

### dashPayroll

#### **What are dashPayroll cards?**

Payroll cards are prepaid cards offered by employers that replace the expense and hassle of paper paychecks. Each card has an underlying account number that enables direct deposit.

#### **How will my employees benefit from payroll cards?**

Cards can be used to access cash at ATMs, and to conduct both PIN-based and signature-based transactions. They are safer than carrying cash, eliminate costly check-cashing fees, and can be used anywhere debit cards are accepted – in stores and online.

#### **I already have a payroll system in place, and many of my employees are on direct deposit, what benefits does dashPayroll provide for me and my company?**

dashPayroll cards allow businesses to achieve 100% electronic payroll – effectively getting everyone on direct deposit all at no cost to the employer. Businesses can use their existing direct deposit arrangement and reduce administrative time, save on the costs of printing checks, processing and distribution, and reduce the risk of lost checks and fraud.

#### **How will my employees benefit from payroll cards?**

dashPayroll cards give employees immediate and flexible access to their pay on payday – or even sooner if you have an earned wage program. For employees without banking relationships, dashPayroll cards work just like direct deposit, eliminating expensive check cashing fees, and providing access to mobile and online transactions. After all, you can't shop on Amazon or hail an Uber with cash.

#### **Aren't payroll cards expensive? What will this cost me and my company?**

There are no costs – setup or ongoing – for the standard dash Payroll program, and dash provides one card to each employee at no cost to anyone.

#### **What if there is an error on the payment amount to the employee?**

You should handle payment errors in the same manner as if an incorrect amount had been made on a paper check or initiated via ACH to a bank account. Typically, you would reverse the ACH to correct, or correct on the next pay. See your agreement for further details.

#### **What kind of support do you provide if I have questions?**

You will be assigned a dedicated Account Manager and Support Team to assist you. You can reach us by phone or by email and we will provide all contact information for you when your program launches.

#### **What kind of customer service is provided if my employees have questions about their cards?**

Free, bi-lingual cardholder customer service is provided 24/7 through a user-friendly website and by phone. Cardholders can also use our feature-rich app or customer service to check their balance, transaction history, report lost or stolen cards and settle disputes without having to contact the employer.

#### **What happens to the payroll card account when the employee leaves the company?**

Cards are “portable,” meaning the employee can continue to use it by adding his or her own funds or having funds added from another source. There is nothing you need to do for their payroll card when an employee leaves your company. You will just discontinue funding it.

#### **How can I reassure my employees that their money is safe on a payroll card?**

Payroll cards have the same protections that apply to checking account debit cards and other accounts receiving direct deposit and are much safer than cash.

**Not sure where to start? Contact us today and we'll be happy to help.**

Contact us: [sales@in-prepaid.com](mailto:sales@in-prepaid.com)



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