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## An Employee's Guide to Payroll Cards

*Available in Chinese, English and Spanish  
(Limit: 100 copies per language)*

More companies are incorporating payroll cards—a reloadable prepaid card onto which the employer can deposit employees' wages—into their payroll system. Payroll cards, like direct deposit, are an alternative to paper paychecks.

This four-page guide is designed to help employees who work for companies that offer payroll cards to determine whether that is their best wage payment option, and to help both new and current payroll card users understand exactly how the cards work.

In addition to presenting the “basics” of payroll cards—how they can be used, how wages on the card can be accessed, common card features and what cardholder protections exist—the guide provides tips for using and managing a payroll card to your best advantage while avoiding potential costs.

**Chinese**

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