

PAYCARD

Advisor

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

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GLOBAL CASH CARD NAMED BEST-IN-CATEGORY WINNER BY A PANEL OF INDUSTRY EXPERTS



Global Cash Card was named the Best-in-Category winner in the Outstanding Pay Solution category at the 2015 Paybefore Awards. For nine years, the Paybefore Awards has conferred the most prestigious recognition of excellence in the worldwide prepaid, mobile and emerging payments industry. The awards are presented annually by Paybefore, whose publications are the

leading source of industry information for emerging payments executives.

"We are thrilled to have won the Best-in-Category award in this year's Paybefore Awards," said Joseph F. Purcell, President & CEO of Global Cash Card. "Our partnership with Popeyes Louisiana Kitchen to take their payroll fully electronic has been immensely successful in a short amount of time, due in large part to our unique and second-to-none approach to implementation. We are proud to be recognized for the success of this program."

Global Cash Card was selected by a panel of five industry experts who served as judges for this year's competition, which—once again—included entries from around the world. Michelle Mandell, Assistant Director of Marketing, attended the All Payments Expo in Las Vegas to accept the award on behalf of Global Cash Card. Rachel Benning,

Vice President of Prepaid Account Management at MasterCard, was also present to accept the award.

"This year's Paybefore Awards have demonstrated once again that payments companies are committed to driving out the inefficiencies of cash and checks while also increasing value for clients and end users," said Loraine DeBonis, Paybefore Editor-in-Chief and Chair of the Judging Panel. "We're proud to recognize the contributions of Global Cash Card to advancing electronic payments."

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GLOBAL CASH CARD NAMED BEST-IN-CATEGORY WINNER BY A PANEL OF INDUSTRY EXPERTS (CONTINUED FROM THE FRONT COVER)

The Global Cash Card paycard program enabled Popeyes to reach over 98% electronic payroll. The payroll program supports the restaurant chain's Go Green initiative, eliminating paper checks within a massive retail operation to better serve the company and crew members.

"The implementation of paycards at our company-operated restaurants helped create a better employee experience for both our team members and restaurant managers," said Lynne Zappone, Chief People Experience Officer for Popeyes Louisiana Kitchen. "Team members receive their pay in a secure, timely method without check cashing fees. Our General Managers can now dedicate more time to serving our guests and coaching team members versus passing out paychecks or replacing lost

paychecks. We achieved 98% participation thanks to a smooth transition and world class support from the Global Cash Card team."

Secret Sauce:

- 98 percent electronic pay participation achieved over 4 months, from initial rate of only 36 percent.
- Field-level training and communications effort to support full adoption and product understanding.
- Better money management solution for many employees who were previously utilizing high-cost check-cashing services.
- Reloads: additional pay, government benefits and tax refunds at no charge; cash through Western Union and MoneyGram at nominal fee.
- Cardholder support in English and Spanish. ■

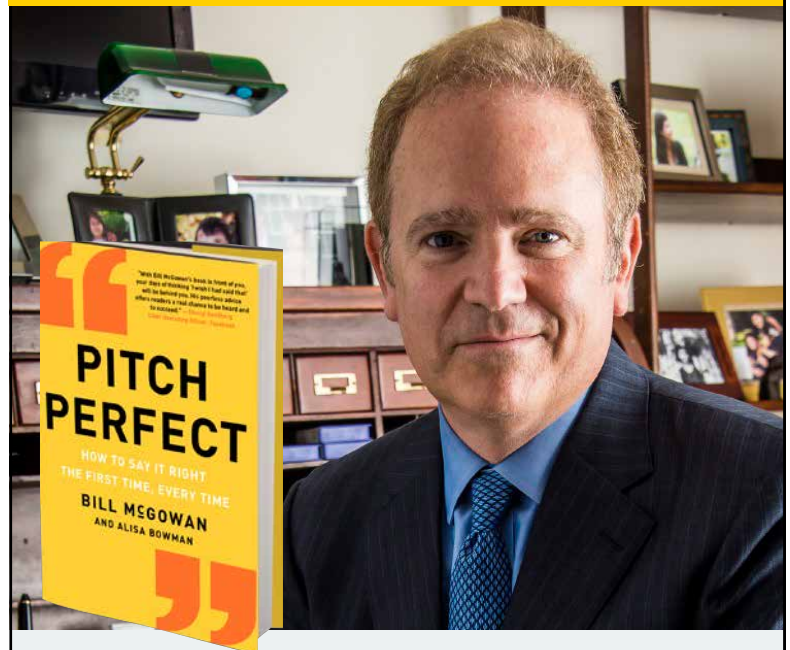
GLOBAL CASH CARD GEO-FRAUD TECHNOLOGY NAMED WINNER IN NINTH ANNUAL PAYBEFORE AWARDS



Paybefore has also selected the Global Cash Card Geo-Fraud System as a winner in the Change Agent of the Year category. The Geo-Fraud System is a proprietary set of fraud detection tools that

adds geographically based layers of fraud protection for cardholders. The system continuously evolves, learns and tailors itself to each individual cardholder's spending habits. This protection is added to every card automatically. The cardholder is also given additional capabilities that allow them to further enhance and customize this protection. ■

APA Members Learn How to Pitch Perfect with Emmy-Award Winner Bill McGowan



Global Cash Card was pleased to sponsor a members-only webinar event for the American Payroll Association (APA), with over 1,500 APA members enrolling to learn how to perfect their pitch. A recent survey discovered that 67% of all pitches fail. They fail because they weren't communicated effectively, not because they are bad ideas or lack merit.

Communications Coach and Emmy-Award Winning journalist Bill McGowan explained how to craft just the right message and deliver it...using the right language—both verbal and nonverbal. Attendees gained greater insight into improving their communication in a number of areas:

- How to command a room
- How to project authority
- Reading your audience and adjusting your message accordingly
- Dealing with difficult questions without getting flustered
- Nonverbal communication/body language/gestures
- Presentation: what your clothes say about you ■



GLOBAL CASH CARD'S QUEST TO “BE THE BEST”

2015 National Company Conference

Global Cash Card assembled its best and brightest at a national conference to review the accomplishments of 2014 and establish the strategic goals for 2015.

Making a Difference

The Field Support Team, led by Vice President Lisa Poncsak, discussed how Global Cash Card is the largest, private paycard provider in the United States and how field support separates them from all others. The key phrase that kept rising to the surface was “We provide customers a complete solution, not just a piece of plastic.” They not only defined their goals for continued improvement but detailed the Service Quality Review (SQR) system they have put into place to ensure that the field support constantly improves. This was capped by real-life examples of SQRs that have been conducted with several major companies such as O'Reilly Auto Parts, Popeyes Louisiana Kitchen, Kellogg's, and Labor Ready.

A Technical Knockout

The Global Cash Card Technical Team took advantage of the setting to unveil several new developments that will continue to set the standard in the paycard industry. Richard Elliot, Chief Technical Officer and Co-founder of Global

Cash Card, was proud to announce many recent innovations by the team.

Recent innovations included:

- Geo-Fraud prevention – This is the first system of its kind in the paycard industry and was named as a winner in the 2015 Paybefore awards
- EMV – Global Cash Card will be introducing this chip card soon
- Apple Pay – Working with Visa to enable Apple Pay for all Global Cash Card cardholders
- Expense Manager – This system, which was built entirely by our tech team, won a Paybefore Judges Choice award in 2014

New products on the horizon:

- Remote Check Capture – Feature will allow cardholders to deposit paper checks into their Global Cash Card account by taking a picture of the check
- International payments in local currency – Customers will be able to transfer money internationally, making us truly global
- GCC Protect – This will be an enhancement to Geo-Fraud prevention, dramatically increasing its functionality and security

From One Industry Leader to Another

Brent Gow - Director of Global Payroll, Starbucks

Brent Gow shared his perspective that Global Cash Card is the best-in-category when it comes to paycards. To illustrate his point, he shared a real-life case history of how Starbucks rolled out the paycard program with Global Cash Card. He explained that the biggest boost to Global Cash Card's acceptance within the company came via a natural disaster. As fate would have it, an ice storm hit Texas the very week they rolled out the program. While other companies were struggling to deliver paychecks, Starbucks didn't miss a beat, despite the wide dispersion of locations. After that, others in the company were asking why they didn't have the card yet.

Walter Bond Winds up the Conference

Global Cash Card was pleased

to hear from Walter Bond, as the closing keynote speaker. A former professional basketball player, Walter enjoyed an eight-year career as a shooting guard for the Dallas Mavericks, the Utah Jazz and the Detroit Pistons—even though he was only a reserve player throughout his college basketball career at the University of Minnesota. Hard work, dedication, and commitment got him to the NBA. He shared that mentality with Global Cash Card.

Walter's message focused on his passion for personal development and accountability. He stressed the question, “Who do you think you are?” because most people become the person they think they are. Additionally, people won't know who you are unless you do.

To this end, he emphasized that presentations and salespeople are only effective if their audience knows them, likes them, and trusts them. ■





A CUP OF JOE

BE THE BEST

It makes no sense to be in business to be mediocre. There is no sense in doing a job halfway. The only way to succeed, both in business and in life, is to be the best. Being the best brings personal satisfaction. It brings self-reliance and self-assurance. And it inspires others to be their best. It's contagious.

This does not mean you have to be Bill Gates to be the *best*. Each person has their own measure of "best," and they are the only ones who can accurately gauge their attainment of that goal.

So, what makes Global Cash Card the best? We are not shy to proclaim with confidence that we offer the: BEST paycard solution. BEST customer support. BEST field support. BEST technology. BEST security team and protocols in the industry. BEST sales and marketing group. BEST financial partners. BEST pricing. BEST clients.



BEST employees.
BEST cardholders.

All in all, we are proud to be the best paycard provider in the industry. As proof, we boast a 99% retention rate. In fact, our very first client is still with us today.

To our clients we say, "take advantage of the best." To our employees we ask, "Is that the best you can do?" To the industry we state, "Paycards are the best form of payment for unbanked and under-banked employees."

Who wants to invest their time and resources in second best? So we don't just say "Be the best." We live it.

Sincerely,
Joseph F. Purcell
President and CEO
Global Cash Card
jfp@globalcashcard.com ■

GLOBAL CASH CARD OPENS ADDITIONAL CALL CENTER

In March 2015, Global Cash Card opened an additional call center in Aliso Viejo, CA. This call center will provide Global Cash Card with additional capacity to handle our fast-growing client base.

The new location will be managed by Agustin Toral, a Customer Service Supervisor who has been with Global Cash Card since 2008. Sugei Barboza will also move to the new office and be the Lead for the Customer Service department. The new location will ensure that all cardholders continue to receive the same level of unparalleled service, 24/7/365. ■



Employee Spotlight



Meet Agustin Toral,
Customer Service Supervisor

Agustin has recently been promoted to Customer Service Supervisor and will lead the Customer Service team at the new Aliso Viejo call center. In his new endeavor, he will be responsible for staff development and hiring and make sure all customer service operations run smoothly in the redundant call center. Agustin started with Global Cash Card in 2008 as a customer service representative. Since then, he has held roles in the

Dispute & Fraud Department, Direct Deposit team, Hiring team, and has been a call center team lead and supervisor. He is the proud leader of the customer service team called the "Tsunami Team." Since he has been cross-trained in many different departments at Global Cash Card, Agustin is able to ensure cardholders receive the best service possible.

His favorite movie is Goodfellas, and his favorite quote is "I don't embrace excuses, I only embrace solutions." ■

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.

Global Cash Card

7 Corporate Park
Suite 260
Irvine, CA 92606

888-220-4477 ext. 202
Toll-free in the U.S.

949-751-0360 ext. 202
Outside the U.S.

949-833-7999 fax

jfp@globalcashcard.com

www.GlobalCashCard.com

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You can reach Agustin at: atoral@globalcashcard.com
949-751-0360 ext. 277