

SmartPaystubs

ONLINE PAPERLESS PAYSTUBS

A secure, easy-to-use, online tool that enables employees to view their current and past pay stubs

- Eliminates the cost of distributing pay stubs
- Enables access to current and past pay stubs for quick reference when applying for credit to purchase a new car or home
- No additional software required for implementation
- Increased confidentiality and security

SmartPaystubs is a web-based platform that allows employees to view their current and/or past pay stubs online. It is far more secure than storing paper stubs for future reference and delivering your paper stubs to employees. The electronic pay stub will only be seen by the employee who has password-protected access and security is assured through many checks and balances so sensitive data remains safe and secure at all times.

With online pay stubs being the next step in employee management, employers have averaged an 80 percent participation rate because of the reduction in operating costs related to both printing and delivering payroll stubs. Employees can check real-time balance information online 24/7/365 and even choose additional delivery options such as email or text message notifications.

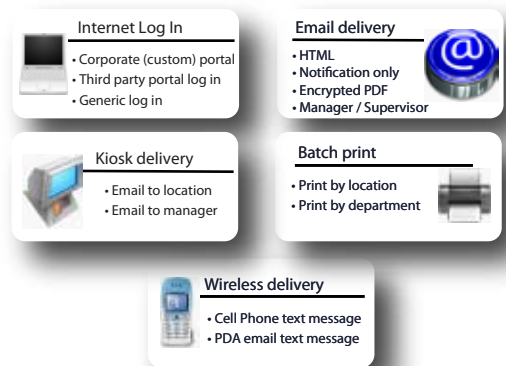
SmartPaystubs also complements Motivano's SmartCash Visa Payroll Card. SmartCash is a reloadable Visa Payroll Card that is funded each pay period with the employee's payroll and can significantly reduce the costs associated with printing paper paychecks. With SmartPaystubs and SmartCash, you can go green by going paperless and add more green in your pockets by reducing payroll administration costs.

To learn more and find out why over 4,000 companies have signed up with Motivano, call us at 1-866-664-4621.



SmartPaystubs Benefits:

- No additional software required
- Eliminates requests for pay stub reprints
- Guaranteed on-time delivery
- Eliminates any pay stub distribution costs
- Simple one-time interface



SmartPaystubs Facts:

- According to NACHA (The Electronic Payments Association), Direct Deposit can save as much as \$1.20 per paycheck and reduces administration, production and distribution costs
- More than 4 million paychecks are lost or stolen every year
- Lost paycheck replacement costs are estimated to be \$48 million per year

Advantages to Employer:

- Easy to implement with a web-based solution, no hardware or software required
- Eliminates requests for pay stub reprints
- Eliminates any pay stub distribution costs with pay stubs usually passing through 4-7 hands before getting to the employee
- While paper stubs can be thrown away, or left in unsecured areas exposing sensitive payroll information, online paperless pay stubs provide a secure and easy way to incorporate new technologies without upgrading your software

Advantages to Employee:

- Available 24/7/365 online
- Access to current and past pay statements for quick reference when applying for credit to purchase a new car or home
- Employees can choose additional delivery options such as email and text message notifications
- The online pay stub is only seen by the employee who has password-protected access through the SSL encryption, VeriSign™ certificates and firewall protection
- Maximize the online pay stub capability by adding Motivano's SmartCash Visa™ Payroll Card

SmartCash Facts:

- Reduces costs in check generation, exception checks, special payment checks, check loss and theft, stop payments, fraudulent cashing of duplicate checks, check handling, overnight courier deliveries and processing fees
- Increases security by reducing opportunity for fraud
- Increases employee productivity by eliminating time-consuming trips to check-cashing stations or banks
- Creates an additional voluntary benefit, increases employee retention and loyalty due to improved employee satisfaction
- For the unbanked, the payroll card is less expensive than cashing a check, with lower transaction fees and eliminates the need to purchase expensive money orders
- Many employees will save over \$500 annually by avoiding check-cashing and money order services
- Virtually everyone is eligible for a payroll card with no credit checks and no prior bank relationship required
- Convenient and immediate access to pay that eliminates the hassle and expense of cashing checks
- The payroll card can be used for budgeting - pay monthly bills online or on a recurring basis and easily track expenses
- Provides access to online purchasing such as airfares, hotels, car rentals, etc.
- The payroll card protects the employee from the risk of carrying cash
- The payroll card is easily replaced if lost or stolen
- Employees can easily be paid on days off or holidays
- Employees can view account balances and transactions online

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

