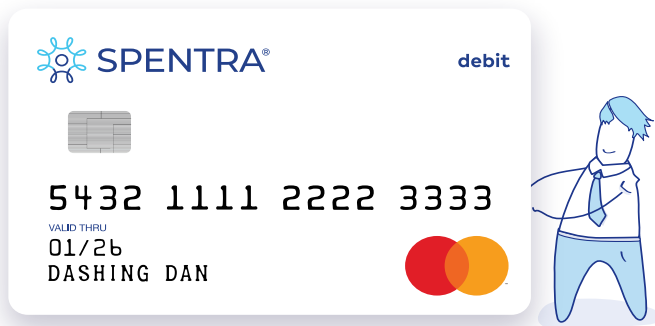


Spentra's Payroll Card & Money Earned[®] (Earned Wage Access) Solution.



Our new Mastercard[®] platform, combined with new features, offers exciting new opportunities for working with your clients.

We're thrilled to announce the launch of our new Payroll Card Solution on the Mastercard platform. It offers enhanced features making it easier for both employers and employees to issue, replace, and service cards.

The Spentra Mastercard also features our optional proprietary and **patented** Money Earned service, letting employees access their earned but unpaid net wages before payday, at no cost to the employer.



Contact us to [schedule your demo](#) today!

Email sales@spentra.com

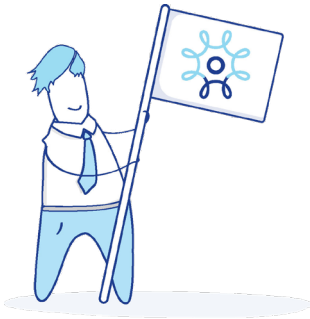
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The Spentra Mastercard[®] Payroll Card is issued by Patriot Bank, N.A., Member FDIC, pursuant to a license from Mastercard International Incorporated. Consult your Cardholder Agreement and the Fee Schedule for fees, terms, and conditions associated with the approval, maintenance, and use of the Card. The Card may be used everywhere Mastercard debit cards are accepted. Restrictions apply; see Cardholder Agreement for details.

The Money Earned[®] feature provided by Spentra, LLC is not sponsored, endorsed, administered by, or associated with Patriot Bank who has no liability in relation to the service.

For Employers:

- Our Payroll Card Solution is fully integrated with “Workforce Go! HCM”
- The program has no cost for employers
- It offers a two-tier card solution
- Instant issue process is quick and easy
- Replacement card process takes less than one minute
- The solution is available in English and Spanish
- It supports remote card deployment through the app enrollment process
- Employers also receive full support from Spentra



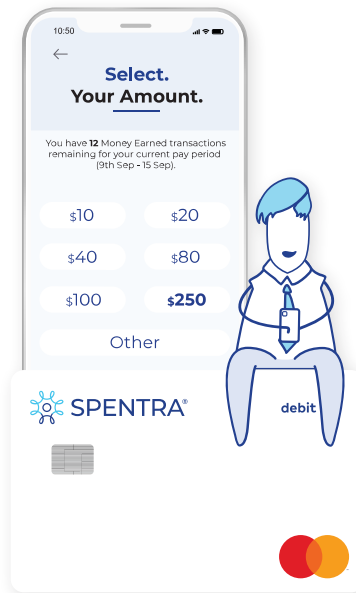
For California & Massachusetts, a New Service!

INSTANT FUNDS ISSUANCE (IFI) → Spentra now offers **IFI**, allowing employers to pay terminated employees on the same day.

Our **IFI** feature helps employers stay compliant.

For Employees:

- There's no fee for obtaining the initial card
- The maximum balance that can be held on the card is \$25,000
- Feature-rich card management using the Spentra mobile app
- 5 year card lifespan
- 55,000+ ATMs in the AllPoint® network for no surcharge fee use
- Withdrawal limit at AllPoint ATMs is \$950
- Card and app language support for English and Spanish
- Cardholders may receive their pay up to two days early (if their employer opts into this feature)*
- Money Earned funds are loaded instantly to their Spentra Card (if the employer opts into this feature)



Don't Forget the Spentra App!

- All the information they need at their fingertips
- Transfer earned wages (Money Earned) to the Spentra card (optional)
- Request or upgrade Spentra Cards
- Activate card and set PINs
- Block or unblock cards
- Find Allpoint ATMs with the app map tool



Contact us to **schedule your demo today!**

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* Access to direct deposit funds before the scheduled payment date may be possible if the payer submits the payment file in a timely manner. Typically, we make these funds available on the day the payment file is received, which can be up to two days earlier than the scheduled payment date.