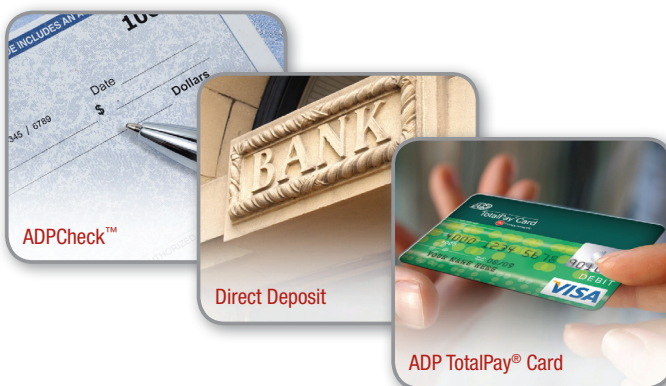




Paperless Payment Bundle



Convenient, secure solution
for handling payroll
administration electronically

Looking for a way to reduce paperwork, streamline payroll management, and free employee time to accomplish revenue generating tasks? ADP has a solution that delivers all that and more: the ADP Paperless Payment Bundle. Using a single, easy-to-use interface, the Paperless Payment Bundle includes all the tools you need to speed payroll administration, including:

- Flexible payment disbursement options
- Electronic payment and W2 statements
- Alternative pay statement retrieval options including IVR and Print-on-Demand devices
- Online access to payroll exceptions
- Instant payment ability for terminations and other needs

The Paperless Payment Bundle also includes paper check management and related printing services for companies transitioning to an electronic payroll environment.

Benefits of Paperless Payroll

Increased productivity: Payroll department focuses on strategic tasks; employees eliminate time wasted cashing payroll checks.

Single Vendor: A single vendor with a single file process reduces the burden of managing multiple independent contracts, processes and contingencies

Dollar savings: Electronic pay statements eliminate printing and distribution expenses.

- Switching to direct deposit can save businesses \$176 per employee. ⁽¹⁾
- On average, it costs employers \$3 to produce a paycheck and \$8-10 to replace a lost check. Around 4 million paychecks are lost every year. ⁽²⁾

Get to Paperless with These Four ADP Components

The Paperless Payment Bundle includes four key components:

- **TotalPay** – Flexible payroll disbursement options
- **iPay** – Electronic statements
- **iNet** – Internet-accessible exception processing such as direct deposit reversals, stop pays and copies of checks
- **Instant Funding** – On-the-spot access to funds

TotalPay

Three Convenient Ways to Pay Employees

TotalPay from ADP enables employee payment using any combination of:

- Full-Service Direct Deposit
- Secure ADPCheck, or
- ADP TotalPay Visa debit card with employee self-issued convenience checks... our most convenient option.

All three TotalPay payment methods are best-in-class. ADP's TotalPay solution provides unmatched accuracy and reliability, and your employees will be paid on time, every time.

The TotalPay Card electronically loads funds onto debit cards that can then be used to pay bills and purchase services at participating locations. TotalPay Cards give employees instant access to wages on payday. No credit approval is needed and no banking relationship is required, so all employees enjoy the same benefits. When you choose Full-Service Direct Deposit or the TotalPay Visa

Reduce operating expenses by going paperless with your company's payroll processing and distribution.

debit card, your payroll disbursement is totally electronic. Save costs associated with multiple bank fees and vendor files by using our single file containing your bank, statement and card enrollment data (optional).

Transition to Paperless at Your Own Pace

ADP will work with you to develop a customized paperless payment strategy that allows your company to transition at your pace. If your business is not ready to switch to a completely paperless payroll system, the secure ADPCheck is an excellent alternative. Payroll checks drawn on an ADP account face little risk of external check fraud thanks to stringent internal controls and covert security measures. ADP handles all of your check reconciliation chores so you can focus on more critical tasks.

For those using ADPChecks, ADP Print Services handles printing of all pay information, including checks, vouchers, advice statements, pension and commission documents, and W-2 and 1099 forms, all delivered via mail or courier.

iPay

Electronic Statements and Self-Service Available 24/7

While most payroll providers only allow online statements to be viewed by current employees, ADP offers secure access to both active and terminated employees, reducing administrative burdens on HR staff. iPay provides employees secure, round-the-clock Internet access to payroll statements with iPay. They can view comprehensive salary information, including images of pay and earning statements, W-2 and W-4 forms, and other related data at any time. ADP also provides 24X7 IVR access to pay statements. Our Print-on-Demand units provide a simplified remote print option where required.

iPay also allows you to evolve your self-service strategy by providing user-centric functionality and intuitive navigation to quickly update direct deposit and W4 information real time, online.

iNet

Online Access to Reversals, Deletions, and Other Exceptions Processing

iNet allows you to:

- Reverse or delete ADP's Full-Service Direct Deposits
- Access uncashed/refunded items reports
- Easily request a stop payment on a single check or a range of checks (up to 50)
- Order copies of cashed ADPChecks

Instant Payments

Handle Termination Pay and Adjustments Electronically

Eliminate the need for preparing and distributing termination pay and adjustment checks by instead loading a TotalPay debit card or instant check with necessary funds.

Benefits of TotalPay

Flexibility: Disburse payroll payments three ways depending on your organization's needs.

Scalability: Add employees to your electronic payroll system quickly and easily. You'll never outgrow TotalPay.

Adaptability: Meet today's evolving wage payment needs. ADP helps you transition from paper to paperless at your own pace.

Compliance: ADP's money movement process is supported by annual SAS 70 (SOX) audits.

Security: Enhance payroll security. TotalPay helps protect against costly incidents of fraud or theft that can harm your reputation and impact your financial stability.

Today ADP:

- Serves more than 570,000, clients around the globe
- Pays 1 in 6 U.S. workers and 31 million people worldwide
- Electronically moved over one trillion dollars in client tax, direct deposit and related client funds in fiscal 2009
- Is one of only a handful of U.S. industrial companies to be triple A-rated by both Standard & Poor's and Moody's
- Delivers world class service resulting in over 90% client retention and an average tenure of more than 10 years
- Ranked #1 in the Financial Data Services industry category in *Fortune* magazine's World's Most Admired Companies (2010)

