

The Paystand Zero Card

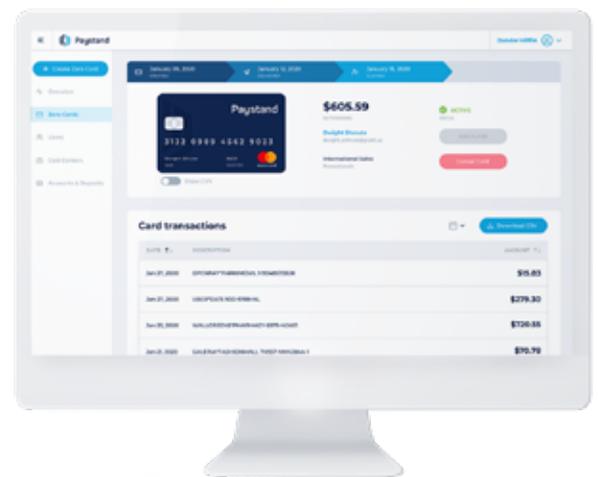
A no fee, touchless alternative to expense cards

Burdened by hefty credit card fees? Tired of tying receipts to expense line items? Spending too much time managing the budget? Zero Card from Paystand can help.

The Zero Card from Paystand is a prepaid virtual card. Once budgets are assigned to departments, each department head can create Zero Cards for their expense line items.

Each card can be tied to however expenses are managed (e.g., by vendor, expense category, etc.).

Cards are available instantly for online purchases.



No transaction fees

Paystand merchants accepting Zero Cards from their payers will not be charged a credit card processing fee.*

Always stay within budget

Zero Cards can only be created up to the assigned budget limit. You don't have to worry about overspending!

Touchless & secure

Zero Card is available as a virtual card instantaneously for online purchases. As a prepaid debit card with a very low minimum (\$10), fraud risk is significantly reduced.

Real-time expense tracking

Zero Cards are created with customizable expense categories, which makes expense reports easily understood and tied to expense line items.

No credit check

As a prepaid card, Zero Card issuance will not require a credit check for the cardholder, making it suitable for your team members with one-time expense needs.

*Zero Card fees will be reimbursed by Paystand at the end of the month during the trial period

Zero Card creation process



CFO/ Controller

- Adds bank account
- Creates Cost Centers
- Assigns budget to Cost Centers



Budget escrow

Funds are debited from the bank account. It will take 5-7 days to be available for card issuance



Cost Center owner

Receives a notification when the funds are available for card issuance



Available for the card holder instantly

Zero Card



Card holder

Gets notified about the new Zero Card and starts using it