

# Stop using PAPER CHECKS!



## \$60 Billion in Wages Distributed through Payroll Cards

USA Today (week of 6/17/13)

### WEX rapid! PayCard is FREE to Texas Construction Association Members

- FREE of charge to the Members.
  - No cost for set-up, training, marketing or any monthly fees.
  - All cards and materials are FREE when ordered and/or as needed.
- With WEX rapid! PayCard you sign an agreement not a contract. You are not locked into a long term contract and you can cancel if you are dissatisfied for whatever reason.
- Easy to implement and can work with any payroll system or process

### How does the WEX rapid! PayCard help businesses

- **PayCards save you time**
  - Reduces costs and improves efficiency by paying employees electronically.
  - No more wasted time for managers handing out paper checks. Lets managers to focus on operations & not pay distribution
  - Eliminate weather related delays of paycheck delivery
- **Reduces your overall payroll costs**
  - Decrease payroll delivery, check printing costs, stop payment and other fees.
  - No more costly lost or stolen check replacement
- **Minimize your risk exposure**
  - Eliminate paycheck fraud losses, theft and manual checks
  - Reduces Escheatment & Bank reconciliation
- **PayCards are a valuable benefit for your employees**
  - Save your employees time and money from picking up and cashing checks, offer a safer alternative to carrying large sums of money and give them the freedom of making electronic purchases and payments.
  - FEE FREE access to 100% of their pay as required by law at least once per pay period
  - PLUS with the Texas Construction Association employee fee schedule the most common and preferred ways that the employee will typically use the card are ALWAYS FEE FREE.
  - Domestic Signature Debit Purchase. Domestic PIN Debit Purchase
  - Domestic POS Purchase with Cash Back, Money Order at US Postal Service, Over-the-Counter Bank Cash Advance/ Teller Assisted Withdrawal
  - Speak to a live Customer Service Agent 24/7, Web or IVR Account Access
  - Text Alerts/Messages and Mobile app
  - Printed & Mailed Statement, Wage Statement Access – Web, IVR, Fax-back



For more information please contact:

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