

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

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CREATING & EXECUTING A PROJECT PLAN FOR PAYCARD IMPLEMENTATION

THE SECOND INSTALLMENT OF A THREE-PART SERIES



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In this three-part series, Dr. Martin Armstrong discusses the best practices of developing an effective plan to implement a paycard solution. In the first article, he discussed (1) the importance of defining the project scope and (2) creating a statement of work or services agreement with the vendor providing the paycard solution to establish all expectations.

In this issue, he discusses the next three steps in creating the Project Plan: Deployment Strategy, Developing Internal Process, and Pilot Testing.

DEPLOYMENT STRATEGY

From a strategic standpoint, your organization will need to determine how to deploy, or rollout, the paycard program across your business footprint. Would a phased approach, deploying the program in one or two locations first, make sense rather than a big bang approach?

If you decide on a phased approach, you then need to determine how often you will deploy the paycard program. For example, perhaps you have six locations and you

decide to deploy the program at two locations, every 60 days, until the program is fully deployed.

How do you determine the amount of time between deployments? It depends on the amount of change that your intended audience can receive in a short period of time – too much change at once will decrease your employee adoption rate. It could also depend on availability of internal or external resources, travel time, conflicts with other types of employee training, etc.



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Whatever is decided, be sure to include your deployment strategy as part of your documented project plan so that your affected leaders and stakeholders have time to prepare for the behavioral change that you are asking them to adopt.

DEVELOPING INTERNAL PROCESSES

When your paycard program has great features and functionality, it's easy to sell someone on the benefits of being a cardholder. The challenge lies in how you manage the administration process in your role as a card administrator. Remember the Four P's – "Preparedness Prevents Poor Performance."

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What do the Four P's have to do with paycard implementation and internal processes? I was recently involved in a paycard case study panel where one of the participants shared that his company did a great job with marketing the paycard program; they had over 3,000 employees sign up for the paycard in their first "open enrollment" period – Wow! Unfortunately, they had not prepared for such a response and accumulated a considerable backlog of manual enrollment processing that took weeks to complete. In the interim,

their paycard program lost credibility and it took months to build back the momentum.

You can avoid these types of issues by developing an internal process whereby all enrollments are automated via your employee self-service website. When employees want to enroll in your paycard program, allow them to do so in three clicks or less. You can then extract an enrollment report to electronically send to your paycard provider so they can establish an account for your employees, which will allow them to activate their card using an automated response system.

You should also develop a process for managing instant issue payments that will allow you to fund paycards in real-time; this is great for paying employees on an emergency basis such as termination pay (where applicable), adjustment pay and during acts of natural disasters (as part of your business continuity plan).

You'll also want to develop a process for replenishing instant issue cards, ordering marketing materials from your provider, and other types of activities that are unique to your organization. Do not undertake this alone



A pilot test should include employees who are flexible and can actively participate in the process.



as your paycard provider has done this for previous clients and will make suggestions for you to keep your process simple and easy. Technology will be your best friend – automate wherever possible!

PILOT TESTING

Based on your aforementioned project scope and deployment strategy, at this point, you have an idea as to who your immediate target will be. A pilot test should include employees who are flexible and can actively participate in the process.

Based on your organization's demographics, locations, and unbanked employee population, identify a sample size that is representative of salaried employees, hourly employees, unbanked employees, employees with direct deposit, and employees who might provide their dependents with a companion

paycard (i.e. kid in college, loved one who resides out of the country, etc.).

These groups have different spending habits, different experiences with using debit/credit cards, and different experiences with online and automated payment remittances. This will provide you with a robust period of paycard use during pilot testing.

Have the pilot testers use their paycard at their normal places of business, gas stations, online, utility companies, restaurants, home improvement stores, etc. to ensure that the paycard is accepted anywhere people do business.

Finally, not only will you test for paycard acceptability and to ensure that your enrollment, marketing, and training materials are effective, but also to ensure your provider's enrollment and customer service processes are operating on all cylinders.

In the next issue, we'll discuss:

- Training & Communications
- Issues, Risks, and Mitigation
- Establishing Expectations
- Post Implementation Review

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

GLOBAL CASH CARD TRIUMPHS AT THE 2014 APA CONGRESS

Once again, Global Cash Card had a major presence at the annual American Payroll Association Congress. This year it took place in Minneapolis and we broke our previous record on lead generation while giving back and thanking the members of the association.



Psychics were on hand to help payroll managers plan their next fiscal year and their love lives.



Held atop the Millennium Hotel, GCC hosted a cocktail reception that was attended by the who's who of the payroll industry.

A whole new booth was introduced at this show. The theme was "Where would you go?" referring both to our Grand Prize of a trip anywhere in the world and our paycards that let payroll professionals take their payroll process to new horizons.



The booth was busy from the time it opened to the time it closed, every day.



We added a live demo to the booth this year, presented by George Mavrantzas. A star is born!

The crowd for each demo was huge, averaging 50 – 60 people. We peeked at about 120 people.



George's presentation was mesmerizing, and fun, too.

For those who attended the demo, there was the chance to spin the wheel and win great prizes such as Michael Kors purses, iPads, Nordstrom gift cards, and Nike Fit Bits.



To qualify to win the Grand Prize, you had to hit that red bulls eye with a dart. It was EASY!

GLOBAL CASH CARD TRIUMPHS AT THE 2014 APA CONGRESS (CONT.)



We sponsored the keynote luncheon featuring Walter Bond, who inspired the crowd with his message on accountability.

After the luncheon, we hosted a meet and greet with Walter Bond at our booth.



Michael Purcell, Executive Vice President and Chief Marketing Officer for Global Cash Card, aka "Leonardo DiCaprio" came on stage with the GCC stewardesses to announce and present the Grand Prize winner.



The fateful moment to draw the winner had arrived. Dan Maddux did the honors.



Pictured to the right of Michael Purcell was this year's inductee into the League of Extraordinary Travelers, Lisa Rodriguez, Payroll Manager, Sharp Healthcare.



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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A CUP OF JOE

As the paycard industry expands, the benefits available to cardholders have grown to exceptional new heights. It is important to offer features such as rewards programs, budget tools, and sweepstakes to foster enthusiasm for the paycard product.

The "Swipe Your Way to Extra Pay" promotion is a prime example of one of the phenomenal benefits we offer for our cardholders. In partnership with Visa, we will be giving away \$3500, \$1000, and \$500 every month until the end of the year. Cardholders simply use their Global Cash Card at least ten times a month to make signature (credit-type) transactions, which are free, and are automatically entered to win one of the cash prizes. We have found that as cardholders become more comfortable using their card for everyday purchases, they also start to take advantage of the other benefits of our paycard program, such as our award winning expense

manager, bill pay, or family card functionalities. By incentivizing signature transactions with the Global Cash Card, we hope to motivate cardholders to use their paycard for everyday purchases.

Previous winners, such as Richard Phillips from Provo, UT, have expressed gratitude and described the various ways in which the prizes would assist them through these tough financial times. "I'm going to save the money for the winter when it's harder to get work. It will help pay my bills during the winter," explains Mr. Phillips.

We encourage all of our cardholders to take advantage of our extensive suite of benefits, including the current sweepstakes.

Sincerely,
Joseph F. Purcell
President and CEO
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For full details of the swipe your way to extra pay promotion, please visit: www.Globalcashcard.com/visasweepstakes

Employee Spotlight:



Meet Joe Tumbarello Senior Vice President: Finance and Administration

Joe Tumbarello is an award winning Chief Financial / Chief Operating Officer with success in achieving revenue, profit and business growth objectives in a number of business verticals while keeping a keen eye to insure organizations meet their compliance and regulatory responsibilities.

Mr. Tumbarello has a vast range of professional experience having held senior financial, operational, and business management positions in companies such as First Data Corporation, where he

was a divisional Chief Financial Officer and General Manager, Cardservice International where he was their Chief Financial Officer and FNDS3000, Corp., a Prepaid company focusing on the South African market.

As the Senior Vice President: Finance and Administration at Global Cash Card his role is to augment an outstanding leadership team allowing even greater focus on banking and business relationships along with BSA, AML and OFAC compliance. Tumbarello's responsibility in this area is to expand the bandwidth for review of current business, financial, operational and compliance procedures developing best-of-breed processes in these areas.

Tumbarello has his MBA in Corporate and International Finance from Baruch College in New York. He resides in Southern California where he is involved in numerous charitable activities.

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