

SmartAwards

VISA® INCENTIVE CARD

An Employee Rewards Program Designed to Increase Performance and Motivation

- Offer employees incentives for exceptional work
- Reimburse corporate travel expenses
- Give eligible employees a way to pay for education
- Recognize service anniversaries or perfect attendance

Now you can reward your employees with the best gift of all - money. The SmartAwards card allows you to issue your employees rewards directly onto a pre-paid debit card giving them the power to make purchases everywhere Visa cards are accepted.

The SmartAwards card is easy to implement and easy to use. The company designated administrator can easily ACH funds directly to the employee's card as you do payroll today. In addition, the administrator can send employee awards globally for a holiday bonus, quarterly bonus, etc. Providing your employees with a rewards program will not only increase employee performance but will also increase sales motivation, drive positive employee behavior and can even reduce employee turnover.

The SmartAwards Visa Incentive Card is accepted everywhere Visa debit cards are accepted, at point-of-sale terminals, online merchants, and ATMs worldwide. SmartAwards also ensures peace of mind and security that comes with Visa's Zero Liability policy¹. With all of these features and benefits, it's easy to see why choosing SmartAwards can help improve employee satisfaction and build loyalty and retention.



- Employee Incentives
- Gifts
- Spot Bonuses
- Drive Employee Behavior
- Corporate Travel
- Tuition Reimbursement
- Charitable Contributions

¹ Visa's Zero Liability policy means 100 percent protection for Visa Card Holders which guarantees maximum protection against fraud. Should a Visa Card be used fraudulently the Card holder will have zero liability subject to the terms and condition of their Visa Card holder agreement. For more information please visit www.visa.com/security.

SmartAwards Benefits & Features:

- Increase sales motivation
- Enhance employee performance
- Reduce employee turnover
- Drive positive employee behavior
- Ease of communication with standard marketing materials available through Motivano
- Secure member site protecting against disclosure to third parties
- Company personalized card with corporate logo

Ways to use SmartAwards:

- Employee incentives for meeting sales goals, a project coming in under budget, or truly exceptional work
- Gifts to recognize service anniversaries, new employees, baby showers, etc.
- Spot bonuses to reward weekend work, exceeding expectations or perfect attendance
- Drive employee behavior by encouraging staff to complete surveys, visit the website or enroll online
- Pre-fund employee corporate travel expenses
- Tuition reimbursement for eligible employees
- Charitable contributions with employees

Advantages to Employer:

- Send employee awards, either globally or individually
- Flexible award dollars easily loaded on the card
- Block or cancel an employee's card when needed
- Directly ACH money onto employees' cards

Advantages to Employee:

- Check real-time card balance information online
- Update personal account information

Visa Prestige and Security:

- Accepted everywhere Visa debit cards are accepted.
- Use the incentive card at over 1.2 million ATMs, 29 million retail locations world-wide
- Safely carry the incentive card with the Visa Zero Liability Policy protection
- Prestigious status associated with being a Visa cardholder.

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 Wachovia, Citi, GSK, Time Warner, and the State of Delaware, as well as thousands of small to mid-size companies.

Motivano's Smart suite of products includes:

SmartWay	Benefits Portal
SmartEnroll	Benefits Enrollment Platform
SmartPay	Voluntary Benefits Administration
SmartCash	Employee Payroll Card
SmartPaystubs	Online Paperless Paystubs
SmartSavings	Member Discount Marketplace
SmartAwards	Employee Incentive Card