

The Paperless Possibilities Are Endless When You Choose Global Cash Card to Provide Your Paycard

BY AMY LOGAN

Imagine having the ability to move your company's payroll into the paperless revolution in practically one fell swoop. Global Cash Card offers the complete package, a paycard product that fills in the gap created by unbanked employees and helps you train and motivate your staff to build excitement about moving to paycards.

When you combine the Global Cash Card system with its superior customer service, you get a product that is easy to use and adaptable. It's as if the Global Cash Card system was created just for you—and indeed it can be.

"Our system is developed internally and it's proprietary to us—there is no part of our system that is outsourced," said Joe F. Purcell, President and Chief Executive Officer of Global Cash Card. "That means we have the capability to modify our system to each client's application. We don't force companies to go down our path; we find out how they want to use our product and we are able to modify it for them."

PAPERLESS POSSIBILITIES

As corporate America moves to paperless processes, more businesses are discovering all the benefits associated with paycards. Ideal for companies with a large population of unbanked employees, paycards offer the cardholder a convenient storage device for their hard-earned funds. A paycard works like any bank's debit or check card and can be loaded by the employer every pay period. The paycard is

a form of electronic pay that saves paper and postage while contributing to a healthier environment.

Global Cash Card, a wholly owned subsidiary of World Processing, Ltd., is dedicated to helping its clients achieve a paperless payroll. Not only do clients receive complete training on how the product works, they also receive promotional materials like posters (in both English and Spanish),

enrollment materials, and a paycard reference manual that will help managers answer employees' questions on the spot.

"We decided that since we're looking for a long-term and ongoing relationship with our clients, this initial investment is well worth it," Purcell said.

Global Cash Card comes complete with online, automatic, real-time reports, putting critical information directly into the employer's hands. Forms W-2 and

paystubs are also available online. In fact, paystub information is also available via a toll-free telephone number, making it easy for employees who don't have access to the Internet.

"Being 100% paperless is important," Purcell said. "We hear from our clients and our prospects that we are the leader in paycards. We understand that we have to remain leading-edge, so we have a product development team in place to ensure it."

SECURITY FEATURES

Security concerns are high on the priority list when a company seeks a new payroll solution. Global Cash Card keeps everything in-house and "extremely secure," Purcell said.



Once they are loaded, all paycard funds are FDIC insured. Global Cash Card adheres to the high standards for system and personal information security set by Visa and MasterCard.

Network firewalls, intrusion detection systems, and security information management systems are in place to analyze unusual behavior and prevent unauthorized people from accessing sensitive information.

“We also encrypt personally identifiable information and cardholder data, and then of course we have manual and automatic fraud detection systems, as well as encryption of sensitive data in transit,”

Purcell said. “We have a Network Security Department to ensure cardholder information—and any other information on our system—is fully secure. They ensure systems are deployed only after undergoing a period of hardening, and then monitor those safeguards on a regular basis.”

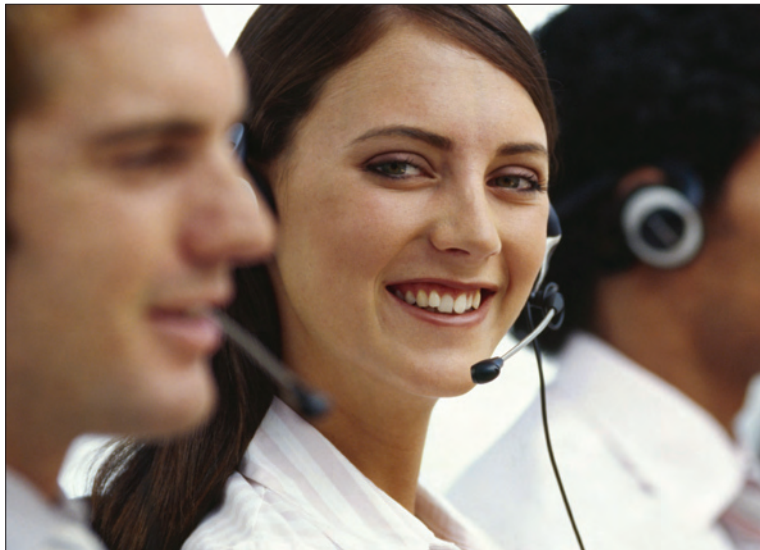
Global Cash Card has a disaster recovery plan that provides another significant advantage. Some corporations put disaster recovery plans on the backburner due to lack of time to test and implement. But Global Cash Card wants to protect its clients’ investment in any way possible. That means security is a top priority and customer satisfaction is guaranteed.

TOP-NOTCH CUSTOMER SERVICE

Customer satisfaction depends on how well the customer is treated, how fast inquiries are answered, how well the product works, and how efficiently the solution is implemented.

Global Cash Card customer representatives are on hand 24/7, 365 days a year to ensure no question goes unanswered and no problem remains on hold. In addition, an automated system is available to handle frequently asked questions and transaction and balance inquiries. Because Global Cash Card’s success hinges on its continued business, customer service is its primary objective.

“We understand that in the paycard arena, if your customer service is good, and if you can help your client achieve



SYSTEMS + SERVICE = EASY

maximum participation, the cardholders are going to be happy, the client is going to be happy, and obviously we are going to be happy,” Purcell said.

Since 2002 Global Cash Card has worked hard to help introduce paycards as an optimal way to achieve a 100% electronic payroll. Its mission is to help its clients meet their goals in the fastest, easiest, and most productive way possible.

To make its customers’ happiness complete, Global Cash Card is a direct processor on the financial networks. That means it doesn’t have to go through a third party to access worldwide ATM

and financial networks. No third party also means Global Cash Card solutions are fully customizable. So if a company has a contest in which some of the employees win paid transaction fees for the next quarter, the company can call Global Cash Card and directly alert them to charge the company instead of the winners.

In the last two years paycards have really caught on in corporate America and Global Cash Card has stood out as a clear leader in the industry. Forward thinking and exceptional service have really set this paycard product apart from the competition.

“We have been able to win over customers from other providers because of our leading-edge technology, benefits and features, easy implementation, and customer service,” said Micki Nolan, Director of Business Development for Global Cash Card.

MEETING CUSTOMER NEEDS

Other big bonuses associated with the Global Cash Card include an online payment system, automatic e-mail alerts, text messaging capability, and more. Global Cash Card’s service is customer-centric, allowing customers to customize their cards and plans.

“Global Cash Card is by far the most effective and convenient payroll card in the marketplace,” said Frank



Guidara, CEO of Uno Chicago Grill, a longtime Global Cash Card customer.

Guidara's sentiments are shared by many Global Cash Card customers. In fact, most of the company's marketing comes from word-of-mouth client referrals.

"Global Cash Card is THE proven specialist in customized paycard solutions that are simple to implement and easy to use," said Michael Purcell, Vice President of Global Cash Card. "Because we are a direct processor on the financial networks, we have the capability of modifying our paycard solution to the needs of our clients."

REWARD PROGRAMS

Since achieving a paperless payroll hinges on 100% employee participation in electronic payment, Global Cash Card offers value-added incentives that really sell employees on the paycard concept. Cardholders can enroll for free in the Global Cash Card Rewards Mall, which offers discounts at more than 800 merchants and 8,000 restaurants.

When they make purchases through the Rewards Mall, cardholders can save up to 60% on the product and earn points from participating merchants. When they earn 25 points, they can either redeem the points as \$25 to spend in the Rewards Mall or ask for \$25 to be loaded onto their paycard. Not many paycard providers offer this kind of value-added program.

For a small monthly fee, cardholders can also join the

Diamond Club. The Diamond Club is comprised of four individual savings vehicles: the entertainment club, health discount, prepaid legal, and roadside assistance.

- **Entertainment Club**—Cardholders can receive discounts on movie tickets, golf, etc.
- **Health Discount**—Cardholders save on prescriptions, medical services, etc. (not a substitute for medical insurance)
- **Prepaid Legal**—A nominal monthly fee can bring significant savings when an attorney is needed
- **Roadside Assistance**—Costs for tows, tire changes, etc. can be greatly reduced

"Our rewards program is the only thing we outsource," Joe F. Purcell said. "We do it because our potential clients are mostly looking for additional benefits for their employees; they want tools to maximize participation. So part of the implementation is not only to discuss the benefits associated with the card, but also to mention these value-adds. That has tended to maximize participation with our clients, so we know it really helps."

SYSTEM + SERVICE = EASY

If you are considering adding paycards to your paperless mix—or if you are looking for a new paycard provider—Global Cash Card is ready to take your order. Customize your paycard product however you see fit and relax—most of the work is done for you, especially when it comes to converting participants!

Once you are set up and ready to roll, you will enjoy exceptional customer service and an easy-to-navigate system. On-demand, real-time reports are a mouse click away, and paperless paystubs and W-2 forms are part of the paperless package.

Learn more about the Global Cash Card Paycard Program, which offers a Visa check card issued by U.S. Bank (www.usbank.com) or a MasterCard Debit Card issued by First Regional Bank (www.firstregional.com), by calling Joe F. Purcell at (888) 220-4477, ext. 202, or e-mail jfp@globalcashcard.com. ■