

# Wachovia Prepaid Visa® Debit Cards

The Simple Solution to Managing Employee Expenses

It's Now Easier to Distribute Funds to Employees —  
Right from Your Desktop

**Wachovia prepaid**

**Visa debit cards ...**

- Eliminate the need for reimbursement checks
- Load in a snap, right from your desktop
- Give you a record of daily spending

**Use them in place of cash and checks for ...**

- Business T&E
- Relocation expenses
- Per diems
- Expense reimbursement



Prepaid debit cards can be customized to include your company name and logo.

The Wachovia prepaid Visa® debit card program gives your company a more flexible way to distribute funds to your employees — wherever they are, for whatever they need.



**Simplifies expense management and disbursements.**

Getting started is easy. Once you're enrolled in the program, you can request as many cards as you'd like and give them to employees in place of checks or credit cards. It will eliminate the hassle of tracking receipts, processing expense reports and issuing checks.

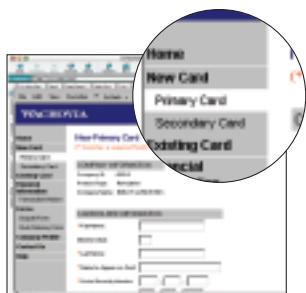
**Provides added convenience and flexibility for employees.**

Funds are available instantly for purchases at more than 20 million locations worldwide.

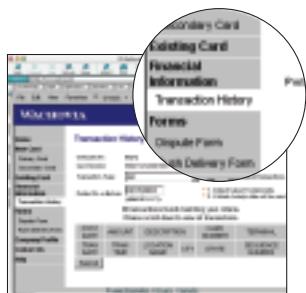
**Great for relocation, business travel and more.**

Use them for the distribution of any business purpose funds, for short-term travel, petty cash and even to prepay employees for their moving expenses.

## It Simplifies Disbursement and Gives You More Control and Flexibility Than Petty Cash or Checks



Request a new card



Search and view transaction history

You'll Have Up-to-the-Minute Information About Employee Spending and More Ability to Monitor and Control It

### Everything you need is right online.

Just point and click to set up new cards. You can also update cardholder information, view balances and transaction history, adjust allocation limits and much more.

### Keeping track of purchases is easy.

You'll receive daily and monthly summary reports by e-mail. In addition, purchase details are posted online each day, so you'll be able to monitor spending on a daily basis.

### Safer than cash, easier than checks and replenishable, too.

Prepaid debit cards are safer than keeping cash around the office and can be voided instantly if lost, stolen or used inappropriately. And they can be replenished online in a snap, so they're perfect for employees on the road.



## We're Always Here to Answer Your Questions

### What's the advantage of a prepaid debit card over a regular debit card?

The advantage over regular business debit cards is that the cardholder only has access to the allocated amount, not to the entire balance in the business checking account. This provides the program administrator greater security and control over cardholder access and spending.

### How are prepaid debit cards typically used?

You can issue prepaid cards to distribute any recurring business-related payments you may have to disburse to employees — i.e., relocation, travel per diems or for items like business supplies or petty cash.

### Can the card(s) be customized to my company's needs?

Yes. Each card can have your company's name and logo in addition to a unique account number.

### Where can employees use prepaid debit cards?

Prepaid Visa® debit cards can be used to make purchases at more than 20 million locations worldwide. They can be used at PLUS® ATMs in the United States and abroad.

### How is employee spending controlled and tracked?

You'll receive daily and monthly reports by e-mail that detail purchases, balances, card allocation amounts, as well as summary transaction information for each cardholder. You can also view transaction history on individual cardholders at a secure web location.



If you have additional questions about Wachovia Prepaid Visa debit cards, contact your Wachovia Treasury Sales Officer or Commercial Relationship Manager today.

### What kinds of support will be provided?

Wachovia provides support for both the company and the employee.

**Company support.** To help you respond to questions from employees, we provide toll-free access to our Prepaid Card Services customer support team. Your company will also receive daily and monthly prepaid card reports.

**Employee support.** Employees can call our toll-free automated telephone inquiry system for card activation, balance inquires, and transaction activity. PIN selections, PIN changes, PIN-block removal, the reporting of lost or stolen cards, and the reactivation of lost cards, if found, can also be completed. Callers are directed to contact their Card Sponsor for all other questions.

### How are cards distributed?

Cards can be distributed to the authorized program administrator, or directly to the employee — whichever you choose.

### How long are prepaid debit cards valid?

Your company designates the number of months that cards are valid — from one month to four years.

### How can my company get started?

Just contact your Wachovia Treasury Sales Officer or Commercial Relationship Manager to get started.