

A photograph of three people (two men and one woman) sitting at a table, smiling and looking at a laptop. The woman is holding a drink. The background is slightly blurred, showing a restaurant or cafe setting.

ADP SmartCompliance® Wage Payments Module – ALINE Card by ADP®

The shortest distance between you and a more electronic payday.

aline

The ALINE Card Offers More Benefits Than a Paper Check

When employees choose and activate the ALINE Card, funds are electronically loaded onto a reloadable Visa® or MasterCard® branded prepaid payroll card and can access their money immediately on payday. There's no credit approval because it's not a credit card and no banking relationship is needed to get an ALINE Card.

Once they activate and have funds on their ALINE Card, employees enjoy the following benefits:

- Withdraw cash from nearly 70,000 in-network, surcharge-free (\$0) Allpoint®, MoneyPass®, PNC Bank®, and MB Financial Bank® ATMs. (The number of surcharge free (\$0) transactions may be limited. See cardholder Fee Schedule for details.)
- NO CHARGE for unlimited, over-the-counter teller cash withdrawals, down to the penny, at Visa or MasterCard member banks
- NO CHARGE to get cash back in stores with PIN code purchases
- Shop and pay bills directly using the ALINE Card or sign up for a separate online bill pay account from the bill pay provider.

- Pay with a single touch using the ALINE Card with Apple Pay® (if provisioned) in participating stores and in apps
- Access and manage their ALINE Card account on-the-go using the FREE ADP® Mobile Solutions App
- Deposit additional funds from other jobs, tax refunds, child support payments and more after passing an additional validation
- Customize their ALINE Card with a personal photo

Instant Tips Feature

The ALINE Card can also be used to pay employees tips or commissions. Employers can accelerate the distribution of gratuities through the ALINE Card using Gratuity Solutions® software (Separate agreement with Gratuity Solutions is required.) so that employees can access their tips in a faster, more secure manner. Businesses with Gratuity Solutions, like restaurants and salons can help standardize and streamline their tip settlement processes by paying end-of-shift tip income electronically in near-real time with the ALINE Card, without having to wait until the next payroll cycle or maintain cash reserves on premise.

What's in It for You – a Brief Recap of ALINE Card Benefits

Employers who implement the ALINE Card as a new wage payment option alongside disbursement options such as direct deposit and paper check can see real benefits and positive change in particular areas of the company.

Two key examples are:

- **Increased efficiency** – The more of your workforce you can encourage to adopt electronic pay options, the more cost efficiencies in time and materials your payroll department will likely enjoy, leaving you with more time to focus on more strategic tasks. The back office work required to process the net pay through a payroll card such as the ALINE Card is similar to what is required for employees receiving net pay through direct deposit.¹
- **Cost savings** – Using the ALINE Card to expand participation in electronic pay options can help

substantially reduce or even virtually eliminate printing and distribution expenses, especially if more employees opt to receive electronic pay statements. (With iPay services.)

Achieve a More Electronic Payroll with the Support of ADP

Marketing the ALINE Card to your employees is a critical step. You can count on us to help you do that and more. We'll provide you with a complete turnkey marketing toolkit that helps you launch and promote the ALINE Card to existing employees and ongoing new hires. The kit includes everything from posters for the break room to executive program launch letters and flyers for your online portal to encourage employees to enroll for the card. You'll work with an experienced ALINE Card professional who will guide you all the way through the process of implementing the card.

ADP AT A GLANCE

Did You Know that ADP...

- ...pays 26 million (1 in 6) workers in U.S., and 13 million elsewhere
- ...electronically moved \$1.7 trillion in client tax, direct deposit, and related client funds in fiscal 2016 within the U.S.
- ...processed nearly 60 million W-2s in 2016 within the U.S.

Other Interesting Facts

- Largest provider of HR services in North America, Europe, Latin America, and the Pacific Rim
- Exceptionally strong AA/Aa credit ratings from Standard & Poor's® and Moody's®
- Annual client revenue retention rate of more than 90 percent and an average client tenure of about 11 years
- More than 67 percent of Fortune 500 companies, and more than 80 percent of Fortune 100 companies use at least one of ADP's services

¹ Source: The Hackett Group, Electronic Payment Data for ADP, June 1, 2015

About ADP SmartCompliance

ADP SmartCompliance is a cloud-based platform of outsourced services that integrates with many leading payroll, HR and financial systems to help you maintain HCM-related compliance, mitigate risk associated with noncompliance, improve efficiencies and drive operational growth. Its unified capabilities can help handle your health care, employment tax, tax credits, wage payments, employment verification, unemployment claims, W-2 management and wage garnishments needs. Your information is organized in one place to be concise and actionable.



For more information about the ADP SmartCompliance wage payments module, contact your local ADP Representative or visit www.adp.com/aline

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