

## Empowering Your Employees (Our Customers)

You want paperless paydays and the related cost savings, efficiencies and environmental gains. You can get there, but only if your electronic payroll program is overwhelmingly adopted by employees. This is where we shine. FSV's proven employee adoption strategy and valuable paycard offering deliver the exceptional conversion rates you need to reach your goals.



**Save Time. Save Money. Every Payday!**  
**Make the Direct Deposit Choice**

You can choose from one of two options:

- 1 Get your pay on the Premier Choice Visa® Prepaid Card. Once you activate the card, your pay will be deposited to the card. You can use this card to access your pay, set up a savings account, shop and pay bills online wherever Visa debit cards are accepted.
- 2 Have your pay deposited directly into a bank account. If you don't have a bank account, you can open one with us. If you already have a bank account, you can have your pay deposited directly into a bank account to your Manager. If you don't have a bank account, you can first open a Checking and/or Savings account.

**Sign Up Today**  
 Ask your Manager for Direct Deposit Enrollment

The Premier Choice Visa Prepaid Card is issued by MetaBank® (member of a Member Bank Visa U.S.A. Inc.).

**PaychekPLUS! Elite® Visa® Payroll Card**

is your guide to accessing all the convenience, security and purchase power of your PaychekPLUS! Elite Visa Prepaid Card. It also provides more about how to get the most out of your pay. It includes step-by-step instructions for using your card. It also answers to many of your questions.

**Tarjeta de Nómina PaychekPLUS! Elite® Visa®**

FSV supports your direct deposit campaign with proven marketing materials.

**Take Advantage of Your Convenient PaychekPLUS! Elite® Visa®**

**Free Text Alerts\***  
 Text alerts to your cell phone are the quickest way to know your card balance and location when you use it.

- Know when your pay is loaded
- Know when your funds are low
- Get up-to-the-minute balance information whenever you need it, simply text "BC" to your cell phone or 98227

**Bill Pay**  
 Pay bills online or by phone using the money on your card to a bill that you pay.

**Free Savings Account**  
 Take advantage of your card's FREE Savings Account. This feature allows you to set up a savings account for your future and expenses. This feature also allows you to schedule auto transfers.

**Free Upgrade to PersonalistPlus Payroll Card**  
 Call the toll-free number on the back of your card and a representative will be happy to assist you in upgrading your card to a PersonalistPlus Payroll Card. This card offers 1% back on purchases. Note: The toll-free number is only available to cardholders who have opted into the PersonalistPlus program.

\*Standard messaging rates apply. Please check with your carrier for more information on text messaging rates.

**Sign up for these features at [www.paychekplus.com](http://www.paychekplus.com) or call the toll-free number on the back of your card.**

**Elite®**  
 PaychekPLUS!

Start experiencing all the things you can get with your PaychekPLUS! Elite® Visa® Payroll Card.

- **Immediate access to your pay** — no more waiting to get your check or get it cashed
- **Savings** — no bank or check cashing fees
- **Purchase power** — use your card anywhere Visa debit cards are accepted
- **Added Security** — no need to carry large sums of cash

**Make the most of your pay.**

We promote the benefits of paycards to your self-banked employees.

## The Right Approach

We understand. Payday is personal. Employees can be nervous about changing how they receive their pay. Yet, our ePayroll offers a paperless payroll solution that employees gladly adopt as a lifestyle-enhancing benefit. How do we do it?

First, our marketing program focuses your direct deposit campaign on the benefits of paperless paydays — promoting direct deposit to bank accounts alongside network branded paycards. By offering a choice of electronic pay options, you empower employees. Then, for employees who don't choose the bank account option, our compelling marketing campaign ensures paycards are considered a desirable, even aspirational alternative — one that improves upon employees' existing financial habits and actually enriches their lives.

## The Right Program

### What your employees will love about their paycards...

- Immediate, convenient access to their pay — without having to pick up their checks or go stand in line somewhere to pay to cash them
- Numerous free options for accessing their pay — avoiding check-cashing fees
- The purchase power, security, convenience and prestige of carrying a Visa®, MasterCard® or Discover Network® branded card
- Cash back at point of sale (POS) — an easy, economical way to get cash
- Surcharge-free access to 37,000 Allpoint ATMs
- Account alerts with important balance information delivered anytime, anywhere via text
- Excellent, multi-lingual customer service that's free all day, every day
- Online and phone access to pay and paystubs
- The option of convenience checks



### Enhance your payroll solution with additional beneficial product offerings...

**Cash Back rewards** — gives employees cash back from merchants for qualifying purchases

**Free, interest-bearing savings account** — encourages employees to plan for their financial future and helps them save for unplanned expenses

**Line of credit (small denomination loans)** — gets employees the money they need, when they need it

**Bill Pay** — lets them make instant payments (for a small flat fee) anytime, anywhere to thousands of payees online or by phone

**Electronic distribution of W-2s** — provides employees secure access to year-end W-2 statements

## The Right Partner

We offer your employees convenient, economical products that benefit them and help them meet their financial needs. And we are continually adding to our product offerings, with your employees (our customers) in mind. Our paycard program is geared toward long-term customer satisfaction. We educate your employees on how to get the most value from their paycards. We don't let them draw more

funds than they have, so you won't hear from an employee who paid \$35 for a cheeseburger that came with a side of overdraft fees. Your employees expect free access to customer service, and we provide it — all day, every day. You'll find that we're committed to making your employees happy. After all, they're also our customers.

**Could your employees benefit from payroll cards?  
To find out more, contact FSV at 800.881.1945,  
visit [www.fsvps.com](http://www.fsvps.com) or email [sales@fsvps.com](mailto:sales@fsvps.com).**

