



A Paycard Case Study

Chipotle

Company profile for Chipotle

- 20,000 employees
- First restaurant opened in 1993
- By 2011, Chipotle operated 1000+ locations
- Many 'unbanked' or 'underbanked' employees
- Headquartered in Denver, Colorado

Steve Ells, CEO - "Food with Integrity" is our commitment to always look closer, dig deeper, and work harder to ensure that our actions are making things better, not worse. It's our promise to run our business in a way that doesn't exploit animals, people or the environment. It is the philosophy that guides every decision we make at Chipotle.

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Michael Evans,
Payroll Accountant

Situation

Chipotle was looking for a paperless solution that would reduce printing costs and simplify the payroll process. Not only did they want to take an active part in the "Go Green" initiative but they saw paycards as an additional benefit they could provide to their employees. As part of their due diligence, they evaluated three companies: Money Network, Comdata, and Global Cash Card. They had three critical factors involved in the selection criteria: (1) A customized implementation process that would fit their specific needs. (2) Outstanding customer support (3) Field support.

Implementation

Based on the criteria cited above, Chipotle chose Global Cash Card and decided to further assess the program with a pilot test at 60 different locations. The Global Cash Card implementation team conducted in-person training at 40 store locations. They supplied a customized implementation solution that consisted of multiple training resources for store managers and HR generalists. This included onsite trainings for store managers and employees. Where onsite training was not possible, the implementation team conducted webinars with store management. In addition, they employed a collaborative process to create customized training manuals and provided employees with detailed information on the paycard program.

Results

The pilot test was determined to be a success and a roll out process was put in place with the goal of having the program implemented in all locations by April 2011. As the complete roll out has taken place, there has been a very high level of participation in all regions, much of which has been attributed to the customized implementation program designed by Global Cash Card.

Summary

The overall opinion of Chipotle management is that Global Cash Card has put them on the right track towards a paperless solution. At this point, some regions are already as high as 90% participation. In the future, Chipotle intends to increase participation in order to go 100% paperless. To achieve this, Global Cash Card has partnered with Chipotle to continue to educate their employees on the benefits of a paycard program and encourage them to utilize paycards effectively.

A Paycard Case Study - Chipotle Testimonials

“Working with Global on rolling out a paycard program to our employees has been more than a pleasure. Coming in, I had absolutely no experience with payroll let alone paycards, but the Global team was more than willing and able to work with me and share knowledge of the program and how everything worked.

Global has also exceeded my expectations routinely has gone above and beyond the normal call of duty in order to make sure we were satisfied. The overall service has been top notch; from leading and conducting training sessions during the roll out and providing materials and advice for a successful introduction, to the extremely friendly and accessible customer service team whom we used for our ‘everyday’ questions and issues.

Another great quality about Global has been the respect and understanding they show to our employees when working with them. Change can be difficult for anyone and is doubly so when factoring in a person’s “paycheck”, but Global has been wonderful in calming many of the apprehensions and fears that our employees may have had towards paycards.”

Michael Evans,
Payroll Accountant
Chipotle Mexican Grill

Testimonials from Cardholders at Chipotle Mexican Grill

“I like having the paycard because I am able to pay some of my bills online now where before I could not.”

Maria Luz Torres

“I like it because I don’t have to worry about cashing my check. I am happy now that I am able to get money out of ATM’s whenever I want.”

Fatima Mendez

“It feels good to have another option of payment instead of having to carry cash at all times. I feel good knowing that I have a card with a Visa logo and I have money on that card to spend as I please. The best thing is... it makes my wallet look pretty.”

Bronwin Bailey

“I feel that this paycard system is great because it allows the people who didn’t have access to the perks of having a Visa/MasterCard to now have them.”

Lee Her

“There’s a benefit to having the card, having the Visa logo on a card lets you pay anything, anywhere.”

Juan Aguirre