

The only newsletter dedicated to helping payroll professionals make the most out of paycards

ISSUE 12. PUBLISHED QUARTERLY

BY GLOBAL CASH CARD

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CREATING & EXECUTING A PROJECT PLAN FOR PAYCARD IMPLEMENTATION

- A THREE-PART SERIES -



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The Execution Factor

Despite having the best possible talent and the most comprehensive strategic plan that properly addresses market conditions, resources, risks, new possibilities and contingencies, why is it that business objectives still fail? The simple answer lies in the ability to execute.

What is execution? Jack Welch, former CEO of General Electric, describes execution as “the ability to get the job done.” Few would disagree that a key leadership characteristic of a successful person is their ability to carry out, or execute, established goals and objectives that generate results. Here is the problem - when one is asked

how they will get things done, they discover it is easier said than done.

In 2002, Larry Bossidy and Ram Charan wrote an international best-selling book called *Execution: The Discipline of Getting Things Done*. The book acknowledges that when it comes to “how to get things done”, there is “too much intellectualizing” at the planning level for success but very little focus on implementation. As a result, expected results never come to fruition.

The ability to execute is determined by the process of how you actually get things done; this process is coupled with the capabilities of people, systems, and the adaptability to change. To be successful at implementation, you need concrete and appropriate goals, the drive to reach your goals, and a roadmap showing how you will get there.

Git Er Done – Just Do It!

I’m often amazed at how many companies lack an alternative solution to paying employees more effectively and efficiently. Similarly, over the past 3 years, I have met hundreds of payroll practitioners who admit to not having a bona fide Business Continuity Plan in place for their employer.

When I share with them the Major Disaster Declarations, Emergency Disaster Declarations, and Fire Management Assistance Declarations that are reported on Fema.gov each year, they are surprised that the top ten states where these declarations occurred were in states where they have large scale business operations.



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To this end, the time is now to deeply invest in an alternative solution for unbanked employees and to seriously think about process improvements in business processes. *Git Er Done, Just Do it!* - read on, and be proactive!

Create a Project Plan for Paycard Implementation

With regards to a project plan for paycard implementation, last year's special APA Congress (2013) Edition of the Paycard Advisor featured an article entitled: "Transitioning Your Paycard Program From Strategic Vision to Go-Live Implementation." Since this article was published, there have been a number of requests for a deeper "case study" dive into the project management aspect of implementing a paycard program in the workplace.

If you are responsible for the project management of your organization's Paycard Program, you will need a documented roadmap for stakeholders to follow so that they know the deliverables, how it impacts implementation, and most importantly, how to accomplish each task accurately and on time.

Plans will differ based on the scope of the project. Over the next three issues of the Paycard Advisor, we'll review in detail the project

plan components that most paycard implementations are likely to incorporate.

In this issue, let's talk about the *Project Scope* and *Statement of Work or Services Agreement*.

1. Project Scope

According to CIO magazine, Project Scope is defined as, "What is needed as a first step towards establishing a project timeline, setting of project goals, and allocating project resources."

To define a project scope, identify the goals and objectives of the project, designate a target audience, define deliverables and activities, create a budget, assign resources, develop metrics, and establish a timeline schedule. These steps will help outline the level of effort required - or in other words, define the scope of the project. Once this is done, allocate tasks and give direction on budget and a timeline for project deliverables.

For example, if the objective is to implement a company-wide Paycard Program and achieve 100% electronic pay distribution - the project may also include paperless pay statements in addition to paying employees electronically, your budget should cover internal and external resources, any IT related expenses, marketing materials, communications, training, and other considerations that may be unique to your organization.

Deliverables and activities should be coupled with start and end dates of



individuals (versus a team or a group) responsible for executing these tasks.

Your resources should include project team members who represent key areas of your organization such as Payroll, HR, Finance, IT, Communications, Marketing, and other large job classifications that are unique to your organization. These individuals should be energetic and diverse enough to contribute to the pilot testing, marketing, communication, information technology, training, logistics, and of course, the go-live and post implementation efforts.

2. Statement of Work or Services Agreement

Wikipedia describes a statement of work (SOW) as "a formal document that captures and defines the work activities, deliverables, and timeline a vendor must execute in performance of specified work for a client."

Simply put, this is a legal services agreement document between your organization and a selected vendor (i.e. a paycard provider) that describes an agreement of services, deliverables, schedules, fees, payments, enrollment, deposit to accounts (for paycard providers), representations, warranties, covenants, confidentiality,

client obligations, termination clauses, disputes, indemnification, and other considerations that may be unique to your organization.

Statements of Work and/or Service Agreements may also include specific resources, responsibilities for communication and training, processes for customer service escalations, and penalties for not meeting established performance metrics.

For a paycard agreement, it is important that you document services such as the availability of automated teller machines (ATMs), merchant point of sale services, funds transfer services, online services, customer service, reporting capabilities, cardholder rights and protections, fees, enrollments, recordkeeping, escheatment responsibilities, paycard features, functionality, acceptability, agreements with third parties, and other considerations that may be unique to your organization.

In the next two issues, we'll discuss:

- Deployment Strategy
- Developing Internal Processes
- Pilot Testing
- Training & Communications
- Issues, Risks, and Mitigation
- Establishing Expectations
- Post Implementation Review

For the complete white paper, go to info.globalcashcard.com/armstrongarticle ■



CLIMBING THE PAYROLL PROFESSIONAL LADDER



BY DEE BYRD

CPP, PHR
MANAGER - PAYROLL
E & J GALLO WINERY

When I started my payroll career in 1991, I was as green as they come. I learned about networking opportunities through a payroll outsource company, ADP. Through their marketing campaign in National Payroll Week, I was able to find the American Payroll Association. Since making this connection I have joined several committees, networked with professionals in the industry that lead large well-known company payroll departments, and gained certifications in my field. Although it was not my intent, I also received many awards

for this service, which has directly impacted my value in the payroll industry.

Payroll professionals are responsible for one of the largest expenses any company incurs, and this also makes them responsible for ensuring compliance is up to standards.

Michael O'Toole of the American Payroll Association was quoted as saying, "The IRS has just released its 'Data Book' for Fiscal Year 2013 (10/1/12 - 9/30/13), and for the first time employment taxes (FITW, FICA, FUTA, and RRTA) exceeded the \$2 trillion mark, at \$2.02 trillion. That total amounts to 70.8% of the \$2.86 trillion collected by the IRS. No wonder the IRS has become much more willing to listen to the concerns of hard working

payroll professionals when it comes to implementing payroll tax requirements." With facts this strong it is no wonder payroll professionals are now recognized as leaders within their companies.

Most people don't start out life with the dream of becoming a "payroll professional." There is no formalized degree program for this profession, so the career can only be developed through on-the-job training. There are many avenues for developing skills in the payroll profession, and they don't always include formal training or education.

As with many professions, networking is one of the key factors to success in the payroll profession. Relationship building through networking is the

number one way payroll professionals can increase their Payroll Power. So how does someone new to payroll get this Power? Volunteer Volunteer!!! There are many committees that payroll professionals can join through the American Payroll Association that will put them in direct contact with payroll powerhouses!

Although there may not be a formalized degree program for payroll yet... there are many ways to prove yourself as a valuable asset to any company's payroll team through professional networking, certification, and volunteerism within the industry.

For more information on how to get involved in your payroll community, please visit: www.americanpayroll.org ■

Employee Spotlight:



Meet Fernando Toral Account Manager

Fernando Toral joined Global Cash Card in 2004 as a Customer Service Professional. He was the 3rd person hired

at Global Cash Card. After excelling in the customer service department, he was quickly promoted to a Customer Service Supervisor, and then to his current position of Account Manager. His role with Global Cash Card as an Account Manager includes hosting introductory calls, training clients on the Global Cash Card system, and working with clients to assist them with the integration of systems. Fernando's goal is to make the integration as easy as possible for the client, and to let them know the different IT solutions Global Cash Card offers from simple batch processes to fully automated Application Programming Interface (API) integration.

"Mr. Toral understands the importance of providing our clients with the best support possible; making sure each client has

his mobile phone number, in addition to his personal office extension, to ensure they can reach him at any time. He has achieved great success in launching our paycard program with hundreds of companies, working intimately with them to develop strategic implementation plans based on their unique requirements and timelines," said Miguel Cardenas, Vice President of Operations.

Fernando strongly believes that our customer service mission is to develop loyal and happy customers by providing timely and accurate customer service, and in the process exceed each cardholder's and client's expectations.

Fernando tries to live by an Alice Morse Earle quote which states:

"The clock is running. Make the most of today. Time waits for no man. Yesterday is history. Tomorrow is a mystery. Today is a gift. That's why it is called the present." ■

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ROBERT HERJAVEC ADDRESSES GLOBAL CASH CARD AT ANNUAL CONFERENCE



Global Cash card was delighted to have Robert Herjavec as the keynote speaker at their recent sales conference.

Mr. Herjavec is not only the co-star of the popular TV show *Shark Tank*, but he is also a successful international entrepreneur. Emigrating from Yugoslavia with his family with a single suitcase, his tale is truly a “rags to riches” story of success. He founded the Herjavec Group in 2003, a security solutions integrator, reseller and managed service provider, of which he is currently the CEO. The Herjavec Group is one of Canada’s fastest-growing technology companies and the country’s largest IT security provider. He is also author of the best-selling book, *The Will to Win*.

Mr. Herjavec kicked off a day of intense training and instruction from a wide variety of experts with an upbeat and motivational speech on the value of believing. His core message: “Nothing happens until you believe it’s possible.”

First and foremost, Mr. Herjavec describes himself as a salesman and all of his advice and instruction was based in practical application. For example, while many people describe problems as opportunities, he prefers to define “problems are problems first and opportunities later.” ■



A CUP OF JOE IN THE BEGINNING

Most folks look at Global Cash Card's participation at the APA Congress and see us as a major presence at the conference. But it wasn't always that way. We started out at Congress ten years ago with a 10 x10 booth. We didn't even have a pop-up display! What we had was a great product and a dynamic team. And we had the APA.

From the very beginning, we've supported the APA because we believe in their cause: bringing together payroll specialists and advancing the profession. Each and every year, we strive to find more ways to help them help others in the industry. To this end, we sponsor grants at both the local and national levels. And of course, we support Congress. It is a unique opportunity for payroll professionals from around the world to gather and expand their knowledge, abilities and professional networks. We are proud of our part in making it an exciting and vibrant event that people look forward to each year.

This year, as is our tradition, we are holding a contest in which one lucky attendee

will win a spectacular prize. Last year, we gave away a trip to anywhere in the world. It was so well-received that we have decided to make it an annual tradition. In fact, we've created a special society of winners called The League of Extraordinary Travelers. Last year, Pat Sathavorn, who chose Thailand as her destination, became the inaugural member of the League.

In her words, “It will be a lifetime experience for any winner. My trip had a mixture of fun, family, and faith (I went to a lot of temples). Winning the prize itself is one of my greatest memories because I have never won anything before. Now I can stop saying that.”

So come by our booth and enter the contest. We will be making someone's dream come true by giving them a trip anywhere in the world. Beijing, Rome, Tahiti... Where would you go?

Sincerely,

Joseph F. Purcell
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Disclaimer

The information provided in this newsletter should not be relied upon as legal advice or as a definitive statement of the law in any jurisdiction. For such advice, the reader should consult legal counsel.

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Win a Trip Anywhere
in the World!

Where would
you go?

