



PayCards Solution

HR professionals know that paying employees via direct deposit instead of paper checks will reduce payroll processing costs. But what do you do about the 20% of employees that still receive paper checks either because they don't use bank accounts and can't or won't use direct deposit?

The solution is PayCards and we are pleased to announce the **UnicornHRO PayCard Program** through JP Morgan Chase. It's Easy, Effective and Free for you to offer to your employees.

There are many advantages to a PayCard program for you as an employer and for your employees. The most obvious advantage is for those "unbanked" employees who today visit check cashing services and pay high fees just to access their money!

Some others are:

- Eliminate trips to wait in line to cash paper paychecks at banks or check cashing establishments become unnecessary;
- Wages can be accessed via 24-hour ATM networks;
- Employees no longer are required to go to their worksite to pick up paychecks on days off or during vacations;
- No more waiting for paychecks to arrive in the mail;
- Employees experience increased safety and security associated with not having to physically carry their entire pay with them, in cash, after cashing their paycheck



With a PayCard employees can:

- Now purchase goods and services at point-of-sale terminals within stores;
- Decrease exposure to identity theft as the likelihood of personal information on paychecks ending up in the wrong hands is eliminated when paychecks and pay statements are no longer issued to employees on paper;
- Help decrease the remote chance of not being paid timely due to unforeseen circumstances, such as natural disasters, that can impact the delivery of paper paychecks via air and/or ground transportation.

We have chosen JP Morgan Chase as our PayCard vendor for many good reasons.

JPMorgan holds a leadership position in the Debit industry:

- #1 issuer of Visa Payroll cards in the US*
- #1 issuer of Payroll cards to temporary staffing industry*
- #1 issuer of government funded debit cards in the US*
- #1 provider of ACH services in the country (ACH used to fund cards)
- Patent protected Payroll Card solution (**US Patent 6,615,190**)
- Over 1,000 payroll card clients across all industries
- Only provider with a proprietary platform - more control and less risk for you
- Over 16 years issuing debit cards provides the scale to meet your needs
 - 9.0 million accounts
 - \$ 1.9 billion financial transactions settled monthly
 - 18.0 Million customer service calls monthly
- Free access to payroll funds "down to the penny"
- Largest surcharge-free ATM network in the country (20% of all US ATM's)

In addition their program has received numerous Industry Awards from APA, Global Finance Magazine, the PrePaid Forum and others.

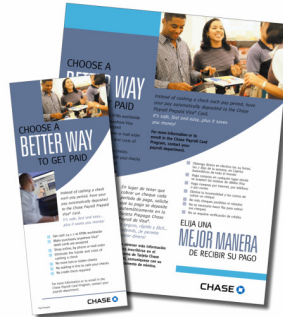
The GenevaPlus system has just been updated to support PayCard elections consistent with how direct deposit elections are managed today. The Unicorn HRO / JPMorgan Chase process for seamlessly integrating the data and process has all been built and tested.

Frequently Asked Questions

How can I communicate this program to my employees?

A full suite of bilingual employee marketing materials is provided by Chase through UnicornHRO. These include

- Take-one brochures
- Program awareness posters
- Enrollment forms
- Comprehensive bilingual training materials
 - Welcome/training brochure
 - Card carrier
 - Chase Privacy Policy
 - Cardholder Terms and Conditions.



Will my employees see value in this program?

Absolutely, the PayCard Program assists you in retaining satisfied, productive employees

- **Prestige**
 - Has Visa brand on card
 - Can be customized to include your organization's logo
- **Cost**

Eliminates expensive check-cashing fees

- **Convenience**
 - No need to pick up check or waiting on check cashing lines
 - Funds available sooner than check
 - 24-hour access to funds
 - Can use at stores, ATMs, online/catalog, pay bills
- **Security**
 - No need to carry full amount of paycheck in cash
 - Funds FDIC insured; access protected by a PIN and signature
 - Lost/Stolen card protection
 - Zero liability for card fraud

How are the cards activated?

- Employee must activate their card by calling the toll-free number
- Employee chooses a PIN when they activate their card
- PIN changes are effected immediately. Employees no longer have to wait 24-48 hours for a PIN change to take effect

Can cards be replaced?

- All replacements are handled through the Customer Service Unit (CSR)
- Cards can be mailed overnight or regular mail 5-7 business days
- More effective way of controlling missing cards, duplicate cards, and ensuring a positive employee experience.





Can employees access 100% of pay?

- **Employees may withdraw 100% of pay at any Visa member financial institution over-the-counter down to the penny.**
- Employees can access pay at virtually every ATM in U.S.

Can employee's access pay at no cost?

- **1 Free over-the-counter withdrawal per deposit at any Visa member financial institution**
- **1 Free ATM withdrawal per deposit at 40,000 + surcharge free ATMs.**

Can employee's access pay in convenient locations?

- **380,000 + ATMs in U.S., thousands of Visa member financial institutions, millions of merchants.**

Do I need to prepare to answer more employee questions?

NO! Employee inquiries are directed to Chase Customer Service

- Employees can access account information through an Interactive Voice Response (IVR), Web or Customer Service Representative (CSR)

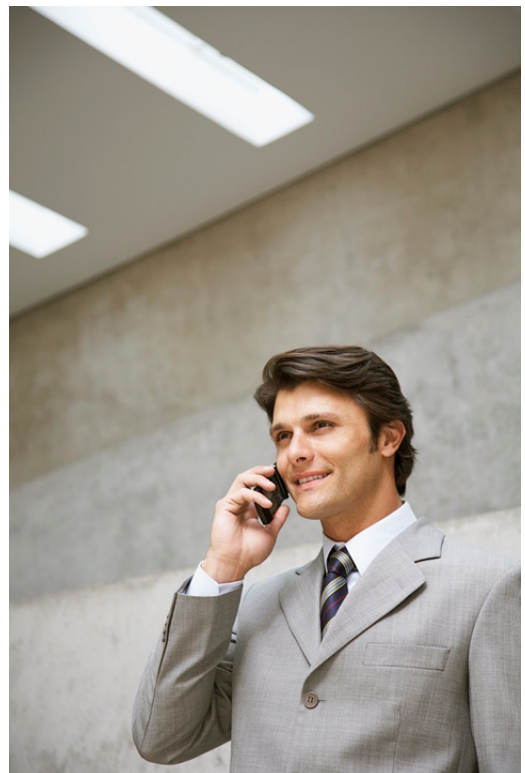
- CSR's are available 24x7 for employees to call regarding their account.
- Calls are routed based on call type
- Today calls are serviced through call centers in Tampa, Chicago and through service providers offshore.

Do my employees receive statements?

Yes, currently all employees will receive a physical paper statement to comply with Reg E. Future enhancements to the program will provide an online version of a statement which would eliminate the mandatory paper statement.

What can you tell me about the Interactive Voice Response?

- This is an advanced speech IVR, so the cardholders can speak their responses instead of using the telephone key pad.
- IVR menu options are driven by the profile set up in the host and currently include:
 - Account Balance
 - Report a card lost or stolen
 - Request a Statement
 - Change Personal Information
 - Recent Transactions
 - Change PIN
 - Reset Access Code
 - Get Card information
 - Transfer & Recall Funds for card to card programs
- Some of the above options will be supported within the IVR while others will transfer the employee to a CSR.
- The first time the employee calls into the IVR they will be required to create a 6 digit IVR access code that once created would be used every time they call into the IVR, which make the IVR more secure.



Is there a fee schedule for employee's who participate in this Program?

Fees Paid by Cardholder/Employee		
Monthly Account Maintenance	No Charge	Monthly Per Cardholder
Over the Counter withdrawal At Bank	1 free per deposit, \$5.00 thereafter	This gives the cardholder access to 100% of their funds.
Domestic ATM Withdrawal*	1 free ATM per deposit at Chase and AllPoint locations, \$1.50 for Each ATM elsewhere	
ATM Balance Inquiry	\$1.00 Per Transaction	No charge via customer service or web
ATM/POS—PIN/Signature Denial Fee**	\$1.00 Per Transaction	
Point-Of-Sale Transaction Fee PIN Based	No Charge	
Point-Of-Sale Transaction Fee Signature Based	No Charge	
Customer Service—Web Access, Automated Voice Response, Live Representative	No Charge	
Statements—Monthly Internet	No Charge via Internet	Paper Statement: \$1.00 Per Month
Miscellaneous Fees Paid By Cardholder		
Inactive Account Fee***	\$5.00	
Card Replacement	\$15.00 Per Card	No charge for expired cards
Expedited Card Delivery	\$10.00 Per Card	
Check Issuance—To Close Account	\$12.00 Per Check	
Negative Balance Fee	\$15.00 Per Incident	
Copy of Statement	\$10.00 Per Request	No charge via Payroll Website
International ATM Withdrawal	\$3.00 Per Transaction	
International ATM Balance Inquiry/Denial Fee	\$3.00 Per Transaction	
Foreign Currency Conversion	3.50%	Of the value of an overseas transaction