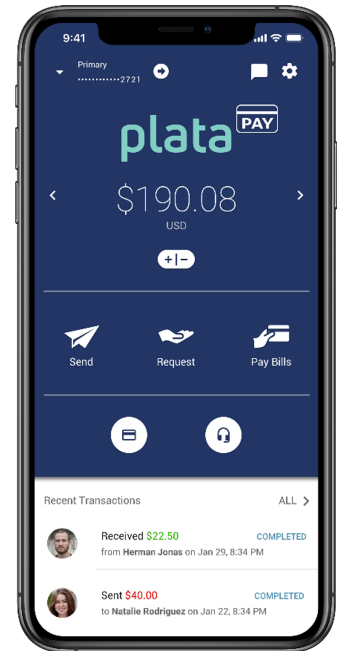


## WHY PLATA PAY™ IS BETTER THAN A PAYCHECK.

1

**Plata Pay™ eliminates the hassle of getting the money you have earned. Switch to Plata Pay™ and stop the inconveniences of cashing your physical paycheck.**

- » Stop wasting time and effort getting to a check-cashing location.
- » Stop losing time standing in a check-cashing line.
- » Stop getting robbed by paying predatory check-cashing fees.
- » Stop waiting until the end of payday to get your money.
- » Stop cashing a check and missing out on the things you enjoy.



2

**Plata Pay™ offers you a simple, safe and convenient way to spend the money you have earned. Switch to Plata Pay™ and start using the payroll debit card and app.**

- » Start spending your money immediately once you get paid.
- » Start making zero-fee purchases anywhere Visa® is accepted.
- » Start checking your balance on the app anytime, anywhere.
- » Start paying bills directly to over 135,000 U.S. and 100 Mexican vendors.
- » Start sending card-to-card money transfers to anyone in the Plata Pay™ network.

3

**Plata Pay™ makes getting cash in hand easy. Switch to Plata Pay™ and withdraw cash whenever you need.**

- » Receive a zero-fee cash back withdrawal when making a retail purchase.
- » Withdraw from an ATM for free using the Allpoint ATM network or \$3.00 for out-of-network ATM usage, plus variable fees.