



# PAYCARDS FOR PAYROLL

## MAKE PAYROLL PAPERLESS

Payroll Paycards make it easy and efficient to electronically process employee payroll, bonuses and commissions, reimburse business expenses and pay vendors when invoices are due. Cardholders can withdraw FDIC-insured funds at banks and ATMs, and make secure purchases in-person and online.



### Benefits for Employees

- Save time and check-cashing fees
- Receive transaction, deposit and card balance updates via text or email
- Make secure purchases online or in-person anywhere  
Visa® or Mastercard® debit cards are accepted
- Access online tools to track and control spending



### Control Expenses

- Cut fewer paper checks and save administrative time and postage
- Save costs to replace lost or stolen checks
- No implementation fee, no monthly fee, no cost for card packs



### Operate Efficiently

- Seamless integration with existing payroll process
- Monitor card usage, download reports and order replacement cards
- Implementation, marketing, training and client services support



### Do More, More Conveniently

- Send electronic payroll to any employee who wants to go paperless, including those without bank accounts, and seasonal and temporary employees
- Pay contractors, vendors and others requiring 1099 reporting
- Reimburse employees for approved business expenses

For more information, contact your account officer or call the Customer Service at 305-569-5000 or 1-844-OCEAN4U (1-844-623-2648)

