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Download the free White Paper, "Paycards: Flexible Electronic Payroll for All Employees" to find out how your company can spend less by choosing plastic over paper.

# PAPER OR PLASTIC?



Choose plastic on payday with the **PAPERLESS PAYCHECK** that reduces payroll costs and increases employee satisfaction.

**sage**  
software  
*Your business in mind.*

# REDUCE COSTS. INCREASE RETENTION. CHOOSE PLASTIC ON PAYDAY.

Everybody wins on payday with the Sage Payroll PayCard. The Sage Payroll PayCard is a prepaid Visa® card designed to save your company money by reducing payroll costs and making it easier for you to pay employees, especially those with no bank account.

The card is an electronic paperless paycheck that's easy to setup, providing your employees with convenient, 24/7 access to funds via ATMs or to make purchases wherever Visa debit cards are accepted. Choose Sage Payroll PayCard as an additional payroll option—we'll provide you with the tools you need to offer this new benefit to your employees. It's a win-win for everyone!



## A WIN FOR EMPLOYERS

- **Cost-effective:** Reduce costs of issuing paper paychecks
- **Safe and secure:** Minimize check fraud and limit liability
- **Smart:** Eliminate lost/stolen check replacement fees
- **Streamlined:** Free up time for HR or accounting
- **Satisfaction:** Provide a valuable employee benefit
- **Flexibility:** Easy setup—blends with your existing payroll system



## A WIN FOR EMPLOYEES

- **Cost-effective:** No check cashing fees for “unbanked” employees
- **Safe and secure:** Immediate availability of money on payday
- **Easy to use:** No bank account needed
- **Convenient:** Make purchases worldwide wherever Visa debit cards are accepted
- **Flexible:** Families can receive multiple cards

“Paycards have a strong appeal for all employees—even those who have turned down direct deposit programs.”

“With paycards, employees without bank accounts can carry their bank with them.”

Source: “Pay Cards May Help Employers Through the Legal Maze of Direct Deposit” by Rita Zeidner; [www.americanpayroll.org](http://www.americanpayroll.org)



CHOOSE PLASTIC ON PAYDAY AND SAVE. LEARN MORE TODAY.

Download the **FREE White Paper**,  
“**Paycards: Flexible Electronic Payroll for All Employees**”  
at [www.sagepayrollpaycard.com](http://www.sagepayrollpaycard.com).

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