



## Global Cash Card

# Why You Should Choose Global Cash Card

BY CLINT HALE

With paycards gaining more acceptance for paying employees, and corporate America wanting to reduce costs by eliminating paper checks and their distribution, employers are seeking the best solution available.

Global Cash Card is **THE** proven specialist in customized paycard solutions that are simple to implement and easy to use.

“There are many choices when choosing a paycard provider, and each of them may have a piece of the solution; however, Global Cash Card provides the complete paperless solution,” said Micki Nolan, Director of Business Development for Global Cash Card. “We partner with our clients to maximize employee participation while providing best-in-class customer service, technology, and implementation.”

Global Cash Card strives to lead in the creation, development, and implementation of the industry’s most advanced financial transaction processing and information technology systems. It translates these advanced technologies into value for its customers through professional solutions and worldwide services.

“We put the customer at the heart of everything we do,” said J.F. Purcell, President and CEO of Global Cash Card. “A positive customer experience is one of our core values.”

Outstanding customer service, state-of-the-art technology, implementation, and participation are just some of the components of Global Cash Card’s solution. These components have made it a leader in the paycard industry.

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*Clint Hale is Editor of Membership Publications for APA.*

### CUSTOMER SERVICE AND FULFILLMENT

Global Cash Card believes the most critical part of a paycard program is customer service. Customer service representatives undergo extensive screening and training before they have client contact. To ensure client satisfaction, Global Cash Card focuses on how clients are treated, how quickly issues are resolved, and how well the product works. The company also insists on handling customer service on an in-house basis.

“Knowing that payroll is critical, we decided that in-house customer service was necessary for our solution so we could resolve any issues immediately for cardholders,” Purcell said.

In fact, Purcell chooses to keep his office in the Global Cash Card Customer Service department, where he emphasizes quality and quick response.


Global Cash Card, which provides 24/7 multilingual customer service, also enforces a “one minute” hold rule, which means that live representatives will never leave someone on hold for more than a

minute. Cardholders also have non-stop access to Global Cash Card’s automated telephone system. The automated phone system provides multiple benefits, including, but not limited to:

- Bilingual service
- Card activation
- Balances
- Announcements
- Transaction information
- Paystub information

Another important component of the Global Cash Card infrastructure is the Fulfillment department, which works closely with customer service supervisors, representatives, and account managers, as well as senior-level executives.





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Fulfillment coordinators are another useful resource for the client to get any and all information they may need. All new clients are assigned a fulfillment coordinator, with whom they will establish a solid and confidential business relationship. Any questions, comments, or concerns regarding an account can be directed to Fulfillment, where immediate action is taken to resolve any issue, from creating and maintaining the company profile database on the internal system to scheduling technical and conference calls.

“We were with another provider and engaged Global Cash Card four years ago,” said Frank Guidara, President of Uno Chicago Grill, a Boston-based restaurant with more than 200 locations. “Since that time, our field and home office staff have had high praise for the Global team. They take care of us as if they are an extension of our company. They are by far the most effective and convenient paycard in the marketplace.”

Customer convenience and ease of service are major factors of a satisfied paycard user. Some of Global Cash Card's benefits to cardholders include:

- Activation online or by a toll-free telephone number
- Immediate access to funds
- Funds accessible at millions of locations worldwide
- Retrieve activity online, by toll-free telephone, or live representative
- Free 24/7/365 customer service
- Surcharge-free ATM network

- First transaction free each pay period
- Free text, e-mail, and voice alerts
- Free enrollment in cash rewards program

“We do not outsource any of our solutions, which gives us a distinct advantage because we can react immediately to any cardholder or client request,” said Michael Purcell, Senior Vice President for Global Cash Card. “We also assign a specific account management team to clients for personalized service and accountability.”

#### TECHNOLOGY

In a world that is moving towards paperless solutions, Global Cash Card offers a premier product to satisfy their clients' needs. Global Cash Card's proprietary platform is truly unique in the industry.

“Our program was designed from the ground up specifically for the paycard industry,” said Richard Elliot, Chief Technical Officer and Co-Founder of Global Cash Card. “Our cutting-edge proprietary technology represents the very latest in secure, flexible payment systems. Next-generation advancements in distributed computing, fault-tolerant clustered architectures, and self-healing networks are utilized. State-of-the-art security and fully customizable template-based systems translate to an infinitely scalable and agile system that can easily be integrated into virtually any enterprise.”

This high-tech system means payroll and HR can relax.

“As a veteran HR professional, I was keenly aware of the fragile dynamic involved whenever you are dealing with an employee’s pay,” said Matt Lanasa, Director of Human Resources for national restaurant group The Oceanaire. “What immediately made me comfortable with Global was that their system was easy to understand. I didn’t need to have my IT department in the room as they explained the process to me. I realized they had a far superior technological platform than the other vendors, and they backed up everything that they promised.”

Global’s leading-edge technology provides electronic posting and telecom posting of paystubs, as well as electronic posting of W-2 forms. Global Cash Card also provides:

- Real-time reporting
- Custom modification
- Real-time loading
- Direct deposit, batch, or manual loading
- Alerts
- Web interface/API
- Outbound messaging
- PIN-based and branded cards
- Business rules set by client
- Much more

#### IMPLEMENTATION AND EMPLOYEE PARTICIPATION

Participation in a paycard program is maximized through an implementation that includes education, promotion, and ongoing support. Nevertheless, there are many examples of employers who have poor paycard participation.

“We are not just going to hand you plastic and walk away,” said Lisa Poncsak, Manager of Field Support for Global Cash Card. “We are supporting you through the entire process.”

Global Cash Card is known to go above and beyond for their clients. This includes making sure each client has a full understanding of the paycard program, as well as how to introduce and implement the paycard as a fundamental part of the payroll system.

Global Cash Card also offers a unique service that demonstrates its commitment to a smooth and successful company launch. Global’s field support team goes the extra mile by scheduling on-site visits to establish step-by-step procedures, initiate timelines, and create checklists that are modifiable to each client’s needs. Team members are there to answer questions and offer suggestions on how to maximize participation, so that both clients and cardholders are happy.

When a customer joins Global Cash Card, they are assigned a complete team that works with them during implementation and stays with them on an ongoing basis. Education and promotion include online training and reference guides, marketing collateral, posters, ongoing training, orientation calls, and visits.

“Implementation and training do not stop when the customer has launched the program; that is just the beginning,” Poncsak said.

Columbia Sussex Corporation, whose portfolio includes Marriott, Sheraton, Doubletree, and other hotels, recently chose Global Cash Card as its paycard provider.

“I was amazed how easy the system was to use and how simple the launch was over our 80 hotel properties in only six weeks,” said Mary Scheper, Director of Payroll for Columbia Sussex.

Achieving a paperless payroll program and eco-friendly initiatives requires participation from employees, so Global Cash Card offers value-added incentives that promote usage. Employees can enroll for free in the Global Cash Card Rewards Mall, which offers discounts at more than 800 merchants and 8,000 restaurants. Purchases at the mall can save up to 60% on a product and earn points from merchants. When customers earn 25 points, they can either redeem the points as \$25 to spend in the Rewards Mall, or ask for the \$25 to be added to their paycard.

Cardholders can also join the Diamond Club, featuring four individual savings vehicles:

- **Health discount (not insurance)**—Cardholders and their family members save up to 60% on prescriptions, medical services, etc.
- **Roadside assistance**—Costs for towing, tire changes, etc. are greatly reduced.
- **Prepaid legal**—A nominal monthly fee can bring significant savings when an attorney is needed.
- **Entertainment**—Cardholders receive discounts on movie tickets, theme parks, golf, etc.

“Our goal is to maximize participation, and we go the extra step to get employees the best value available with our paycard program,” Nolan said.

#### SUMMARY

If you are considering paycards as part of your paperless initiative—or if your paycard provider is not meeting your expectations—contact Global Cash Card to arrange an online demonstration.

Once you launch your paycard program with Global Cash Card, you will enjoy exceptional customer service and an easy-to-navigate system. On-demand, real time reports are a mouse click away, and free paperless paystubs and W-2 Forms are available. Maximizing participation is a top priority.

“The best paycard program in the industry does not deliver real value to clients unless employees understand the benefits and join,” Poncsak said.

Learn more about Global Cash Card, which offers a Visa prepaid card or MasterCard debit card, by calling J.F. Purcell at 888-220-4477, ext. 202, e-mail JFP@globalcashcard.com, or visit us at [www.globalcashcard.com](http://www.globalcashcard.com). ■

# The formula for Paycard Success



## SYSTEMS + SERVICE

### Save With Paperless Payroll

Global Cash Card can dramatically increase your Direct Deposit participation, while reducing your payroll costs. Global Cash Card automates and streamlines account transactions, reconciliations and reporting to such a degree, you save time, money and human resources at every turn.

### Easy To Manage

Global Cash Card's fully scalable program is designed to be secure, fast, flexible and amazingly user-friendly. Your company can set permissions according to your needs. Adding employees and administering payroll is always quick and easy.

### Easy Distribution

Besides paying by traditional Direct Deposit with the Global Cash Card proprietary system, you can also load cards on demand in real time for expense, commissions, or termination pay.

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# EASY

### Customized Programs

Our proprietary solution is customized to meet your needs and exceed expectations. Once your program requirements have been defined and the system configured, our seasoned implementation team steps you through a smooth and successful transition. Training, collateral materials and Customer Service are integrated from program inception through launch.

### Branding Opportunities

Global Cash Card offers the option to create customized Paycards that promote your company's brand. We also brand your online cardholder and administrative interfaces, enforcing your corporate identity. With so many ways to make your life easier, it's no wonder Global Cash Card is recognized as the Proven Specialist in customized Paycard solutions that are simple to implement and easy to use.

**If you're considering  
paperless paycard programs,  
why not go with the best?**

