PAYROLL DISTRIBUTION SOLUTIONS

Go beyond with Money Network® solutions designed for a changing payroll landscape.
HOW WILL YOU GO BEYOND?

Today’s marketplace is changing at a rapid pace. To stay competitive, it’s crucial for you to implement the payment and payroll strategies that deliver the most value to your business—and realize the potential of every transaction.

At First Data, we’re uniquely positioned to help your business succeed. With more than 40 years of global expertise, hundreds of products across 28 categories and 25,000 payment experts, we offer businesses the breadth and depth of solutions and services others simply can’t. Let alone, from one single, integrated source.

When you partner with First Data for your payroll needs, your business benefits from Money Network’s industry-leading electronic payroll services. Created to save businesses and your employees time and money, Money Network offers solutions specifically designed to boost your bottom line.
Money Network® is contributing to reshaping the competitive landscape among payroll card providers. The bar has been raised. Vendors competing in payroll must now prove that they can deliver a truly 100% paperless payroll solution.”

Aite Group Report
September 15, 2010

WHAT IS MONEY NETWORK®?

For the past 17 years, First Data has been a leader in Prepaid solutions. Money Network® is one important component of First Data’s Prepaid product suite, offering cost-saving, secure and convenient electronic payroll solutions for your underbanked employees.
In our competitive marketplace, finding ways to cut costs and increase efficiencies is crucial to your success. At First Data, payroll is one area we can help your business reduce substantial expenses.

Our Money Network® solutions are designed to help you optimize your payroll process to create benefits for your employees and your bottom line.

By offering your employees 100% electronic pay, you reduce payroll administration costs and reliance on company-issued paper checks to effectively streamline operations. All the while, your employees benefit from safe, convenient access to their wages.

Join the over 2,000 employers, including some of the nation’s largest, who benefit from Money Network’s “pay to the penny” solutions.

Money Network® ELECTRONIC PAYROLL SOLUTIONS

100% Electronic Pay
Reduce the costs of issuing and administering paper checks—for all your employees, including those without a bank account or those who opt out of direct deposit. Employees can access their pay with the Money Network™ Check, and the Money Network® Card.

50 State Compliance
Money Network solutions help to enable compliance for payroll distribution in 50 states. We provide the critical expertise with state-by-state legal review and monitoring.

Cards & Checks Widely Accepted
Money Network Cards are accepted at hundreds of thousands of ATMs (40,000 surcharge-free ATMs) and merchant locations nationwide. Money Network Checks can also be cashed for free at thousands of check-cashing locations across the U.S. Learn more.

Implementation Expertise
Our experts have a proven methodology to help you get your program up and running quickly—from scoping and design to education and employee communication. Learn more.

Industry Recognition
Money Network was honored with two 2011 Paybefore Awards: Most Effective Prepaid Program and Best Business-to-Consumer or Employee Prepaid Program. Learn more.

GO BEYOND: ELECTRONIC PAYROLL

2011 Paybefore awards
WINNER
Most Effective Prepaid Solution
## OUR MONEY NETWORK SOLUTIONS

Build a smarter and more effective payroll strategy with our industry-leading solutions.

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<thead>
<tr>
<th>SOLUTION</th>
<th>FIRST DATA ADVANTAGE</th>
<th>BENEFITS</th>
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<tr>
<td><strong>Money Network® Payroll Distribution Service</strong>&lt;br&gt;Learn more.</td>
<td>Enable employers to provide 100% electronic pay disbursement while streamlining administration and reducing payroll costs</td>
<td>Robust &quot;pay to the penny&quot; solution includes the Money Network® Card and Money Network™ Check, enabling employers to comply with payroll laws while providing a safe and convenient pay alternative for employees</td>
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<td><strong>Money Network Termination Pay Solution</strong></td>
<td>Provide employers the ability to pay final wages to terminated employees in a timely and compliant fashion</td>
<td>Allow employers to pay final wages electronically using a Money Network Check drawn on the employer’s corporate funding account, eliminating the waiting period for a traditional check from payroll or need to keep terminated employees on paid administrative leave</td>
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<td><strong>Money Network Pay Stub Solution</strong>&lt;br&gt;Learn more.</td>
<td>Give employees easy, secure and confidential access to pay stub information electronically, while reducing employer’s costs associated with paper pay stub distribution</td>
<td>Pay stub information is distributed electronically via a Money Network hosted solution that includes web, IVR, on-demand pay stub printing device, and email or text notification options</td>
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<td><strong>Money Network Advanced Reporting</strong></td>
<td>Online reporting tools to help employers efficiently manage their Money Network program</td>
<td>Flexible online reporting provides detailed information on transactions, account status, funding, and registration</td>
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<tr>
<td><strong>Money Network Third Party &amp; 1099 Payments Solution</strong></td>
<td>Electronically disburse payments to non-employees while enjoying many of the administrative and cost savings of our payroll distribution solution</td>
<td>Issue payment to non-employee recipients, or independent contractors with this fast, easy and safe alternative that includes the Money Network Card and Money Network Checks</td>
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We've all but eliminated the $90,000 a year we were spending on shipping. We’ve also eliminated the cost of the checks themselves. Our payroll and HR people are no longer trying to locate or reissue lost checks, so there are savings in many areas.”

Payroll Manager,
SavaSeniorCare

Learn more.
Cut the Costs of Paper Checks
The processing of company-issued paper checks can be extremely costly for companies—particularly when 60 million adults are either unbanked or underbanked. To remain competitive, it’s become essential to reduce payroll expenses and streamline operations while providing a viable solution to employees.

The Money Network® Payroll Distribution Service allows you to achieve 100% electronic pay across your organization even for exception pay, termination pay and employees without bank accounts.

Employees can choose between direct deposit or the Money Network Service, which allows employees to access their pay with the Money Network® Check, and the Money Network® Card, branded Visa®, MasterCard® or Discover®.

Simplify Termination Pay
Employers, especially those with high turnover rates, need a simple, timely and compliant way to pay final wages to terminated employees. In fact, some states mandate that termination pay be settled immediately, which can increase your administrative burden and costs.

The Money Network Termination Pay Solution helps you make payments to all terminated employees, even those not currently participating in the Money Network Payroll Distribution Service.

Final wages are paid electronically using a Money Network Check drawn on the employer’s Corporate Funding Account. Employers can provide immediate pay at termination as required by some states such as California.

Achieve 50 State Compliance
Payroll distribution laws are complex everywhere in the nation. It’s critical to have a payroll provider to help navigate, review and monitor the legal requirements from state to state.

The Money Network Payroll Distribution Service, that includes the Money Network Card and the Money Network Check, enables you to comply with payroll distribution laws in all 50 states.
HOW DO YOU GO BEYOND TO...

• Provide 100% electronic pay across your organization?
• Reduce payroll production and distribution costs?
• Improve payroll security and control?
• Achieve payroll compliance in all 50 states?
• Conveniently pay employees without a bank account?

MONEY NETWORK®
A FIRST DATA COMPANY

FIRST DATA GOING BEYOND

+40 years in the business
$1.4 trillion settled annually
+2000 clients served in electronic pay program
+1.3 million Money Network® cardholders
24/7 bilingual customer support (English/Spanish)

Contact your sales representative or visit firstdata.com