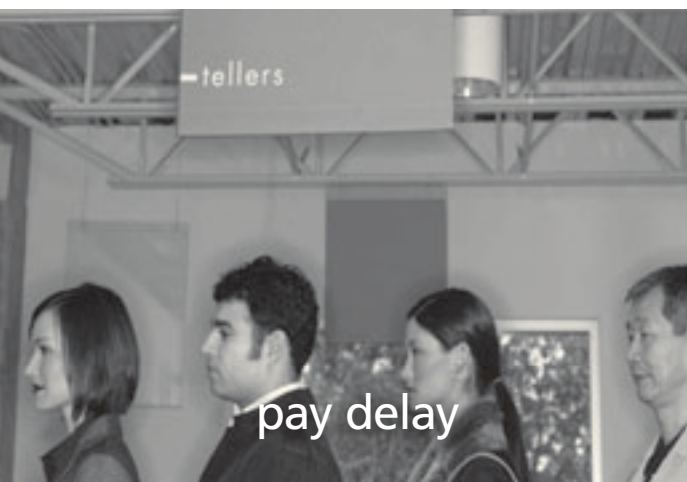


## The Prepaid MasterCard® Payroll Card

# Earning your paycheck should be the hard part – not getting your money.



*Prepaid MasterCard. The Decision is Simple.*

### Get your share of a growing payday

Employees everywhere look forward to payday. What they don't look forward to are the lines, delays, and hassles that come with trying to cash their paychecks. With 3.3 billion people underbanked around the world,<sup>2</sup> the demand for a better way to pay employees represents an opportunity to help increase revenue by offering your commercial customers a better solution.

Writing, tracking, mailing and reconciling checks is considerably more expensive than electronic alternatives. And replacing lost or stolen paychecks cost employers millions in time and money.<sup>3</sup> According to the American Payroll Association, 4 million payroll checks are lost or stolen every year.<sup>3</sup> That's why corporations everywhere are looking for more cost-effective, convenient and safe ways to pay employees. A smart, solid solution can improve a company's bottom line.

### A better way to pay and get paid

The Prepaid MasterCard® Payroll Card makes payday easier for everyone. Payroll cards are up to 75% less expensive to issue than checks.<sup>3</sup> It's less costly, more secure and more efficient for your customers and their employees.

The Prepaid MasterCard Payroll Card enables you to convert consumers who still use cash and checks to bank-issued cards which may drive revenue and provide a chance to form relationships with new customers. The program can also build a stronger relationship between you and your customers by saving them time and money, streamlining their employee payment process, and growing their employee loyalty by introducing a faster, safer and more convenient alternative to cashing payroll checks.

**\$680 billion**

Estimated global opportunity by 2015 of open loop prepaid cards<sup>1</sup>

**3.3 billion**

Number of people globally that are underbanked<sup>2</sup>

**\$129 billion**

Estimated U.S. spend opportunity for prepaid payroll cards by 2015<sup>1</sup>

**\$4,300 average**

Estimated annual load for prepaid payroll cards<sup>4</sup>

<sup>1</sup>PSE; Boston Consulting Group, May 2008, Research commissioned by MasterCard

<sup>2</sup>CIA World Factbook; Celent LLC, The Future of Debit Cards: A Global Perspective, June 2004

<sup>3</sup>Payroll Card: The Next Generation E-Pay Solution, SmartPros, June 2004

<sup>4</sup>Payroll Segmentation: Driving Payroll Cards Beyond Unbanked, Mercator Advisory Group

# The Prepaid MasterCard Payroll Card

Issuers, employers, administrators and employees alike, may enjoy benefits such as:

## Issuers

- Expanding your corporate payment solutions portfolio
- Tapping into new customer segments, such as temporary staffing companies
- Reinforcing existing customer relationships with new, branded transactions
- Building your customer satisfaction by:
  - Streamlining their employee payment process
  - Strengthening employer/employee relations with faster, safer paydays

## Employers/Administrators

- Eliminating the distribution of paychecks and/or cash
- Streamlining the process of issuing and reconciling paychecks
- Reducing payroll overhead costs and time
- Tracking and reconciling employee payments more easily
- Saving costs of lost or stolen check replacement
- Saving costs of check printing
- Simplifying payroll distribution to underbanked, contract, student, and temporary employees
- Building employee loyalty and retention through easier, faster, safer payday payments

## Employees

- Allowing immediate access to employee funds
- Eliminating lines, time and transportation costs associated with cashing checks
- Offering more safety and protection than cash
- Providing access to funds at ATMs and anywhere Debit MasterCard is accepted
- Enabling online and phone purchases
- Enjoying zero liability if card is lost or stolen. Exceptions apply.\*

## Here's how it works

Every payday, the Prepaid MasterCard Payroll Card is loaded with an employee's total net pay, via electronic funds transfer, just like any other direct deposit payroll. It provides employees with instant access to their full net pay.

## The support you need

The Prepaid MasterCard Payroll Card team is committed to helping you provide a seamless and efficient execution. We'll help you every step of the implementation process by:

- Reviewing program requirements
- Identifying and addressing all necessary launch steps
- Collaborating with you to build the most effective project plan
- Assigning you a dedicated team for all implementation tasks
- Providing turnkey marketing support materials

## Team up and grow with the global leader in prepaid programs

We introduced the first corporate payroll card in 1997. MasterCard has been setting the standards ever since. We have the products, technology, insight, and global infrastructure to help you help your program take root and succeed. And the experience to guide you smoothly into the prepaid world.

## Get more of the efficiency and control that today's world demands.

For more information about how the Prepaid MasterCard Payroll Card can benefit your business, contact your MasterCard Account Representative.

\* Certain exceptions apply, please see [www.mastercard.com/zeroliability](http://www.mastercard.com/zeroliability) for full terms and conditions.  
SKU 00000  
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