



How Much Is Your Time Worth?

Payroll preparation is complex and demanding. That's why many businesses just like yours are discovering the benefits of outsourcing.

Eliminate cheque writing, signing, and reconciling – through the use of Direct Deposit this task becomes obsolete.

No more software installations, upgrades, and incompatibility issues – with our total web-based solution, there is no software to install or maintain.

Outstanding reporting – reports designed for usability. Print the reports you want and store the rest on tape or diskette.

About MoneyStream

MoneyStream is Canada's **only** full service provider of electronic financial transactions since 1993. We've streamlined a process of electronic debits to bank accounts and/or credit cards, coupled with our bad-debt recovery service. Now, with PayrollKey, we're even more dedicated to the efficient and effective running of your business.

*At MoneyStream,
Security is our #1
concern*

Providing E-Keys to Small Businesses

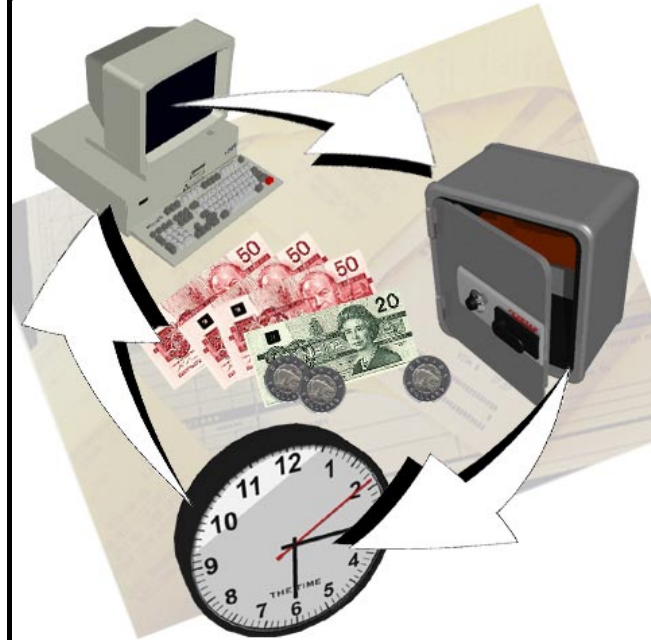
MoneyStream improves the financial transaction processes of small and medium enterprises (SMEs) as well as nonprofit and charitable agencies through E-Keys. E-Keys is a suite of payment processing systems designed to help organizations grow by simplifying these costly, time-consuming, and often frustrating processes.

Each of the E-Keys services encompasses the entire transaction process it facilitates, from front to back. Superior follow-up service, valuable reports, and flexibility in selecting product features make E-Keys a tool for growth.

Discover how PayrollKey can simplify your payroll processing needs. Call our toll-free number or visit our web site for more information.

PayrollKeyTM
You Can Grow With Us

The Next Generation of Payroll Services



MoneyStreamTM

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MoneyStreamTM

www.MoneyStream.com



Save time and money with PayrollKey

Payroll preparation is complex and demanding - that's why businesses like yours need a solution that's more efficient and economical. PayrollKey is designed with the small and medium enterprise in mind.

We call PayrollKey the next generation of payroll services because there's no software to maintain, reports are accurate and flexible, and backups are managed by MoneyStream. All you need is your browser.

A Complete Range of Payroll Features



PayrollKey provides you with a range of payroll processing services, including:

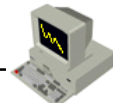
- Security — imagine a payroll vault that only you can enter.
- Easy registration is done online in minutes.
- Online submission of Records of Employment (ROE) to HRDC.
- T4 and T4A Summaries filed electronically to CCRA.
- Calculate gross-to-net payroll online.
- Multiple direct deposits for each employee.
- Upgrades to software are transparent, automatic, and included.
- Customizable to your specific payroll needs.
- Eliminate cheque writing.
- Third party remittances handled online.

Security is Our #1 Concern



Using the latest security and encryption methods, MoneyStream's system is like a payroll vault that only you can enter. User Ids, Passwords, Encrypted programming, SSL technology, and digital certificates make our security the best.

Easy to Use



1. Log on to our completely secure payroll site. View our payroll demo and request a user ID.
2. Enter permanent company and employee information utilizing our user-friendly screens.
3. Each pay period, just enter hours and one-time pay and deduction items. The calculations are done online for your approval and submission.

PayrollKey Works Directly with HRDC to Save Time

To reduce the time, effort, and inconvenience of ROEs, MoneyStream has joined forces with HRDC to bring you online Records of Employment.

When you terminate an individual's employment, we will complete the ROE in draft form and submit it to HRDC.

You will receive a notice that an ROE has been created at which time you will recall it and submit it to HRDC and print a copy for your employee. Save time, money and increase your accuracy with online processing of your Records of Employment.

More Benefits

Automatic Backups are made routinely by our staff. Your payroll data is protected at all times.

Online Registration is fast, convenient, and easy – just email us and receive your User ID right away.

Ability to handle multiple SBRNs – Customizable to your specific needs. Whether you have a reduced EI rate or a parent company with subsidiaries, our payroll solution will work for you.

Never wait for service. Because PayrollKey is available 24 hours a day, *every day*, you choose the best time for you. And because it's done through a web browser, you have access from wherever you are, even on the road.

Ad-hoc reporting and emailed standard reports. Now, only print the reports you want. Eliminate duplication of entry by creating employee reports from your payroll information.

Increase management control. Audit reports are available online as soon as you submit your pay data, giving you immediate payroll figures for budgets and reporting.

Time-Saving and Affordable



For those businesses that have already discovered the benefits of outsourcing payroll, PayrollKey offers a bundle of unique processing services guaranteed to save you additional time and money over your current solution.

Call us toll-free at **1 800 836 2890** to find out how PayrollKey can help your business grow. You can also email payrollkey@moneystream.ca or visit us online at www.moneystream.ca.

PayrollKey – the key to helping businesses concentrate on their core competencies.