

# Payroll Debit Card

## The Innovative & Green Way To Pay Your Employees!

### Are You Ready To Reduce The Cost Of Your Payroll?

Paypro offers a unique program that allows the use of direct deposit for employees who do not have a banking relationship. Eliminate the cost of check cashing fees or the additional paid time you allow your employees to go cash their check on payday. The cost of check cashing is an average of \$48.00 per employee, per year according to a NACHA study. With the issuance of payroll debit cards, you will also eliminate lost and stolen checks, check fraud and time-consuming check reconciliation.

### Your Employees Will Thank You!

Each participant will receive a payroll debit card, which serves as their paycheck with immediate availability of funds on payday. It is good at ATMs and over 20 million merchant locations nationwide. Your employees can stop being hassled by excessive check-cashing costs, finding a place to cash paychecks, wasting time waiting in line or losing checks.

The Paypro payroll debit card is PIN-based which ensures that the money is accessible only by the employee so even if their card is stolen, their money is safe. A secondary card is available for family members.



### How Easy Is It to Get Started?

The program can be up and running in 2 weeks. All you need to do as the employer is have direct deposit in place and ensure that the employees have valid social security numbers to qualify for the program.

Paypro will assist you and your employees with clear communication, a high adoption rate and a seamless transition.

The employee can enjoy the many features of a payroll debit card with no monthly maintenance fee and access to bi-lingual customer service 24/7 via the internet or a 1-800 number.

There are 2 core differences built-in to protect the card-holder—your employee. They cannot go below zero with this card to keep high overdraft fees from occurring and checks cannot be written against it allowing your employees to qualify without a credit check.

### Contact Sandata Today:

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