

A money manager for employees. A competitive edge for employers.



A difference-maker for you.

A money manager for employees. A competitive edge for employers. A difference maker for you.

Win - Win - Win



The peace-of-mind benefit that can attract and keep good employees, save in administrative costs and make a difference for you.

Now, your clients can offer their employees the CARA MoneyCard™ – a Visa® payroll and personal spend card program. Clients can use the Card to direct-deposit payroll for all of their employees—personal bank accounts no longer necessary—effect voluntary benefit premium payments without involving payroll deduction and more, all while cutting costs and saving valuable staff time.

You can refer the program to existing and prospective clients. The CARA MoneyCard is issued by a nationally chartered, FDIC insured financial institution, can be issued to any verifiable individual in any state unless prohibited by Federal Law, and can play a part in the benefits strategy of most any employer, association, affinity group, tribe, union and others.

The MoneyCard difference-maker that delivers a winning performance for your clients and for you.



CARA MONEYCARD BENEFITS:

1. As a referral source you can build a strong, ongoing revenue stream based upon cards-in-force. And remember, each issued card stays with the individual subscriber, even if he changes employer or group affiliation.
2. While employers may seem your most likely clients for the Card, you can also recommend the program to unions, associations, affiliation groups, churches, tribes and others as a stand alone program, or as a part of their larger benefits delivery strategy.
3. Can be presented as having no cost to employer.
4. You further demonstrate and enhance your role as a leading edge, cost effective, value adding client partner.
5. You can now offer an alternative administrative platform for the delivery of voluntary benefit programs, one that can bypass payroll deduction, one that can reduce the burden on your HR, IT and Finance departments.
6. For associations and similar groups you can enable benefits delivery that administrative obstacles prevented in the past.
7. The Card is administered from a single, powerful source. So you can enjoy multi-employer benefit administration functionality.
8. The Card can be private labeled, subject to Visa approval, for qualifying groups or co-sponsors.
9. Many individually subscribed to benefit offerings paid for by the card, can continue past employment termination or job change, thus further extending your associated revenue stream.
10. Payroll errors can be corrected and revisions made quickly, securely, without wasting time and paper.
11. Employees, even those without bank accounts are able to qualify for the Card, gain the financial advantages of a Visa branded debit card to use for purchases, bill-paying, ATM use, and the reliable and secure receipt of their pay by direct deposit. The convenience, cost savings, and the peace-of-mind benefits to them are immeasurable.
12. The card gives employees fast, secure access to their pay.
13. It's a Visa card, so employees or members can use it wherever Visa Debit Cards are accepted.
14. Because it's Visa, cardmembers are protected against unlawful use and fraud by Visa's Zero Liability Program.
15. Your money is safe —backed by a nationally chartered, FDIC insured bank that has been in business for over a quarter century.

The CARA MoneyCard is issued by Palm Desert National Bank pursuant to a license from Visa U.S.A. Inc.



A whole new world of possibilities.

Enjoy exceptional convenience and reliability with the CARA MoneyCard backed by one of the world's leading credit card companies. Full protection against unlawful use and fraud. Accepted for retail purchases anywhere Visa Debit Cards are accepted. And, it's issued by nationally chartered Palm Desert National Bank, so the card offers the full protection of the federal banking industry.

Results matter.

Your clients matter. Your client's employees and members matter. And what matters most is providing programs, benefits and tools that can improve quality of life for employees, and that make sense for your clients themselves. For you, your clients and the people that matter most to them. The CARA MoneyCard is a helpful tool, an efficiency tool, a benefits administration tool, a payroll tool, a valuable tool — it's a way to add security, capabilities and functions — it's a way to add real value in ways specific to the occasion, specific to the circumstance, but always in ways that work, for the entire family, that gives everyone a competitive edge, for the win-win-win.



Win - Win - Win