

VENSURE PAY CARD - EASY AND EFFICIENT FOR EMPLOYERS AND EMPLOYEES

Vensure's VISA-branded Pay Card is a convenient, cost-effective and "green" alternative to creating and distributing paper payroll checks to our clients and employees. When using Vensure's Pay Cards, our payroll team electronically deposits wages to your Pay Card account, and you have instant access to the wages you've earned.



Participating Employees Don't Need A Bank Account. For those individuals who either don't qualify for a checking account or prefer not to manage a checking account, Vensure Pay Cards eliminate all check cashing fees, and our employees no longer need to stand in line at a bank or check cashing service to receive cash. Employees have immediate access to their full account balance every payday, and the Pay Card provides greater safety since you have the option of withdrawing only as much money as desired

- You can reimburse employee expenses directly to the payroll card
- Employees can use the payroll card anywhere Visa debit cards are accepted.
- Employees can access cash at any Visa/Plus ATM worldwide Employees can access the STARsf® and Allpoint® Surcharge Free ATM Networks 24 x 7 access to transaction history – IVR, Web, and live agents Payroll card funds are FDIC Insured



Vensure Pay Card - better WAY TO PAY AND GET PAID

EMPLOYEE BENEFITS

Loyalty

Employees appreciate the convenience being offered to them, and feel more loyal and motivated to perform when they consider the payroll card benefits

Cost-savings

Eliminates check-cashing fees and costs associated with bill payment

Money management

Provides employees a better way to manage their money and track spending

Safety

Reduces the need to carry large amounts of cash

Protection

Visa's Zero Liability Policy protects cardholders against unauthorized purchases

Acceptance

The card is welcome everywhere Visa debit cards are accepted

Convenience

Wages are immediately available on payday

Faster Access to Pay

Eliminates delays caused by mail delivery

When using Vensure's Pay Cards, we are able to process your payroll more effectively and employees will no longer face the risk of not being paid on time due to delays caused weather or other issues, along with eliminating the time constraints and fees associated with lost and stolen checks.



ENROLL TODAY TO START RECEIVING THE BENEFITS OF THE Vensure Pay Card .

Fosters Diversity

Employers provide a valuable benefit to employees, and foster a corporate culture that serves the needs of a diverse workplace

Cost-savings Benefits

Reduces costs associated with issuing, delivering, replacing and reconciling paper paychecks

Security

Provides safe and efficient electronic delivery of payroll funds

Disaster Recovery Planning

Eliminates issues associated with employee payment following a disabling event that forces office closures

Environmental Improvement Programs

Enables companies to enhance "green" initiatives by eliminating paper processes

Improved Benefits Program

Allows every employee safe and immediate access to their pay, not just those with a bank account





The laws in the following states expressly permit, or can be interpreted as permitting, employers to eliminate paper checks by giving employees the choice of receiving wages by direct deposit or on a payroll card:

Alabama
Colorado
Delaware
Indiana
Kansas
Kentucky
Louisiana
Massachusetts

Maine
Missouri
Mississippi
Nebraska
North Carolina
Ohio
Oklahoma
South Carolina

South Dakota
Tennessee
Texas
Utah
Washington
Wisconsin

In addition, the laws in the following states expressly permit, or can be interpreted as permitting, employers to eliminate paper checks for some, but not all employees:

Florida - For new hires hired after on or after July 1, 2009

Iowa - For employees hired on or after July 1, 2005.

Virginia - For employees hired after January 1, 2010.

Disclaimer: The materials available here are for informational purposes only and should not be relied on as legal advice. Labor and employment law is a dynamic field. Accordingly you should contact your attorney to obtain advice with respect to any particular topic or issue.