



# rapid! \$ PAYCARD

Moving Money at the Speed of Life®

PayCard and ePayroll Experts



**rapid!**<sup>®</sup>  
**PAYCARD**

**The rapid! PayCard team provides  
the most comprehensive PayCard  
offering available.**

We start with a foundation of industry  
leading technology and full compliance  
support then ensure a successful ePayroll  
transition by **DELIVERING MORE** than just  
financial product **TECHNOLOGY.**

## Our Mission

To help our clients achieve a legally compliant 100% ePayroll program that benefits our clients financially, improves the lives of their employees, and creates a more sustainable environmental model for payroll delivery at Zero Cost to the employer.

rapid! PayCard specializes in ePayroll solutions. The rapid! PayCard team uses developed tools and methodologies to completely and effectively train, support and communicate the value and benefits that you are providing with the rapid! PayCard to ensure ePayroll success.



OUR MISSION



paycard

## Compliance

rapid! PayCard products are compliant with all applicable banking regulations (BSA/AML, USA PATRIOT Act, Reg E, Privacy Regulations, etc). In addition, rapid! PayCard closely monitors payroll card and wage payment laws at the national and state level to ensure a compliant rollout.

This is possible with the UNIQUE FEATURES of the rapid! PayCard that were designed specifically to allow our clients to achieve 100% ePayroll.



## We have the tools!

rapid! PayCard has the expertise and experience to enable your company to achieving its payroll goal.

Our innovative training process is a key success factor for your paycard program. We provide complete training and support throughout your entire organization. The rapid! PayCard Team works closely with your Payroll & Human Resource management to understand your organization and provide full Implementation Support.

**training &  
support**



# cardholder support

## Cardholder Support

Our service and support structure is unparalleled in the industry. We provide cardholders with many convenient round-the-clock multilingual self-service options, including our IVR automated phone service, Text Alerts and a Cardholder Web Portal.

Beyond these self-service channels, your employees will be able to speak to a US based rapid! PayCard customer service representative **24 hours a day, seven days a week, 365 days a year.** We believe the call center should always serve the cardholder in a timely manner, free of charge.



## Reliable Technology

We have invested heavily in system reliability and redundancy to guarantee your employees never have a problem accessing their pay. We have also invested in security measures and personnel to protect your employees' information and their funds.

Our technology and processes fully meet the **PCI-DSS** and **SAS 70 Type II** requirements. In many cases we exceed them.

technology &  
security


**power**



The Power of



In 2005, the rapid! PayCard adopted the issuance of Instant Issue rapid! PayCard Branded Payroll Cards. The Instant Issue Visa Branded card provides employees with immediate access to all of the benefits and conveniences of a fully branded card. Association rules allow registered cardholders to use their non-personalized Visa cards indefinitely.



Fundamental to employees adoption and continued use of the rapid! PayCard, is a compelling value proposition for the employee.

rapid! PayCard services are designed to provide convenience, added service and greater value that includes:

- Text Alerts
- International Money Transfer
- Interest Bearing Savings
- Bill Payment
- Allpoint® ATM Access
- Bill Payment
- Reloading
- Cash Back Merchant Rewards
- Portability

**features**



**OUR SUCCESS**

## Proven Success

The rapid! PayCard team have successfully implemented hundreds of Payroll Programs with major employer clients, each with employees that range from 1,000 to more than 100,000.

In total, more than 300,000 individuals received more than \$3 Billion in payroll through our system in 2009.



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