# Learn more

**The IBC Visa® Payroll card** is a reloadable prepaid card that provides employers and employees a convenient, low cost alternative to payroll checks.

## What it does?

The IBC Visa Payroll card provides unbanked employees immediate access to their pay. Cardholders can use the card at an ATM, pay for purchases at the point-of-sale or pay bills - all with Visa cardholder liability protections. Like all Visa payment products, the IBC Visa Payroll card can be used everywhere Visa debit cards are accepted. Visa Payroll cardholders receive electronic monthly statements and can obtain account information at ATMs, online or by calling a toll-free number.

Each pay period the employee's pay is automatically deposited into their individual card account. Employees use their cards to obtain cash, pay for purchases, and, at your option, pay bills. Transactions are detailed on monthly electronic or printed account statements.

## Where accepted?

The IBC Visa Payroll card is welcome everywhere Visa debit cards are accepted - that's millions of locations worldwide including Internet and mail order/telephone order (MOTO) Merchants, Visa ATMs, and Member locations.

**The IBC Bank Visa Payroll card offers employees myriad benefits:**

• **Acceptance.** Usable wherever Visa debit cards are accepted. In addition, optional bill payment features offer unbanked employees a safe, convenient way to pay third parties.

• **Verified by Visa**. Visa Payroll cards may participate in Verified by Visa, providing cardholders with an extra measure of security to prevent unauthorized use for Internet purchases.

• **Cost savings.** Eliminates the need for costly check cashing services.

• **Safety.** Reduces the need to cash checks in their full amount or carry large sums of cash.

• **Security.** A lost or stolen Visa Payroll card may be replaced with full remaining prepaid value.

• **Convenience.** Employees may receive and access pay even when they're not on the job on payday.

• **Independence.** Reduces dependence on relatives and friends to cash paychecks and/or pay bills.