

# Payroll Card (Paycard)

Reduce expensive check disbursement and the hours of lost manpower involved in payroll processing with the PayCard from First Horizon. This reloadable card makes it easier to pay your employees by direct deposit - even those without checking accounts.\* Your employees can use it anywhere Visa® is accepted - both at millions of merchants and at ATMs worldwide.\*\* Best of all, this program costs you nothing and your employees pay no monthly fee.

## Employer benefits:

- Significantly reduce payroll costs and streamline payroll processes
- Deliver pay on time no matter what
- Minimize fraud losses, theft, stop payment costs and out-of-cycle checks
- Simplify payment to temporary, part-time and seasonal employees
- Contribute to corporate sustainability initiatives
- Improve employee satisfaction and productivity by eliminating their need to cash checks offsite

## Employee benefits:

- Get paid faster and more reliably by having pay loaded directly onto a Visa Payroll card
- Eliminate check cashing fees and hassles
- Avoid the risk of carrying large amounts of cash
- Shop and pay bills online, by phone or in stores wherever Visa Debit cards are accepted
- Access cash at ATMs or Visa member bank locations



**For more information, please contact your  
Relationship Manager or  
Treasury Management Sales Officer.**

Note: The First Horizon PayCard Program is intended for business customers and is not directly sold to end consumers. This information is for business use only and should not be distributed to consumers.

\* Some eligibility requirements may apply.

\*\* First Horizon charges \$2.00 for use of a non-First Horizon ATM. ATM owner/operator may also charge fees.