Visa Payroll Card

Reinvent payday with a more cost-efficient and flexible alternative

Reduce payroll costs, increase processing efficiency and build employee loyalty all at the same time. The Visa Payroll card is a prepaid card that provides companies a convenient, low-cost alternative to disbursing salary and wages to employees. For employees, the Visa Payroll card offers valuable benefits by eliminating check-cashing fees and providing a more convenient and secure way to receive and access funds.

Benefits of the Visa Payroll card

**Issuers/partners**
- Strengthen relationships with business clients by providing a valuable benefit they can offer their employees
- Generate incremental revenue from new business opportunities
- Provide underserved consumers with a financial product that increases their independence and improves financial management skills

**Employers**
- Expand direct deposit to all employees, short-term employees and contract staff
- Reduce costs associated with manual wage disbursement
- Build employee loyalty with a valuable benefit that provides increased convenience and safety

**Employees**
- Enjoy faster access to funds by having pay deposited directly to the Visa Payroll card
- Eliminate check cashing fees and the risk of carrying large amounts of cash
- Use the card to conveniently make purchases at millions of locations worldwide — in stores, online or by phone — or to pay bills remotely
- Reduce dependence on friends and family for basic financial services
- Use the card to remit funds to friends or relatives
- Obtain cash at Visa/Plus ATMs in more than 200 countries
- Improve money management and spend tracking
- In the U.S., enjoy the benefits of Visa Purchase Security, which protects eligible Visa card purchases from theft or damage
- Enjoy protection against lost or stolen cards and unauthorized purchases

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1 Cardholder should contact their issuer for full program terms and conditions, and to confirm specific coverage levels.
2 Cardholder must notify issuer promptly of any unauthorized use and should consult the issuer for additional details.
How it works

1. Employees enroll for the Visa Payroll card through their employer.
2. All participating employees receive a card and their pay is automatically deposited into their individual card account.
3. Employees use their cards to get cash, pay for purchases and pay bills.
4. Additional funds can be loaded to the account through Visa Prepaid Load services, or through other methods and channels determined by the issuer.

Learn more about the Visa Payroll card

> Email payrollcards@visa.com
> Visit visa.com/payroll
> Contact your Visa Account Executive