online W2 forms will eliminate paper in the payroll office and benefit employers, employees and the environment.

- *rapid! PayCard — convert all eligible employees over to standard direct deposit. Eliminate Payroll checks.*
- *ePayStub — Provide paystubs electronically to all employees and eliminate paystub distribution.*
- *eW2 — Reduce your company's requirement to mail paper W2s by providing electronic access.*
- *The online ePayStub and eW2 forms provide multiple outlets for employees to view their electronic statements and tax documents. Your company can expect to see immediate savings and realize efficiencies by eliminating distribution of regular paychecks and wage statements.*

What will ePayCard do for me?

- *Improve Efficiency — The rapid! PayCard solution will expand electronic direct deposit participation and will eliminate the need to distribute regular pay check and wage statements to employees.*
- *By eliminating paper checks*
 - *your exposure to check fraud will be minimized*
 - *lost or stolen check problems will be eliminated*
 - *business continuity will be improved*
 - *off-cycle payment problems will be lessened*
- *Reduce Cost — Expanding direct deposit participation will generate significant cost savings over the current methods of printing and delivering checks and wage statements.*
- *Increase Corporate Environmental Responsibility — Improving your direct deposit participation is a simple, safe and smart way to have a positive impact on the environment.*

Make Employee Pay More Accessible

The rapid! PayCard® Payroll Card is a safe, secure and hassle-free way for employees to collect, manage and ultimately spend their hard-earned money. PayCards offer more convenient purchase options and more security than carrying cash. The rapid! PayCard requires no credit check and is accepted everywhere debit cards are accepted.

Cardholder Benefits:

- NO paycheck cashing fees
- NO lost checks
- No need to carry large sums of money
- 24/7 access to pay
- Free multilingual customer service 7/24/365
- Access to pay without a fee
- Free access to monitor transactions online and text alerts*
- Savings account access without a fee
- Cash Back Rewards

* Standard text messaging rates may apply.



The rapid! PayCard provides access, benefits and features that employees just can't get from a paper check.

The rapid! ePayCard® Payroll Card is a powerful financial service for employees who do not have traditional banking relationships. These services provide greater convenience, added security and exceptional value to cardholders, including:

Text Alerts* — Cardholders may elect to have text messages with information about their card balance or transactions sent directly to their cell phone on-demand or event driven. (* Standard text messaging rates may apply.)

Cash Back Merchant Rewards — Cardholders can opt into a cash back merchant rewards program that pays them for normal purchasing behavior.

Interest Bearing Savings — Cardholders have access to an interest-bearing savings account or "purse" in their account.

Bill Payment — Cardholders can pay their bills over the phone or Web portal.

Portability — The rapid! PayCard is the employee's private card account.

Cardholder Issued Check — Cardholders can write a check for payment or receive 100% of their pay off their card.

ATM Withdrawal — The rapid! PayCard is currently a member of an ATM surcharge-free network with access to more than 57,000 locations.

Additional methods to access pay

- POS store purchase (including cash back, where available)
- Request a check
- US post office money order
- Electronic transfer to a bank account