



## **PayCards – Our Prepaid Technology Platform**

Our technology platform was developed from the ground up for the single purpose of providing prepaid card products.

rapid! PayCard has invested heavily in system reliability and redundancy to guarantee our cardholders never have a problem accessing their pay. We have also invested in security measures and personnel to protect our cardholders' information and their funds.

We employ a layered approach to enterprise security. We maintain a current understanding of both the requirements and best practices for payment companies to protect the safety and soundness of their payment platforms. We document these practices into security policies and diligently execute them through sound procedures.

As part of the payment card industry, we are certified and required to adhere to the Payment Card Industry Data Security Standards (PCI-DSS). These standards set strict requirements for security and protection of data, as well as protection of the physical data center. rapid! PayCard fully meets the PCI-DSS requirements; and in many cases we exceed them.

Our system design and support provides security, scalability, reliability, and flexibility for our Clients and Cardholders unmatched in the industry.

### **Benefits**

The rapid! PayCard® Visa® Payroll Card

#### **New Employee Benefit**

After enrollment with rapid! PayCard you will be able to issue cards immediately to all new hires and immediately enroll them into the ePayroll system.

The rapid! PayCard® Visa® Payroll Card is a safe, secure and hassle-free way to collect, manage and ultimately spend your hard-earned money. PayCards offer the convenience of a debit card and more security than carrying cash. rapid! PayCard requires no credit check and can be instantly issued by your employer. rapid!

PayCard offers the versatility of a credit card and is accepted everywhere VISA is accepted. With the rapid! PayCard you have more money, more time, more access and more options than ever before!

Using the card can also save you money by eliminating check cashing fees. You can even earn reward points on your card that can be spent like cash in the rapid! Rewards Mall. Best of all, you can automatically deposit your income tax refund, social security benefit, military pension or other payment that can be direct deposited.

### **Reduce Cost**

Expanding direct deposit participation will save significant cost savings over the current method of printing and delivering checks and wage statements. Use our SUSTAINABILITY AND ePAYROLL SAVINGS [CALCULATOR](#) TO SEE HOW MUCH YOU SHOULD BE SAVING!

### **Improve Efficiency**

The rapid! Paycard solution will expand electronic direct deposit participation and will eliminate the need to distribute regular pay checks and wage statements to employees. By eliminating paper checks, exposure to check fraud will be minimized, lost or stolen check problems will be eliminated, business continuity will be improved and off-cycle payment problems will be lessened. Check fraud is one of the fastest growing forms of corporate fraud. The rapid! PayCard solution will significantly reduce the chances of check fraud within your company to help ensure your business runs smoothly.

### **Increase Corporate Environmental Responsibility**

Improving your direct deposit participation is a simple, safe and smart way to have a positive impact on the environment. If the 22 million Americans who still don't have direct deposit for their pay used direct deposit, we would save 8.7 million pounds of paper and avoid releasing 25 million pounds of green house gas into the environment every year.

Businesses saved a total of \$6.7 billion over the last ten years by switching employees to direct deposit according to a study by PayITGreen. This is an average annual saving for each employee of \$176.55.

Green Savings Calculator (PayItGreen)

**Our mission** is to help our clients achieve a legally compliant 100% ePayroll program that benefits our clients financially, provides a benefit for client's

cardholders, and creates a more sustainable environmental model for payroll delivery. The rapid! PayCard Team is pleased to highlight our comprehensive program to convert a prospective client's payroll to 100% ePayroll. We focus on three core strategies to ensure a successful transition to ePayroll:

- Maintain Superior Technology
- Provide Full Compliance
- Complete Implementation, Continual Support and Expert Communications