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## Debit Card Usages

POSATEL INC offers the multi-use prepaid debit card and is available with private labels, such as membership cards, or as a private generic debit card and act as a powerful and flexible payment processing system other usages for card include: payroll services, corporate administration/business manager, gift card, travel card and family card.

### 1. PAYROLL Cards

#### Employer Benefits:

- Eliminate expensive cheque production and distribution
- Eliminate stop payments and lost cheques
- Put your logo on your prepaid debit and extend your companies visibility
- Distribute funds regardless of location
- Get tracking of all card activity
- Easy to administer

#### Employee Benefits:

- Employees do not need a bank account
- Interac, Cirrus and Maestro worldwide network compliant
- Instant access to paycheck anywhere in the world

### 2. GIFT Cards

- Gift cards are the new and more appreciated way to give in the gift certificate industry
- We foresee the distribution of one million gift cards within the next 18 months
- Gift card can be programmed to limit usage to one or group of merchants
- Wonderful branding opportunity for any business
- Extremely convenient as gift to children
- Easy for business to control and promote loyalty programs

### 3. TRAVEL Cards

- Access 24/7/365
- Rechargeable cards from any computer and specified addresses
- Eliminates travellers cheques
- Several cards can be made available from same account. Ideal of family vacations
- Direct access to account via telephone or internet
- Superior customer service
- Money can be loaded by family members back home or employer
- Worry free
- cards cannot be accessed without your PIN or password

#### 4. CORPORATE Cards

- Brand your business
  
- Load and access money efficiently anywhere anytime
  
- Pay out commissions and clients instantly
  
- Get powerful tracking of all card activivi
  
- Distribute funds regardless of locations. Manage expense accounts accurately
  
- Enhance client services. Create a direct link between your enterprise and cardholders
  
- Independent payment solutions, no need for intermediaries
  
- Employees benefit from immediate access to cash
  
- Save time and money by eliminating administration
  
- All advantages of a regular debit card

#### 5. FAMILY Cards

- Parents are informed and in control
  
- gives the family the power to deposit funds, control and track spending
  
- Great tool used to teach money management skills

- Benefit from security, flexibility and independence
- The card is safer than carrying cash. If the card is lost the money isn't
- Parents have peace of mind knowing that funds can be accessible 24/7/365
- The child can use the card but under the parents supervision