

WHY YOU NEED PLATA PAY™.

\$3.15

Money saved per payment when companies eliminate paper checks.^a

25.7%

Percentage of un- and underbanked Americans.^b

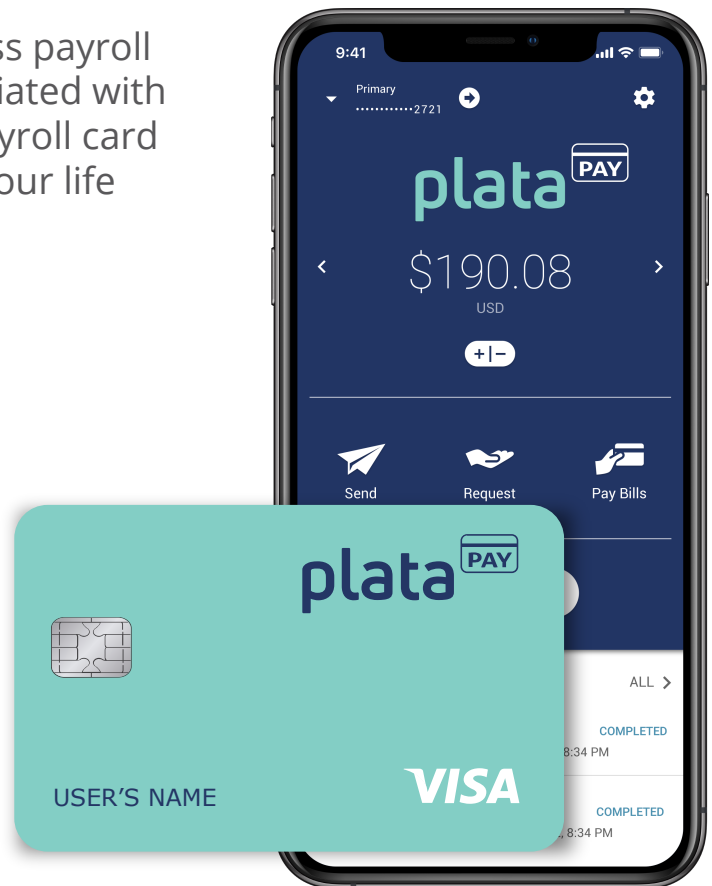
\$628

Annual average savings for users switching from a paper check to Plata Pay™.^c

Plata Pay™ allows you to select a paperless payroll option, saving you time and money associated with cashing a paper check. The Plata Pay™ payroll card gives you a ready-made option to make your life easier and your earnings stretch further.

BENEFITS FOR EMPLOYEES

- » iOS and Android mobile apps
- » Text and email alerts^d
- » Peer-to-peer transfers
- » Easy access to check balances
- » Real-time transaction history
- » Ability to make online purchases and payments



^a Aggregate of the cost of labor, postage, printing, stop-payment, and other fees associated with the payroll departments that print paper checks - NACHA, AFP, and APA Electronic Payroll Coalition, October 2010.

^b According to the 2017 FDIC National Survey of Unbanked and Underbanked Households.

^c Amount each of your unbanked employees would save in check cashing, money order and other alternative financial services fees according to studies by CurrenCSF and the Network Branded Prepaid Card Association (2013).

^d Standard message and data rates from your wireless service provider may apply.