



## enCASH™ - the safe, convenient, and flexible way to manage your spending

The Secure Payment Systems enCASH Access Card provides pin-based ATM/POS debit card for employees and the unbanked consuming public to electronically access funds globally or across the street.

With a reloadable, re-usable, prepaid enCash access card, employers can offer direct deposit to those employees not having a bank account. Employers save time and money while providing their employees with a flexible, cost effective method for getting paid.

Let Secure Payment Systems tackle the challenge of the expanding payroll debit card market, the large unbanked population, international funds transfers, and increasing employer needs for converting to paperless payroll.

The screenshot shows the enCASH website with a navigation bar containing 'Home', 'Open Account', 'Login', 'Customer Support', and 'Help'. A phone number '888.243.5249' is displayed in the top right. The main content area features a yellow sidebar with a menu titled 'Open An Account' containing links for CONSUMERS (ENCASH Access Card, FAQ's, Open Account, Login, Terms & Conditions, Billing Inquiries, Authorized Agent Locator, ATM Locator), SECURITY, DISCLAIMER, PRIVACY POLICY, and ABOUT ENCASH Access Card. The main text reads 'The Universal Payment Card' and includes the Secure Payment Systems logo and tagline. A featured section titled 'ENCASH Access Card' describes the card's benefits and lists features such as worldwide ATM withdrawals, purchases at local supermarkets, and reload options at resellers and MoneyGram. A 'GO!' button is located at the bottom right of this section. The footer contains the copyright notice: 'Copyright © 2004 Secure Payment Systems. All rights reserved.'



- ◆ No Bank account required for the card holder
- ◆ Convenient alternative to checks /cash for POS purchases
- ◆ Guaranteed funds availability and FDIC insured
- ◆ Access to millions of ATM's and pin-based POS terminals
- ◆ Domestic / International funds availability
- ◆ International money transfers at a fraction of existing cost
- ◆ On-line enCASH.com customer driven WEB interface
  - balance inquiry / transaction history / pin mgmt / load options
  - card to card transfers, multi-card account options / card ordering
- ◆ Toll-free IVR in United States / Direct dial IVR worldwide

# Frequently Asked Questions

## 1. How does the enCASH Access Card work?

The enCASH Access Card is a stored value debit card. It is NOT A CREDIT CARD. The customer can only use as much as he/she has put in. Because the card is reloadable, funds can be added at any time either by payroll addition or by simply going to the enCASH Access Card website or any participating retailer.

## 2. Can retail stores sell enCASH Access Cards?

Yes. Retailers can sell and load cards just like is done with pre-paid phone cards. A cardholder can load a card via cash, credit, or even by payroll check! The funds are instantly available once a 5 - 6 second authorization is obtained. Cardholders can purchase additional cards and transfer value from one card to another for the financial needs of friends and family.

## 3. Where can I use the enCASH Access Card?

The card can be used at millions of ATM's across the globe as well as at any pin-based point of sale location. The PIN should be kept confidential as the user is responsible for unauthorized withdrawals or purchases.

## 4. Can I purchase a enCASH Access Card for someone else?

Yes. enCASH Access Cards can be purchased as a gift for others. The enCASH Access Card is a perfect way to monitor your teen's spending. It also provides an easy way for employers to implement incentive programs, pay commissions, and set expense budgets. The enCASH Access Card card can also be used for transferring money without the steep fees usually associated with money transfer companies.

**For more information  
Call your sales representative**

