



PaychekPLUS! Elite[®] Visa[®] Payroll Card*



Comerica - Schedule C

*By using this card the holder agrees to all terms under which it was issued. The PaychekPLUS! Elite[®] Visa[®] Payroll Card is issued by Comerica Bank pursuant to a license from Visa USA Inc. and can be used anywhere Visa is accepted.

Join the many clients enjoying the ePay Choice Program





Proven Adoption Results



CHICK RESTAURANTS

98% ePayroll



95% ePayroll
(where deployed)



99% ePayroll



96% ePayroll



99% ePayroll



99% ePayroll



98% ePayroll



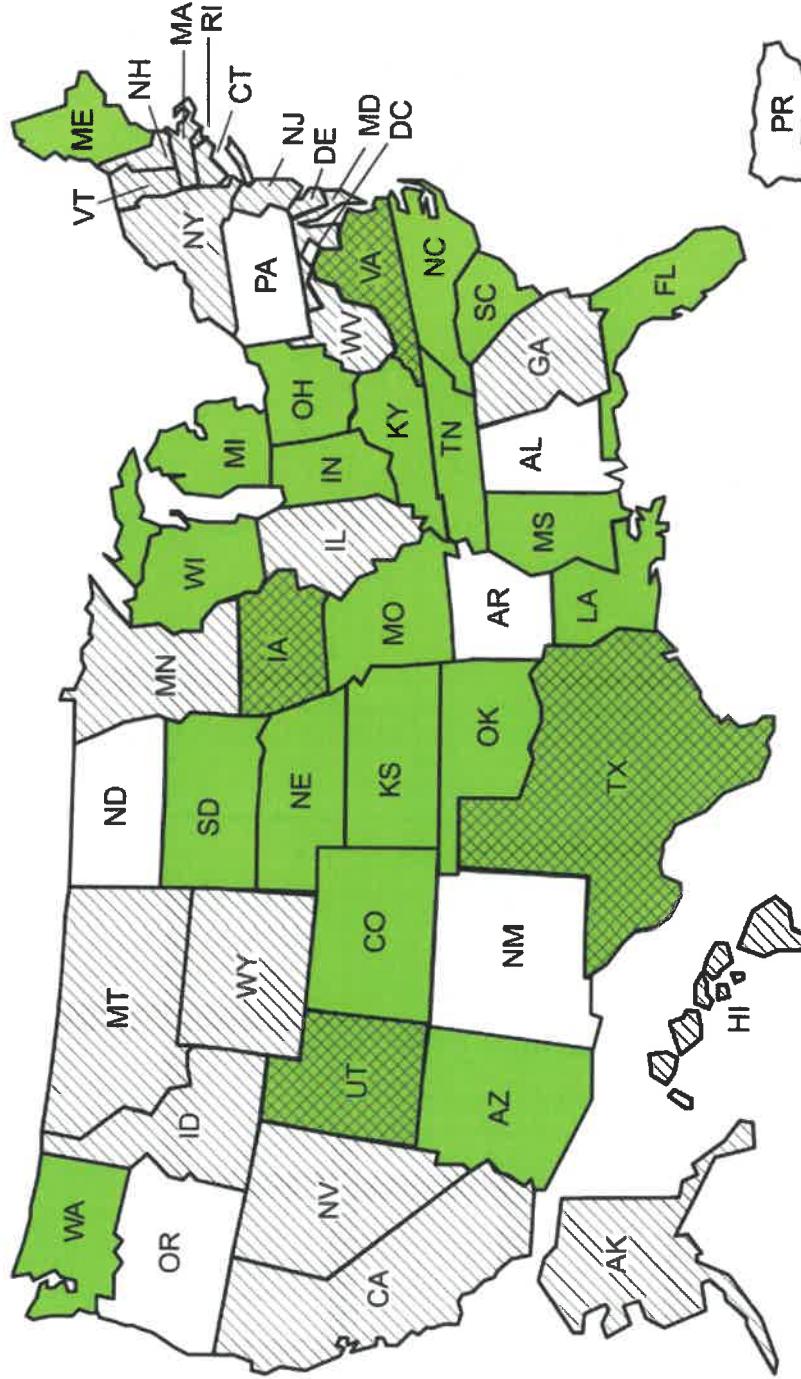
98% ePayroll



Enrollment Options by State

Employees must have at least two pay options in all states.

- Employees may require employees receive pay electronically.
- Employees must offer a paper check or cash option.
- Employees may require employees receive pay electronically if certain conditions are met.
- Employees must offer a paper check or cash option and must obtain the employee's written consent to receive pay on a pay card.



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Why ePayroll?



Save Money

- Reduce costs associated with the production and delivery of paper checks



Improve Efficiency

- Reduce check distribution distractions in restaurants
- Reduce unclaimed check escheatment
- Reduce manual check handling



Drive Crew Satisfaction

- Reduce check cashing fees
- Six convenient ways to access pay without a fee
- Value added features and benefits

Six ways for employees to access their pay without fees

- Domestic POS signature “credit” purchases
- Domestic POS PIN “debit” purchases - with or without cash back
- Domestic In-Network ATM Withdrawal (Allpoint, Comerica)
- Over-the-counter bank branch cash withdrawal
- ACH transfer to bank account (100% balance)
- USPS money order (one fee waived per payroll load)





Card Features



Instant Issue Cards & Personalized Cards

- Can be used anywhere
- Visa debit cards are accepted



Bill Pay

- Track payments
- IVR
- Online



Companion Cards

- Money Transfers to friends and family



Cash Back Rewards

- Cash back on account transactions



Savings Account

- Interest-bearing
- Transfers on demand



Funds Transfers

- Fast, secure way to send money
- Web, Mobile and IVR compatibility



Mobile App

- Card balance and history
- ATM locator
- Transfer funds
- Enroll in Alerts



Alerts

- Email
- Two-way text

Accessing & Managing Card Accounts

Cardholder Website

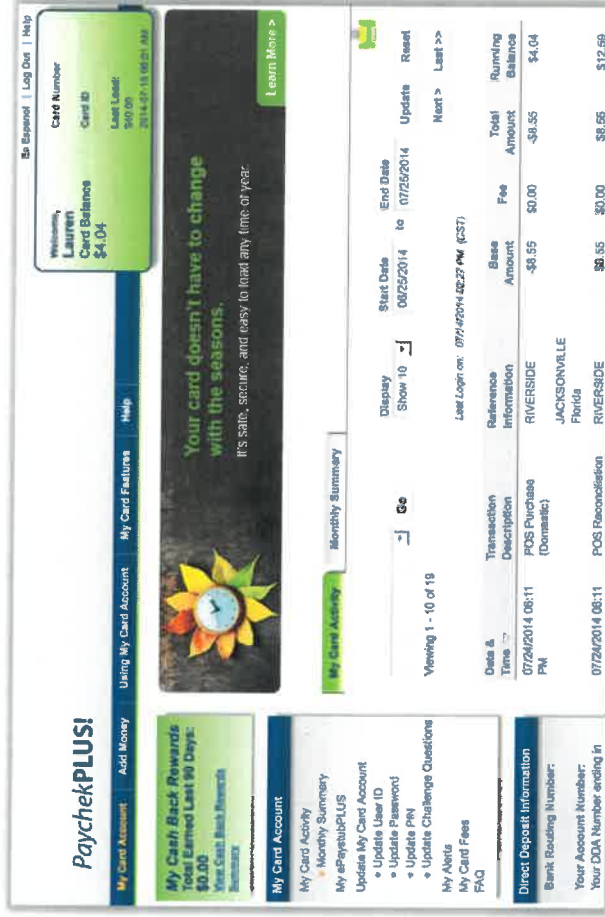
- Guidance on card features, how to use and helpful tips
- Account balance and activity
- Monthly statement and account history
- Perform financial transactions
- Update PIN, address, etc.
- Sign up for card features

Phone – Toll-Free

- Self-service automated IVR
- Access live service 24x7x365
- Report lost/stolen cards
- Dispute transactions

Alerts

- Text – Activity triggered and two-way
- Email



The screenshot displays the PaychekPLUS! website interface. At the top, it shows the user's name (Lauren), card number, and balance (\$4.04). Below this, there's a navigation bar with options like 'My Card Account', 'Add Money', 'My Card Features', and 'Help'. The main content area is divided into several sections:

- My Cash Back Rewards:** Shows 'Total Earned Last 90 Days: \$0.00' and 'View Cash Back Rewards Summary'.
- My Card Account:** Includes links for 'Monthly Summary', 'ePaychekPLUS', 'Update My Card Account', 'Update User ID', 'Update Password', 'Update PIN', 'Update Challenge Questions', 'My Alerts', and 'My Card Fees'.
- Direct Deposit Information:** Lists 'Bank Routing Number' and 'Your Account Number'.
- Transaction History:** A table showing transactions with columns for Date & Time, Transaction Description, Reference Information, Base Amount, Fee, Total Amount, and Running Balance. The table shows a POS Purchase for \$0.00 on 07/24/2014.
- Monthly Summary:** A section for viewing a monthly summary of transactions, with a search bar and filters for Start Date, End Date, and Display options.



Cardholder Website

En Español | Log Out | Help

PaychekPLUS! Elite Visa Payroll Card

My Card Account Add Money Using My Card Account My Card Features Help

Welcome, Lauren	Card Number
Card Balance \$15.32	Card ID
Savings Balance \$20.52	Last Load: \$40.00
	2014-06-30 08:01 AM

My Cash Back Rewards
Total Earned Last 90 Days:
\$0.00
[View Cash Back Rewards Summary](#)

My Card Account

- My Card Activity
- Monthly Summary
- My ePays/bPLUS

Update My Card Account

- Update User ID
- Update Password
- Update PIN
- Update Challenge Questions

My Alerts
[My Card Fees](#)
FAQ



Your card doesn't have to change with the seasons.
It's safe, secure, and easy to load any time of year.

[Learn More >](#)

My Card Activity **Monthly Summary**

Viewing 1 - 10 of 24

Display: Show 10 Start Date: 06/10/2014 to End Date: 07/10/2014 Update Reset

Go Last Login on: 07/10/2014 08:52 AM (CST) Next > Last >>

Date & Time	Transaction Description	Base Amount	Fee	Total Amount	Running Balance
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Direct Deposit Information

Bank Routing Number:

Access To:

- Card Balance
- Transaction History
- Text Alerts
- Find ATM Locations
- Transfer Funds
- FAQs
- Contact Us



Download the mobile app from the
iTunes App Store and Google Play





Card Features