



Money  
Network®

# SIMPLIFY ELECTRONIC PAYMENT DELIVERY

First Data®



Optimizing costs while giving consumers freedom to access and manage their money.

## Payroll

STREAMLINING WAGE PAYMENTS

## General Purpose

OFFERING CONSUMERS CONVENIENCE AND CONTROL

## Payments and Disbursements

ENABLING FAST DELIVERY OF FUNDS

## Corporate Incentive Solutions

MANAGING REWARDS AND RECOGNITION WITH EASE

## Small Business

SEAMLESS SOLUTIONS TO SUPPORT YOUR NEEDS





**\$341.3** billion will be  
loaded onto open-loop prepaid cards by 2020.\*

\*Source: Mercator Advisory Group, 13th Annual US Open-Loop Prepaid Cards Market Forecasts, 2015-2019.



# Award-winning payment solutions. Backed by industry-leading expertise and experience.



### **Simplicity**

Streamline your payment delivery process and administration by reducing reliance on company-issued paper checks.



### **Expertise**

Our experts will get you up and running quickly and monitor legal changes impacting payment distribution.



### **Savings**

Reduce costs associated with delivery and replacement of company-issued paper checks.



### **Innovation**

We continually invest in technology and monitor industry advancements to provide meaningful solutions.



### **Reliability**

Our technology services are monitored 24/7 and consistently deliver a 99.9% uptime — so you can run your business without interruption.



### **Security**

Safety and security measures are integrated into all aspects of our solution so you can feel confident your data is protected.





## Payroll

Simplify and optimize your payroll process while reducing your administration costs. Your employees and contract workers benefit from a solution that helps them easily manage their finances. The Money Network® Service includes a Money Network® Card, Money Network® Checks and an innovative mobile app with features like:

- Piggy Bank
- Person to Person Transfers
- Check Deposit
- Online Bill Pay



Additional offerings to further streamline your payroll administration:

- Paystub Portal
- W-2 Portal
- Direct Check
- Instant Payment Solution
- Inventory Management Service
- ACH Origination
- Tip to Card





## Payments and Disbursements

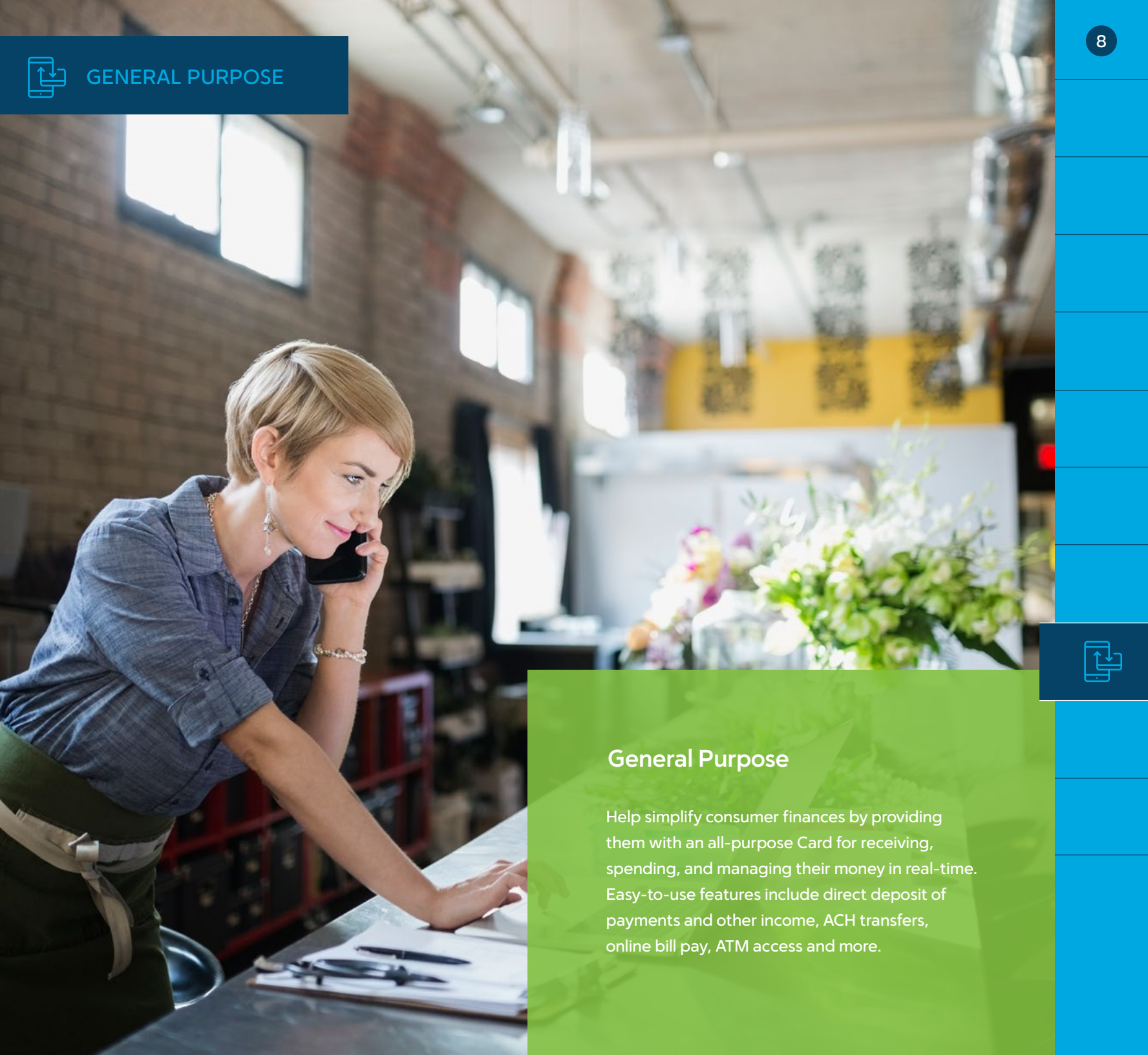
Electronically distribute money quickly and easily. Great for organizations of any size that rely on paper checks to distribute funds, including financial aid and insurance claims.



## Corporate Incentive Solutions

The easy way to deliver compelling incentives that reward desired customer or employee behavior. This comprehensive Money Network solution includes program management, card production and expert client service.





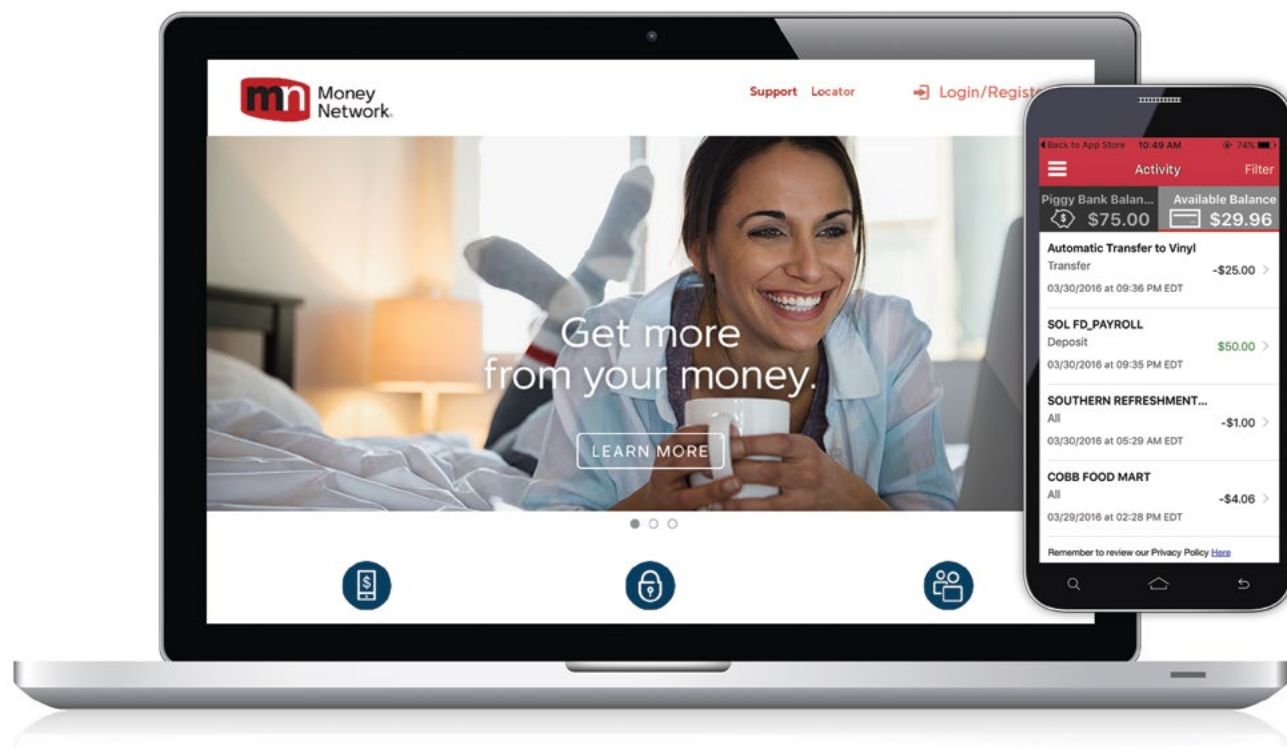
## General Purpose

Help simplify consumer finances by providing them with an all-purpose Card for receiving, spending, and managing their money in real-time. Easy-to-use features include direct deposit of payments and other income, ACH transfers, online bill pay, ATM access and more.





Easy ways for consumers to manage their money.



With the Money Network® Mobile App, consumers have even more options for managing their money:



#### Piggy Bank

Money management tool for setting aside funds for specific purposes



#### Paystub

Access a snapshot or view your full paystub on or after payday



#### Bill Pay

Pay thousands of billers directly from Account



#### Move Money

Transfer to a U.S. bank account or send money quickly to friends and family



#### Quick View

Check balance and recent transactions without login



#### Account Alerts

Notifications for balance, deposits, withdrawals and more



#### Gift Cards

Buy, send, and store digital gift cards



#### Check Deposit

Deposit check funds by snapping a photo



#### ATMs & More

Find nearby surcharge-free ATMs, check cashing locations and reload agents



# Today's consumers want more from their money.

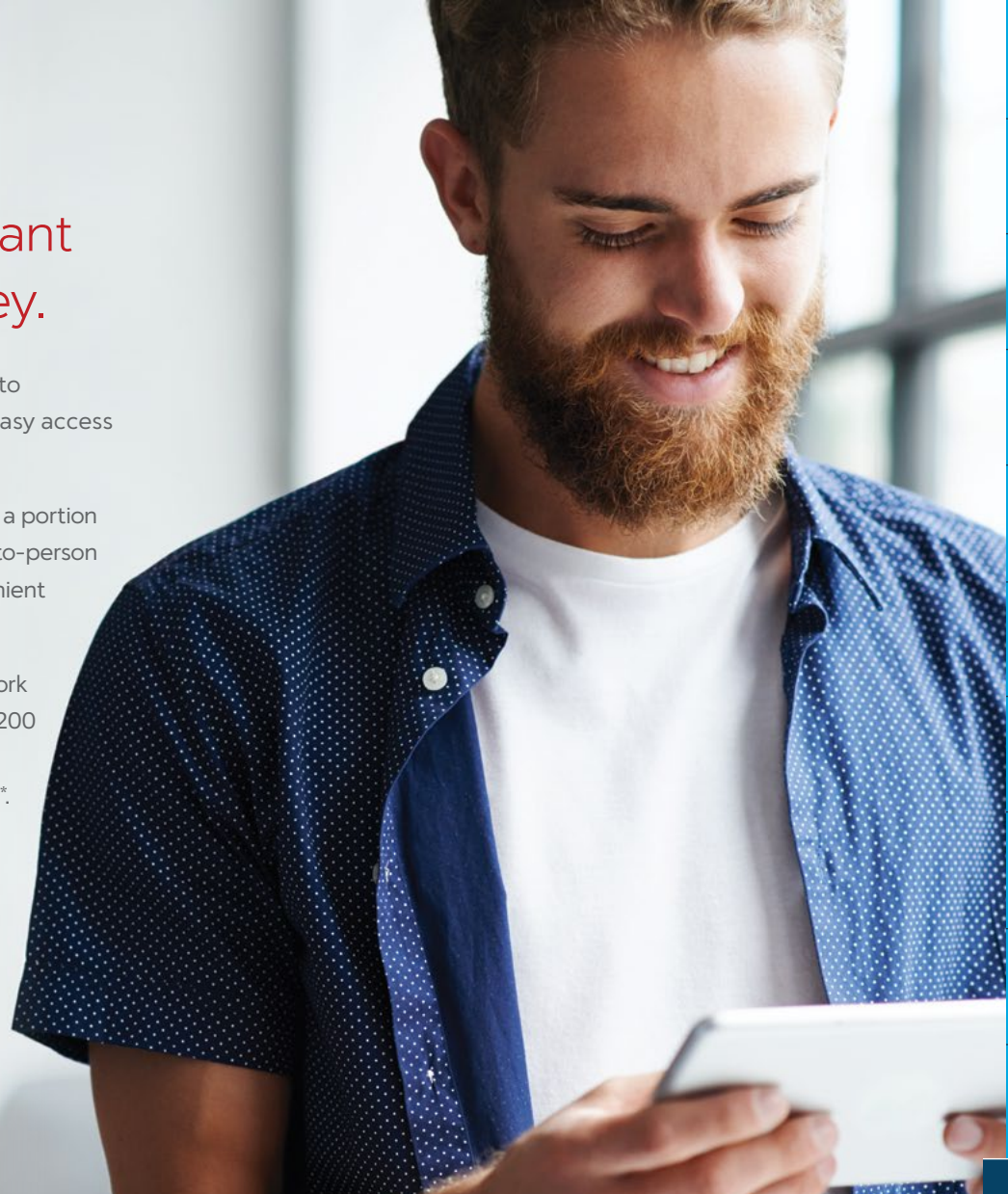
**More time:** Funds are deposited directly into their Money Network Account, giving them easy access to their money.

**More options:** Consumers can deposit all or a portion of their wages and take advantage of person-to-person transfers, Piggy Bank, bill pay and other convenient money management tools.

**More savings:** By electing the Money Network Service, a consumer can save between \$150-\$200 per year instead of relying on a check cashing service or enrolling in a basic checking account\*.

**More protection:** Money Network cardholders get immediate access to their FDIC-insured funds, zero-liability for unauthorized Card purchases and 24/7 customer service that's just a phone call away.

\*Source: M. Flores, "Analysis of Network Branded Pay Cards: Comparative Analysis of Pay Cards to other Payment Options." Bretton Woods, Inc. 2011.



Ready to transform your payroll and payments strategy?



Contact Money Network today.  
[moneynetwork.com/learnmore](http://moneynetwork.com/learnmore)





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“At the forefront of electronic payment delivery, Money Network partners with organizations of all sizes to streamline payment distribution, reduce costs, and increase efficiency. Through a combination of innovative technology and consumer focus, Money Network helps businesses transform their payments strategy using our seamless, secure, and convenient solutions.”

**Barry C. McCarthy**  
Executive Vice President  
Network Security and Solutions  
First Data