

Heartland

***The PayDay Visa[®] Card
can Save You Money!***



What is a Payroll Card? A Payroll Card allows your employees to have their wages deposited into a debit card account via direct deposit. The employee can use this card to withdraw cash at banks/ATM's or to purchase goods and services. With national branding by Visa, it has added prestige and value to the payroll card, allowing your employee to enjoy the benefits of a traditional debit card.

How can the PayDay Card save you money? The American Payroll Association (APA) states that as many as 15 million people today do not have a traditional banking relationship. As many as 4 million checks are lost or stolen ***costing employers 48 million dollars annually in check reprinting fees.***

How does the PayDay Card help the *Employer*?

- Your employees will no longer have to leave work to stand in long lines at banks and check cashing centers
- Checks no longer will be lost or stolen
- No more stop payment fees or check reprinting fees
- A new employee benefit with no fees to the Employer



How does the PayDay Card help your *Employee*?

- No excessive check cashing fees
- No longer have to carry large sums of money
- Employee now has a Visa check card
- Monitor account activity via bi-lingual 800# and monthly statements