

# SmartCash

VISA® PAYROLL CARD

## Reduce payroll costs and help your employees save



- SmartCash is **FREE** to employers
- Achieve **100%** direct deposit
- **Eliminate** the costs and risks associated with paper checks
- **Enhance** your benefits package
- **Reduce** administrative burden of payroll processing
- Free **educational** materials
- A paperless “**green**” initiative

AT-A-GLANCE

### *What is SmartCash?*

The SmartCash Visa Payroll Card is a payroll debit card that replaces paper paychecks. The payroll card is funded as a direct deposit transaction through your existing payroll system. Everyone is eligible. No bank account or credit check is required.

### *Why do I need it?*

Businesses now more than ever are looking for ways to save money. For a company that issues payroll checks, you can save on average \$250 per year **per check issued**. So if your company issues 50 checks each week, you could save up to \$12,500 per year.

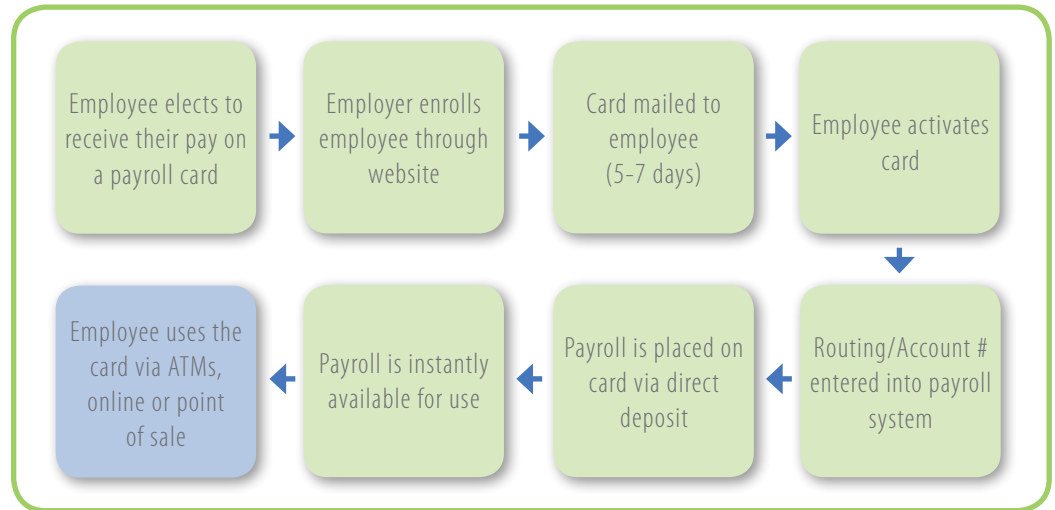
### *Why do my employees need it?*

Now all employees can experience the convenience of direct deposit. For the unbanked, this eliminates the high cost of check-cashing. Your unbanked employees can shop online, use ATMs and use a Visa debit card instead of cash. Banked employees can benefit too, with 4 cards available per family.

### *How much does it cost?*

The SmartCash program is cost-free to the employer. Employees pay a nominal \$2.25 per month.

# HOW IT WORKS



## Employee Benefits

- The average employee saves \$300 a year in check cashing and money order fees
- Provides immediate access to pay on payday
- Safer than carrying cash
- Convenience of online purchasing and bill pay
- Up to 3 secondary cards available
- Easily replaced if lost or stolen
- Funds are FDIC insured and protected with Visa Zero Liability Fraud Protection
- Can be used anywhere Visa is accepted
- Access cash from all ATMs
- View account balances and transactions online
- Access account balances and transactions via toll free IVR
- 24/7/365 bilingual live agent support

## Key Facts:

- Save up to \$5.00 per paycheck issued
- Lost or stolen check replacement costs range from \$12.00 to \$15.00
- 25% of the population does not have a bank account

## Instant Issue Cards

(Available for eligible employers)

- Issue non-personalized Visa cards on the spot to new hires or terminated employees
- Load cards with funds immediately
- Allocated inventory for each location
- Automatic reorder process
- Personalized card sent to employee within 5-7 days

The SmartCash Payroll Card is issued by CenterState Bank of Florida NA.

## About Motivano

Founded in 1999, Motivano is a leading employee benefits technology company, providing solutions that deliver convenience and cost-savings. In the last 5 years, over 4,000 companies and government organizations have signed on with Motivano. Clients include numerous Fortune 500 and government employers, such as Wells Fargo, Citi, CVS, Target, Panera, Chick-Fil-A, GSK and Time Warner, as well as thousands of small to mid-size companies.

