

GIVE YOUR EMPLOYEES A PAYCARD THAT SAVES YOU—AND THEM

MONEY.

THE POWERCASH VISA® PAYROLL CARD

A paycard they'll love. Savings you deserve.

The high cost of payroll

What makes your payroll processing so expensive?

Maybe it's a large, hourly workforce with high turnover. Or frequent—maybe even weekly— paper paycheck distribution. Or perhaps it's employees who can't participate in your direct deposit program because they don't have traditional bank accounts.

Each of these challenges adds up to a bloated payroll process that taxes your resources and weighs down your bottom line.

The solution

The Powercash Card is an economical, efficient, and paperless payroll solution that significantly reduces payroll costs, streamlines your payroll processing, increases direct deposit participation, and helps employees keep more of their pay.



How it works

Each pay period, your employees' pay is deposited directly to the Powercash Card, giving them the global purchasing power of the Visa brand mark, access to cash at ATMs worldwide, and instant access to their pay on payday—without check cashing fees or even a checking account.

In addition to 24/7 cardholder support from Brightwell Payments, your employees can pay bills and track their spending online. They can even set up automatic email alerts to notify them when they have a low balance. With Powercash, employees can send money home with integrated Western Union Service.



Employer benefits

GO PAPERLESS, SIMPLIFY PAYROLL OPERATIONS, AND EXPAND YOUR DIRECT DEPOSIT PROGRAM.

economical, efficient, & secure

REDUCE PAYROLL COSTS

INCREASE DIRECT DEPOSIT PARTICIPATION

SAVE TIME WITH EASY ACH FUNDING

EASY ENROLLMENT WITH INSTANT-ISSUE CARDS

SIMPLIFY PAYMENT TO HOURLY EMPLOYEES

PAY COMMISSIONS, BONUSES, AND EXPENSES

ENJOY UNPARALLELED SUPPORT

GO PAPERLESS AND GO GREEN

MAXIMIZE DIRECT DEPOSIT PARTICIPATION

Employee benefits

NO CHECKING ACCOUNT. NO CREDIT CHECK. NO PROBLEM.

convenience & control

NO CREDIT CHECK OR CHECKING ACCOUNT REQUIRED

ELIMINATE CHECK CASHING FEES

INSTANT ACCESS TO FUNDS ON PAYDAY

SAVE TIME WITH ONLINE BILL PAY, ALERTS, & MOBILE APP

FREE ONLINE ACCOUNT ACCESS

GET CASH AT ATMs WORLDWIDE

SEND MONEY HOME WITH WESTERN UNION

USE EVERYWHERE VISA DEBIT CARDS ARE ACCEPTED

PORTABLE – ACH PAYROLL

How we help

The Powercash Card enhances and expands your existing direct deposit program to include employees who don't have a checking account.

From initial enrollment through rollout to 24/7 cardholder support, Brightwell Payments supports you and your employees every step of the way. We help educate and enroll your employees, market your program, and support your new cardholders, so that you have a streamlined and simplified payroll program that saves your company time and money.

“The Powercash Card has made our payroll process more efficient. The online administration is simple to use and the cards have saved the company a lot of money.”

FREEZE FRAME, LLC

About Brightwell Payments

A payments company offering prepaid card solutions, Brightwell Payments brings more than 10 years of prepaid expertise to corporations and consumers.

Our comprehensive prepaid card management platform supports payroll, GPR, and promotional programs. We've helped leading brands in maritime, hospitality, retail, and financial services cut costs, enhance customer loyalty, improve employee retention, and streamline cash management.

Whether you need a reloadable prepaid card, an easy payroll solution, or a secure answer to your cash management challenges, Brightwell Payments can help. Brightwell Payments is *the* source for creative prepaid solutions tailored to your complex business requirements. Because only Brightwell Payments is redefining prepaid.

Contact Us

Please contact your sales rep with any questions regarding the Powercash Visa Payroll Card Program.

www.brightwellpayments.com

Powercash Visa Cards are issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC. Powercash Cards can be used everywhere Visa debit cards are accepted.

The Brightwell Payments Powercash Visa Debit Card

Cardholder Tips

Save money using your Powercash card! Here are four great ways to keep costs low:

Ask for cash back when making PIN purchases at the register. Receive \$5 to \$50 cash without having to visit an ATM

Get balance info three ways for free, night and day:

- Toll-free automated phone system
- Cardholder website www.prepaidcardholder.com
- Free iOS and Android smartphone app

Pay bills and make purchases online

Set up email and text alerts such as funds added, low balance, and weekly balance

Cardholder Fees – frequently used transactions*

Complete list of fees is available in the Terms and Conditions that came with your card.

Everyday purchases (“credit” and “debit”)	\$0.00
Cash back at Point of Sale (choose “debit,” Retailer selects cash back limit)	\$0.00
Online Statements and Account Management	\$0.00
Paper Statement (1 per month at no charge)	\$0.00
Cardholder Setup and Enrollment	\$0.00
Monthly Account Maintenance Fee	\$0.00
Toll Free Telephone Balance Inquiry	\$0.00
Smartphone App Access	\$0.00
Email and Text Alerts	\$0.00
First Bank Teller Withdrawal Per Pay Period	\$0.00
Online Bill Pay at Merchant Site	\$0.00
Online Bill Pay from Cardholder Site (one per pay period at no charge)	\$0.00
ATM Decline	\$0.00

Optional Services

ATM Withdrawal	\$1.50
ATM Balance Inquiry	\$1.00
Card to Card Transfer	\$2.50
Live Personal Banking	\$2.50
Replacement Card Fee	\$10.00
Subsequent Bank Teller Withdrawal (one per pay period at no charge)	\$8.00
Subsequent Cardholder Website Bill Payment	\$0.50

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