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(54) Title: PAYROLL SYSTEM WITH FLEXIBLE DISBURSEMENT OPTIONS

(57) Abstract: A method includes storing payroll information for an employee of an employer. The payroll information may include the employee's name, address, electronic contact information, etc. A payroll service computer may receive an indication from an employer that the computer is to make a payroll disbursement to the employee. The computer may present disbursement options to the employee. The employee may select one of the disbursement options. The computer may initiate the payroll disbursement in accordance with the option selected by the employee.

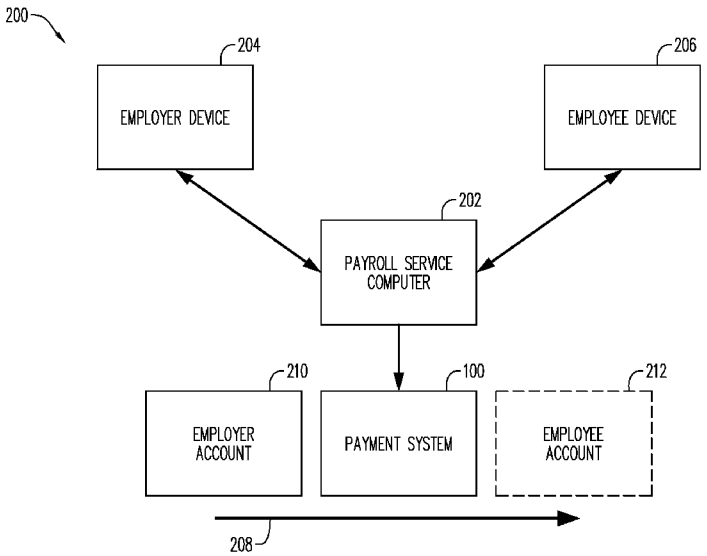


FIG. 2

WO 2016/025143 A1

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