

MANAGER TALKING POINTS

As a manager, employees may come to you with questions about the rapid! PayCard® Visa® Prepaid card: These talking points cover the basic facts and key benefits.

Who can benefit from the card?

Your company benefits in many ways:

- Reduced costs
- Time savings each pay period
- More streamlined payroll processes

Employees benefit too, especially those who:

- Do not have a traditional checking account
- Use a prepaid card from a retailer, but pay monthly fees and load fees
- Are from a foreign country and working in the U.S. temporarily



What are the main benefits for employees?

- Eliminate the fees and hassles of check cashing
- Faster¹ access to their pay each pay period, even on their day off or during emergencies
- Access to cash at surcharge-free Allpoint® and MoneyPass® ATMs whenever it's needed, so no need to carry large amounts of cash
- Ability to make purchases with the PayCard anywhere Visa debit card is accepted
- Pay from other income sources can be direct-deposited to the card
- Can use the card to pay bills²
- Helps with budget control because they can only spend what's on the card

How does it work?

- It works just like direct deposit, but the funds are deposited to the PayCard instead of to a checking account each pay period.
- Employees can then immediately use the card to access their pay at ATMs or to make a purchase at the point of sale.

¹ Faster than cashing a paper check.

² This optional offer is not a MetaBank® product or service nor does MetaBank endorse this offer.