



The PayCard Program Exclusively for Employers.  
Employee Benefits You Can't Ignore!



## Save Money and Enjoy the Benefits.

### The Revolutionary PayCard Program.

A PayCard program not only simplifies the way you distribute your payroll and benefits funds it will also revolutionize the way your employees receive and access their pay. You don't need to make any changes to how you currently handle payroll – simply continue to utilize your current payroll vendor and system, and add PayCard cardholders as you would ordinary checking account employees. As one of the nation's largest prepaid card issuers and a top-tier EFT processor,

Elan Financial Services manages the entire program, including all card issuing, authorization, balance management and settlement reporting. This allows you to issue payroll and company-initiated payments to an employee's PayCard, eliminating the added costs and hassles of ordinary paper checks. Best of all, you are able to extend the convenience of direct deposit and a meaningful benefit to all of your employees, whether they are "un-banked" or traditionally-banked



## Versatile PayCard Grows with Your Business. More Than Just Direct Deposit.

Both you and your employees save valuable time and money by eliminating paper paychecks. PayCard is also a convenient and safe way to use a card for budgeting, allowances, and money transfers to students and other dependents. Employees may request a companion card or split their pay between multiple cards.

## Free Up Employee Time and Money. PayCard Convenience and Acceptance.

Employees who cash their paychecks at an agency typically wait in long lines and pay a 3% fee every payday. These same employees may regularly send part of their pay to family abroad, paying as much as 15% of the transferred amount. With PayCard, the basic card benefits are free. There are no load, deposit, or monthly fees to use the card, giving your employees the full spending power of their paychecks. There is no cost to make purchases at the point-of-sale, and they can access their money at any ATM in the world, including surcharge-free at thousands of MoneyPass® ATMs nationwide. These consumers are able to fully participate in today's economy by using their VISA or MasterCard debit card wherever PIN or signature transactions are accepted.

## We Don't Promise Great Service. Elan Guarantees it.

Elan is able to offer the highest quality, most cost-efficient payroll program because we manage the entire process – from card issuing to transaction processing – without needing to rely on third parties for any aspect of the program. Coupled with our nearly 100% network availability, 24/7/365 national call center, complete cardholder enrollment and support services, and dedicated client support program with web-based access and management tools, we are able to confidently extend to you the guarantee of exceptional, reliable and available service.



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