

Sage Payroll PayCard by FlexWage



Every live paycheck you issue on payday is costing you more time and money than necessary. By paying your employees who still receive paper checks with a Sage Payroll PayCard, you reduce the payroll costs, streamline your payroll processes, eliminate lost checks, and provide your employees with a faster, safer way to receive their pay. A payroll card program is complementary to your direct deposit program, utilizes the same process, and will help you achieve 100% electronic pay.

The Sage Payroll PayCard is a prepaid card that simplifies paying employees without bank accounts. It can be used anywhere Visa debit cards are accepted for purchases (in store and online), to pay bills, or to get cash. It provides financial empowerment for your unbanked employees, who will now enjoy the convenience and security of the core financial services many take for granted.

WageBank

WageBank, powered by FlexWage Solutions, is a proprietary solution that enhances your Sage Payroll PayCard program with a compelling benefit. Tens of millions of working Americans frequently find themselves in need of interim funds. When faced with financial shortfalls, employees without access to traditional credit often resort to expensive alternatives such as payday, car title, and pawnshop loans. These high-cost loan products create a difficult-to-escape debt trap cycle, resulting in additional financial hardship and more stress. The impact on employee health, productivity, and effectiveness costs employers money. WageBank solves the problem by providing automated access to earned but unpaid wages based on employer policies. This can save employees over \$700 annually and help them stay focused on their job, not their finances. WageBank is not a high-cost loan, but a responsible low-cost, risk-free way to deal with life's unplanned expenses.

Benefits

- Reduce payroll processing time and expense
- Improve employee satisfaction and retention
- Simplify part-time and seasonal pay
- Improve employee productivity
- Make incidental payments

Solutions

- Sage Payroll PayCard
- WageBank, powered by FlexWage
- Direct disbursement
- Nationwide ATM network
- Mobile account access

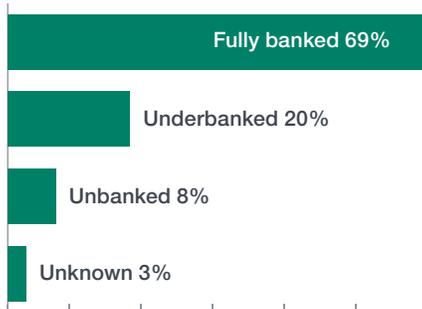
A winning combination

This powerful technology, available only through FlexWage Solutions, makes the Sage Payroll PayCard program more compelling to employees, which results in additional benefits to the company. Improve employee satisfaction and productivity, accelerate payroll card adoption and cost savings, and improve employee financial wellness with the Sage Payroll PayCard and WageBank.

The complete Sage Payroll PayCard solution suite offers all Sage customers one-stop shopping for their payroll paycard requirements. From simple payroll paycards through WageBank, Sage Payroll PayCards lead the industry with a simple-to-use, easy-to-integrate solution that saves time and money, while eliminating the stress of paper paychecks.

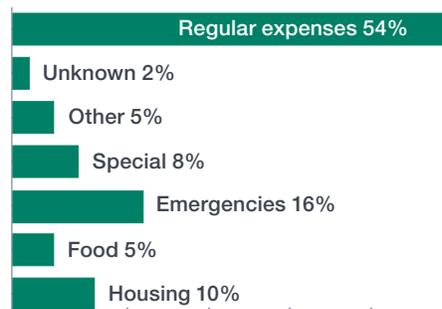
Underserved and unbanked

www.PewTrusts.org/small-loans



Payday loan use

www.PewTrusts.org/small-loans



Direct disbursement

With direct disbursement, employers can instantly load the Sage Payroll PayCard without waiting for the next pay date. This incredibly functional tool is perfect for travel per diems, expense reimbursement, bonuses, and petty cash.

Mobile access

Sage Payroll PayCard customers enjoy the simplicity and ease of mobile account access for everything from balance inquiries to WageBank transfers.

ATM access nationwide

Sage Payroll PayCard customers can access their funds through the Allpoint ATM Network at little to no cost throughout the U.S. The Allpoint Network includes ATM machines at Walgreen's, CVS, Costco, 7-11, Target, and dozens of other convenient locations. In addition, cardholders can access their funds at any bank counter for free once each payroll period.

Simplicity

Sage Payroll PayCard customers can provide their employees the Visa debit card without a credit check and have them shipped directly to their homes. 24/7/365 cardholder service is available toll free to service any needs including lost, stolen, replacement card, and transaction issues.

“WageBank is the answer to employees’ short-term borrowing needs without leaving their home or workplace. Better than a microloan because it’s interest free and available instantly. Ingenious!”

Andres Aranyi,
President, DEFENDSYS