



SUMMARY OF BENEFITS

For Individuals

- Requires no checking or savings account—ideal for the unbanked
- No credit check required for purchase and usage
- Enhances security by reducing or eliminating need to carry cash and the chance of lost paychecks or theft
- May withdraw funds from all ATM machines
- Allows for transfer of dollars to another destination—bank account is not required
- 24/7 convenience
- Ability to transfer funds more quickly, conveniently; significantly less expensively than traditional means
- Provides finances (allowances, etc.) to teens/students to exercise more parental control over spending habits vs. a checking account or credit card

For Employers

- Significantly reduces cost of payroll check processing
- Eliminates payroll difficulties of unbanked employees
- Reduces difficulties with account reconciliation
- Eliminates "stop-payment" charges due to loss/theft
- Eliminates check regeneration due to lost or stolen checks
- Can be utilized as a revenue generator and an employee-loyalty program
- Initiated quickly and with little upfront investment of resources

CR Wolters also provides a low-cost, high-quality Health Choice Savings Card. Please see our "Health Choice Savings Card Program" bulletin for product information or contact us at info@crwolters.com.

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Debit Transfer Card Programs Bringing Convenience and Cost Savings to Employers and Employees

CR Wolters Debit Transfer Card programs provide greater dignity, autonomy and independence through safe, secure and instantaneous access to personal income.

Two types of debit-card programs are available, one for individuals and one for employers to allow them to meet their payroll obligations more safely and conveniently at less cost than check-based distribution. Cards may be loaded by employers through our **Corporate Payroll-Direct-Deposit** program, or by individual users through load stations and Internet/IVR when withdrawing from a checking account.

Both programs have been carefully designed to provide maximum value at lowest possible cost.

Safety, Convenience and Cost Savings for Individuals and Organizations

Those without banking relationships can use their cards at ATM machines in the same way as a traditional bank card—with the same convenience, confidentiality and pin-registered security. And, through our relationship with First Card Resources, cards can also be made available with Visa or MasterCard branding.

The advantages:

- No need to risk personal safety by cashing checks in potentially dangerous locations, waiting for payroll checks, or using credit cards until income is received.
- For temporary or seasonal workers, there's no need to wait for payment for work performed or to make special trips to an office just to receive their checks. And those employed outside the U.S. gain faster, more-secure access to their incomes.
- Card-to-card transfer of funds can be accomplished both domestically and internationally with additional, companion cards available at nominal cost for transfer of funds to relatives and friends—eliminating wire transfer costs and risks.
- Even those with existing banking relationships benefit from CR Wolters Debit Transfer Card programs. Those with teens find that prepaid debit cards can help reduce credit-card temptation. By periodically making specified funds available online in each account, parents find that they can control expenditures while encouraging greater fiscal responsibility.

Our Debit Transfer Card program is also an ideal cash-access solution for students at schools and colleges in the U.S. and abroad.

Cost Savings with Reduced Risk for Employers

Today, employment is far more than just an economic contract, but a social one that can lead to sustained productivity and profit by encouraging employee loyalty. Smart companies understand the many well-documented benefits of such loyalty: Reduced training costs. Greater efficiency and productivity. Lower customer turnover. And, most importantly, higher profits.

CR Wolters Debit Transfer Card programs also provide employers with an opportunity to help their employees at little or no cost to themselves. In fact, payroll distribution by debit card actually reduces payroll costs by eliminating the need for check printing and delivery—and reprinting of checks should they get lost.

Cards can also be designed to include your company or organizational name and logo—cementing relationships with existing employees while encouraging prospective new ones to join your team.

We invite you to contact us at info@crwolters.com for a convenient, no-obligation quotation or to enroll in this program.