

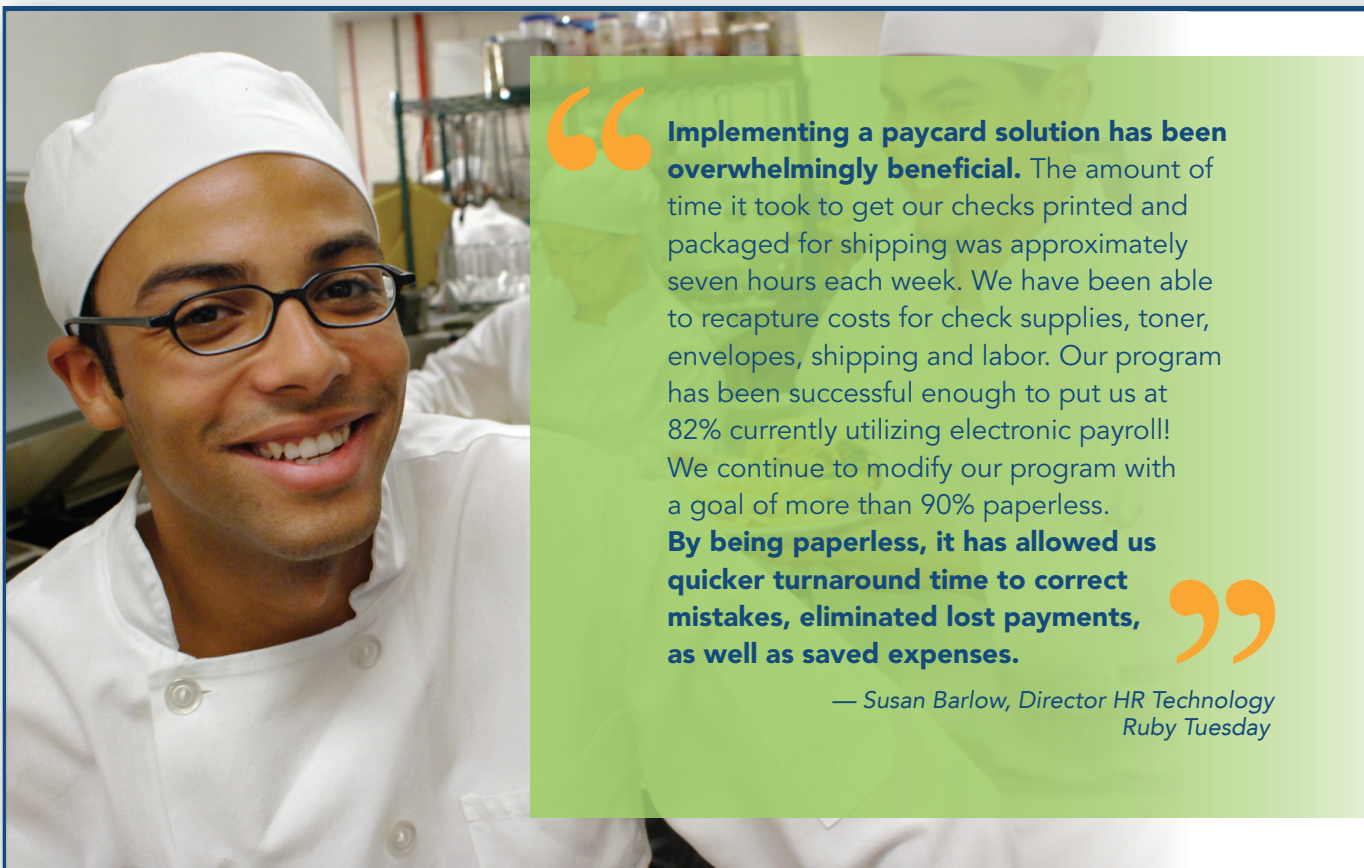
Expect Cost Savings, Efficiency Gains and Increased Productivity

FSV's ePayroll Solution

The Magic Number: How much will you save?

When you evaluate adopting paycards as part of an electronic payroll solution, total bottom line savings is a key consideration. In our experience, you can expect to save a lot — at least \$1 per check issued — and even more for exception pay. In fact, most of our clients can expect to save over 40 percent of their payroll costs. Of course, the primary driver of a successful program is how many employees convert to paperless payroll — which is why you need a partner who can deliver superior adoption rates.

Your savings will include your current cost of processing, printing and distributing checks. If you are paying to print and distribute paystubs, then you can eliminate those costs altogether for paycard employees. And there are also many less direct, but still impactful, gains to consider. Implementing ePayroll delivers transformational efficiencies and productivity increases — not only in your payroll department, but in the field, as well. Plus, you'll improve the payday experience for your customers, provide employees a benefit they value, save trees and avoid greenhouse gas emissions.



“**Implementing a paycard solution has been overwhelmingly beneficial.** The amount of time it took to get our checks printed and packaged for shipping was approximately seven hours each week. We have been able to recapture costs for check supplies, toner, envelopes, shipping and labor. Our program has been successful enough to put us at 82% currently utilizing electronic payroll! We continue to modify our program with a goal of more than 90% paperless. **By being paperless, it has allowed us quicker turnaround time to correct mistakes, eliminated lost payments, as well as saved expenses.**”

— Susan Barlow, Director HR Technology
Ruby Tuesday



Efficiency Gains and Increased Productivity In Your Payroll Department

You can expect greater efficiencies and increased productivity from the simplification of payroll processes. In fact, if your payroll department has ever been snowed under by exception requests or resorted to “all hands” meetings to stuff envelopes, then you are going to love ePayroll. The hassle of escheatment and lost or stolen checks simply disappears. (Managers can replace lost or stolen paycards immediately, and employees can activate them the same day — without involving the payroll department.) And our payroll interface, FSV Connect, makes it easy to manage reimbursement, commission, termination, bonus and vacation pay. Altogether, your payroll employees will have more time to focus on their core activities.

In the Field

Your field employees need to focus on the task at hand, as well. For many employers, payday disruptions decrease efficiency and productivity. Between the employees who are off for the day coming in to ask for their checks and the employees who are working wanting to leave to cash theirs, what is the impact on your customers’ experience? How do your onsite managers concentrate on business in the face of this payday parade? If your employees cash their checks in-house, that process can take time and inconvenience customers, as well.

How much better would the experience be for everyone if your employees’ pay just showed up in their bank or card accounts every payday? That’s the experience that FSV delivers.



Estimating Your Benefits

If you’re looking for your “magic number,” we’d be happy to apply our proprietary, sophisticated ROI model to present you with various savings scenarios and make program recommendations for you based on your unique payroll requirements, employee composition and other key factors.

To discover your “magic number,” contact FSV at 800.881.1945,
visit www.fsvps.com or email sales@fsvps.com.

