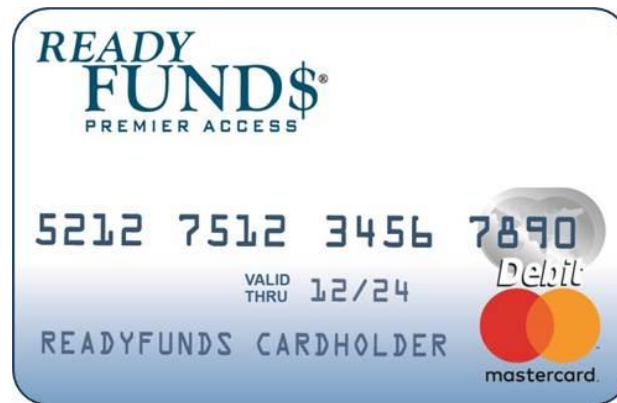


# ReadyFunds Payroll Card



[www.readyfunds.net](http://www.readyfunds.net)

# What is the ReadyFunds Payroll Card?

- The ReadyFunds Payroll Card is the solution for businesses who want to convert their employees to 100% direct deposit at NO COST
- Payroll card is funded as a direct deposit transaction through your existing payroll system
- Businesses can save money by eliminating paper check production, distribution, reconciliation and escheatment

# How Does the ReadyFunds Payroll Card Work?

## *Card Loading*

- ACH – Direct deposit to card
- Ingo Money – Mobile app for loading checks via smartphone

## *Deposits and Transfers*

- Primary Payroll; Secondary Payroll
- Tax Refund (All U.S. Government Funding)
- Personal checks
- Transfer to any US Financial Institution
- Real-Time Funding via eZpay Portal

## *Purchases & Payments*

- Signature Debit
- PIN Debit Transactions
- Online Purchasing
- Electronic Bill Payment

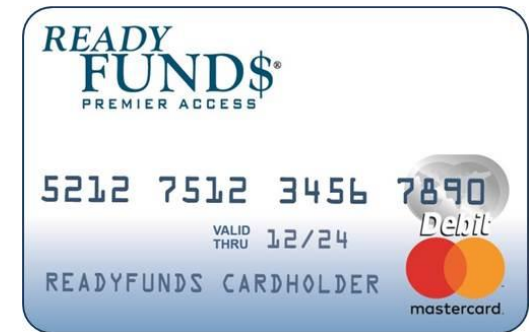
## *Cash Access*

- ATM Access/MoneyPass
- PIN Debit Cash Back at merchant
- Bank Teller Withdrawal

# For the EMPLOYER

## Employer Benefits

- **Convert to 100% electronic pay**
- Instant Issue MasterCard for new hires
- Eliminate cash payments, lost check costs and escheatment issues
- Secure web portal for card management
- Improve employee retention and morale



## Employer Tools

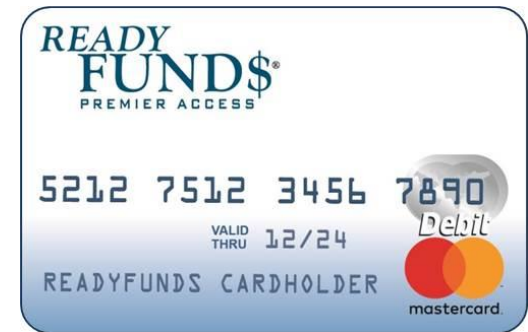
- **Instant Issue** – Provide MasterCard Instant Issue payroll cards at the time of hire or to replace an employee's lost card
- **eZpay®** – Real-time loading via the Client Portal
  - Instant payroll load, exception pay or expense reimbursement
- **eZportal™** – Unique web-based Client Portal for managing cardholder registrations, instant issue inventory and multiple locations
- **eZsupport®** – Dedicated account manager
  - Mon-Fri 8:00 – 5:00 CT 1-866-711-8358

***No fees to Employer! No load fees, no issuance fees, no management fees...***

# For the EMPLOYEE

## Employee Benefits

- **Access to 100% of pay at no charge**
- Benefits of Direct Deposit with the purchasing power of MasterCard
- Unlimited POS transactions with no fees
- 24x7 toll-free and online account activity
- No monthly service charges



## Employee Features

- **24/7 Cardholder Support** – Toll free multi-lingual customer service
- **eZalerts™** – Text alerts sent to your email or mobile phone
- **eZtransfer™** – Transfer funds to any U.S. banking institution
- **eZBillPay™** – Pay bills electronically

***Free access to pay, use anywhere MasterCard accepted, nominal convenience fees for ATM and transfer options...***

# How Can ReadyFunds Cardholders Check Their Transactions/Balance?



Web Portal Access



Toll Free Telephone with IVR



Event Driven Text Messages



24/7 Multi-Lingual Cardholder Services

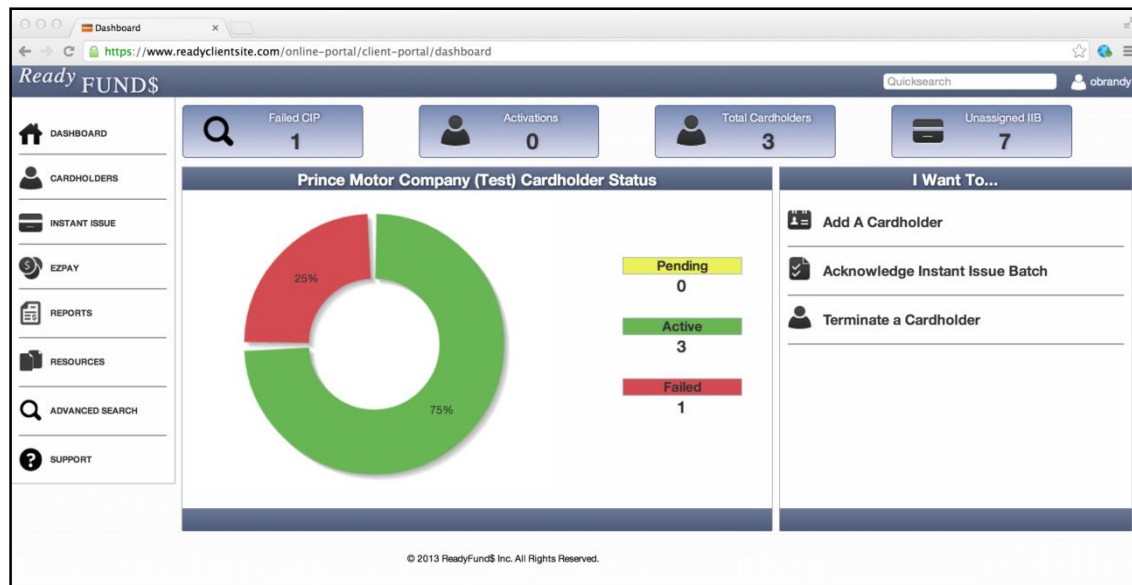
# What fees are associated with the ReadyFunds Program?

- NO CHARGE
  - No set-up fees, card issuance fees, or monthly fees to cardholder
  - No fee for payroll loads
  - No fee for balance inquiry via text, phone or web
  - One free transaction after each payroll load using Bank teller withdrawal
  - No fee for POS merchant transactions
  - No fee for PIN Debit Cash Back transactions
  - No minimum balance required
- \$1.00
  - Balance Inquiry – ATM
  - Insufficient Funds/Decline
  - Bill Pay Transaction
  - eZtransfer from Card to Bank Account
- \$2.50
  - ATM\*
  - Bank Teller Cash Withdrawal (first one free after each pay load)

\*ATM owner may add a surcharge. MoneyPass ATMs are surcharge free.

# ReadyFunds Client Portal

- Cardholder registration
- Instant Issue card inventory management
- Management and permissions by location
- Program notifications and reporting





# Account Manager

**Kelly Ames**

573-472-8594

866-711-8358

Option 1 Option 4

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