Introducing TotalPay® Card

The Electronic Payment Solution

James Fields, PHR
Public Sector District Sales Manager

Jon Springer
TotalPay Card Product Support
Meeting Agenda

- Who is ADP?
- Why TotalPay Card makes Sense
- Key Student Benefits
- Program Overview
- Card Usage
- Implementation
- Enroll & Activate
Did you know?

ADP is

One of only five industrial organizations with a “AAA” credit rating from Moody and Standard & Poor’s

Largest mover of funds outside Social Security Administration ($700 Billion annually)

Largest initiator of direct deposit transactions (365 million transactions)
Have You Ever . . .

• Made a special trip to pick up a check?
• Waited in line to cash a check?
• Wanted to buy something, but didn’t have enough cash with you?
• Worried about losing your money or misplacing a paper check?

. . . then TotalPay Card is for you!
Why Pay Cards Make Sense

- Direct deposit on plastic is an alternative for under banked students
- Reduce fraud exposure associated with checks
- No escheatment required
- Increase operational efficiency
  - Integrates into your existing disbursement/banking system – no upgrades or software required
  - Say good-bye to check distribution and reconciliation
  - Eliminate lost or stolen checks
  - Reduce/eliminate manual checks
  - Reduce fees for stop payments and expedited services
The Economics Make Sense

Cost savings for your students

- No check cashing fees
- No special trips to pick up a check

Convenience

- Funds deposited automatically
- 24-hour access to funds
- Transaction activity and spending easily tracked

Safety and security

<table>
<thead>
<tr>
<th>Low-cost Access To Funds¹</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Check Cashing</td>
<td>$789</td>
</tr>
<tr>
<td>Checking Account</td>
<td>$115</td>
</tr>
<tr>
<td>Stored Value Card</td>
<td>$101</td>
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Students Will Appreciate . . .

- Immediate access to funds
- No check-cashing fees or waiting in long bank lines!
- No waiting for deposited checks to clear!
- Making purchases anywhere Visa® debit cards are accepted—in person, online, by mail, or by phone!
- Online or phone-based transfer of funds from the card to a U.S.-based bank account!
- Secondary cards are available for a spouse or other trusted family member
TotalPay Card Is . . .

• Prepaid stored-value card
  – Personalized, reloadable Visa debit card
  – PIN and signature based
• Replenished with each disbursement processing
• Accepted at a global network of participating ATMs, Visa merchants, and Visa member banks
• Instant-issue Visa card also available—a great solution for “on-the-spot” disbursements
TotalPay Card Is for Everyone

No bank account? Don’t need one!
  • A bank account is not required

No credit or poor credit?
  • No credit approval is required
TotalPay Card Is Convenient

Easy access to cash—you bet!

- Cash withdrawal available at 924,000 Visa or PLUS® ATMs*
- Cash back with point-of-sale transactions at participating merchants that accept Visa debit*
- Over-the-counter (OTC) cash withdrawal from Visa member banks*
- Load cash from other sources such as wages from a job, tax refunds, government benefits, and child support payments—a great way for parents to send funds to students

* Nominal fees may apply.
Be Assured

• Full Reg-E compliance
• No need to carry large amounts of cash
• Lost or stolen cards can be replaced with their full remaining stored value
• No liability for fraudulent charges*
• Deposits and transactions are confidential

* Visa’s Zero Liability Policy provides protection from any unauthorized purchases. U.S. issued only. Visa’s Zero Liability Policy does not apply to commercial card or ATM transactions, or to PIN transactions not processed by Visa.
Be Card Smart

Take advantage of point-of-sale and cash back transactions to avoid withdrawal fees.
Other Services

Free unlimited cardholder Web access for these transactions

- Balance Inquiries
- Transaction History
- Visa Bill Pay

24-hour toll-free Customer Service

- Automated Phone Service
- Customer Service Representative
- Multi-lingual Support
ATM Access

The Allpoint network provides the largest surcharge-free ATM network in the U.S.

- 32,000 ATMs nationwide
- Over 1,000 ATMs in Illinois
- Conveniently located in national retail locations including:
  - Circle K
  - ConocoPhillips
  - ExxonMobil
  - Rite Aid
  - Target
  - Walgreens
Program Implementation

Step 1 Planning
- Obtain Executive Commitment
- Gather Key Implementation and Sizing Facts (paid by check)
- Establish Direct Deposit/Stored-value Card Goals

Step 2 Development
- Decide on Notification and Training Process
- Decide on Incentive Program (If Appropriate)
- Finalize Back-Office Processes
- Select Training and Enrollment Support Tools

Step 3 Sign-up
- Deliver Training Presentations
- Capture New Students for paperless-pay
- Select Tools for Educating Cardholders/Promoting Usage
Enrolling Is Easy

Various options for enrollment including:

- Batch File/Bulk enrollments
- Web-based self-service enrollment
- Paper-based enrollment
TotalPay Card

Get paid the TotalPay Card way!

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