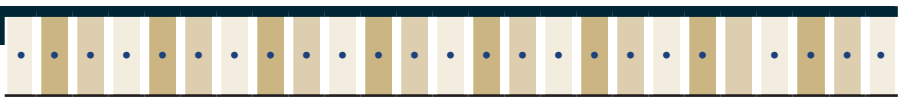


AMERICAN PAYROLL ASSOCIATION

Payroll Card Program Buyer's Guide


Features	Ideal for Companies With
FDIC-insured	10,000+ employees
Online access to account activity	5,000-9,999 employees
Available for use at ATMs	500-4,999 employees
24-hour customer service line/bilingual	499 and fewer employees
Debit card option	Other
Credit card option	Full-function mobile web access for cardholders
Allows electronic payouts	Protection against unauthorized use
Provides electronic paystubs	Lost or stolen card reporting and replacement
Instant-issue, multiple reload cards	Monthly account reconciliation
Convenience check	Ability to add outside funds to card
Electronic bill payment from the card	International usage
Transfer funds to a bank account	Multiple cards for family members
Receive funds from multiple sources	Transfer funds from multiple sources

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www.epaysystems.com
sales@epaysystems.com

With EPAY Systems, paycards are easy and fee-free. EPAY offers a solution to pay your employees with perks like a free savings account, NO overdraft fees, and more.
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First Data
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 Atlanta, GA 30342
 844-778-7023
www.moneynetwork.com/apa
Riaz.Hussain@firstdata.com



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Kittrell Paycard
 5959 Royal Ln., Ste. 634-202
 Dallas, TX 75230
 214-692-0375
www.kittrellpaycard.com
mary@kittrellcompanies.com




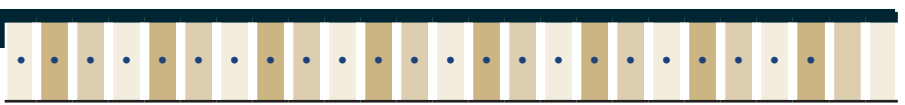

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Look for these upcoming Buyer's Guides in 2019:

May: Workforce Management Buyer's Guide
October: Time & Attendance Time Capture Technologies Buyer's Guide